



The Law Firm of  
**KAVESH  
MINOR &  
OTIS, INC**

Estate Planning Specialists  
*for your peace of mind®*

**1.800.756.5596**



**DECEMBER 2022 ISSUE**

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## FROM THE STAFF: Favorite Holiday Traditions

This time of year brings with it a number of different holidays that people celebrate with family and friends. Everyone seems to celebrate the holidays differently and we thought that we would find out how some of the staff here at Kavesh, Minor & Otis enjoy the holidays with their loved ones.

### **KURSTIN BONNER** Receptionist

For the holidays, my whole family comes over on Christmas Eve and my family stays up until midnight to



[Quote of the Month](#)

## LIVING TRUST SEMINARS

For those who don't yet have a Trust, but also those who have one and may need to review and update it! Both the public and our existing clients are invited - - and please bring your family or friends!

*NOTE: All of our seminars listed below are now being held in-person. If you, or someone you know, would like to attend a seminar, but cannot attend a live one, please [send us an e-mail](#) so we can explore other options.*

*(Also note: We may provide services to anyone residing in California without them having to travel to our offices.)*

### IN-PERSON LIVING TRUST SEMINARS

**SATURDAY  
December 3rd**

9:30am - 11:30am

Torrance Marriott Hotel  
21333 Hawthorne Blvd  
Extremely Limited Capacity

[REGISTER](#)

**WEDNESDAY  
December 7th**

9:30am - 11:30am

Torrance Main Office  
990 W. 190th Street  
Suite 500 (5th Floor)  
Limited Capacity

[REGISTER](#)



Share



Invite a Friend

open one present each. We eat delicious food (including a fresh homemade cake my mother makes) and drink eggnog and brandy. The family decorates stockings and we make gingerbread houses. We like to play card games (like Uno) and everyone gets super competitive!

#### **KETZALLI LUJAN, Client Care Manager**

My family has some fun traditions around New Year's Eve. We place coins in the corners



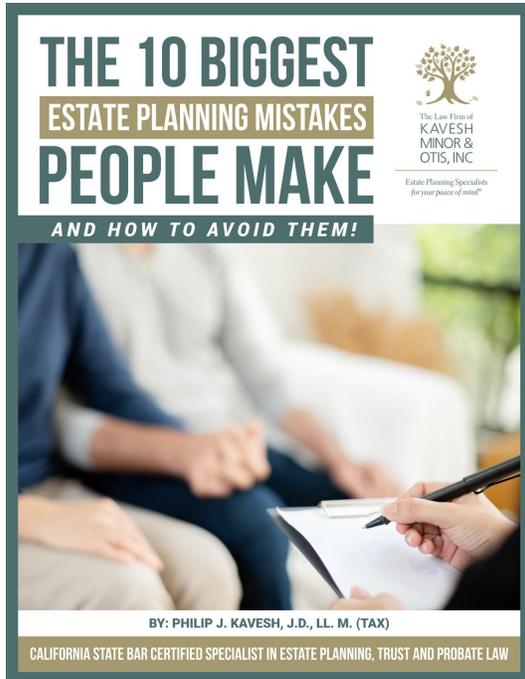
of the house for good luck and fortune. For the younger kids we also toss them in the air for them to collect. We also play card games (like Taboo) and eat until it's time for the countdown. The one dish we always have for New Year's is arroz caldo. The other food is potluck style, all the families bring their own dish. My grandma always makes my favorite Filipino dishes such as sinigang and pancit.

For the countdown everyone has a glass of either wine or apple cider along with a cup of 12 grapes (1 representing each month). Round fruit symbolizes prosperity. Top it off with our drinks. We also greet everyone in the house with a hug and kiss to start off the New Year and then we usually go outside afterwards to watch the fireworks.

#### **TAMMY NG, Estate Administration Legal Assistant**

During the holidays, I'm always excited about gift giving so I tend to purchase gifts early and give out the

## FREE REPORT



After working so hard to provide for your family, it would be a tragedy if you were unable to pass on the fruits of your labor after your passing. Unfortunately, there are plenty of mistakes that can reduce the amount of an estate and threaten your family's future. These simple errors happen far too often, usually because people do not have accurate estate planning information.

### You Can Avoid Common Estate Planning Mistakes

When you download your free copy of our book entitled, "The 10 Biggest Estate Planning Mistakes People Make", you will learn the biggest misconceptions and myths that can have a devastating effect on your relatives and property, as well as the actions you should take NOW to avoid future heartache.

[REQUEST REPORT](#)

gifts early as well. For example, I had just gotten my friend a Christmas gift and because I couldn't keep it a



secret, I gave her the gift on November 17th! I also enjoy putting up decorations during the holidays as it is so pleasing seeing them all come together. It is also fun driving down neighborhoods with loved ones to see all the Christmas lights. On the actual day of Christmas, we wait until midnight and share and open gifts with loved ones. The pure excitement and joy on their faces when they open their gifts is, for me, the true meaning of Christmas.

### JAQUELINE LAGUNAS-AMADOR, Administrative Assistant

For the holidays, my family meets up at my grandmother's or my aunt's house on Christmas Eve night. My grandma prepares a number of homemade dishes, including tamales and pozole, and drink champurrado, atole or ponche. After our bellies are full, the adults play card games (Loteria), while the kids watch Christmas movies. We stay up until midnight and gather in the living room for a Secret Santa gift exchange. On Christmas morning, we exchange gifts with our immediate family and then head back to my grandma's house for a recalentado in our PJ's and enjoy leftovers for breakfast! Of course my



## OUR FIRM'S HOLIDAY HOURS



**Friday, December 23**  
8:30am to 12:30pm

**Monday, December 26**  
CLOSED

**Tuesday, December 27**  
8:30am to 12:30pm

**Wednesday, December 28**  
8:30am to 12:30pm

**Thursday, December 29**  
8:30am to 12:30pm

**Friday, December 30**  
CLOSED

**Monday, January 2**  
CLOSED

doggie, Oat (shown below), comes along with me!



## JUST FOR FUN SURVEY



**Does your family open gifts on Christmas Eve or Christmas Day?**

- CHRISTMAS EVE
- CHRISTMAS DAY
- BOTH DAYS
- OTHER

[SUBMIT YOUR ANSWER](#)

**Seniors and the Benefits of Downsizing**  
Courtesy of  
Elder Law Answers

You spend a large portion of your life and your hard-earned money on the concept of the American dream, buying and living in your forever home. Your home is a special place, filled with memories, love, and laughter. As you age, you might start asking yourself whether your home works with your evolving daily routines and needs.



To ease challenges and simplify living, you may want to consider downsizing. Downsizing can offer many financial and lifestyle benefits for seniors.

### **Why Downsize?**

Downsizing is the idea that your current space is more than you need and moving to a smaller space may fit your future needs better. Minimizing your living space and the amount of stuff you have can lead to less stress, lower living expenses, and a simpler overall life.

The first step is deciding to... [READ ON](#)

## **Financial & Market Update** Courtesy of Pence Wealth Management

With all of the changes happening in the financial markets these days, it can be challenging to stay on top of the latest news. This is why the advisors at Pence Wealth Management have put together podcasts and videos with a variety of important and relevant financial and market updates. Take a listen below to the most recent podcast (Season 3, Episode 14) following the elections and with an update on what's going on in the market.

**LISTEN NOW**



*DISCLOSURE: The opinions voiced in this material are for general information only and are not intended to provide specific advice or recommendations for any individual. Historical performance is no guarantee of future results. All market indices are unmanaged and may not be invested into directly. The economic forecasts set forth may not develop as predicted and there can be no guarantee that strategies promoted will be successful. All investing involves risk including loss of principal. Pence Wealth Management does not provide legal and/or tax advice or services. Please consult your legal and/or tax advisor regarding your specific situation. E. Dryden Pence III and Laila Marshall-Pence are Registered Principals with LPL Financial. Securities and Advisory Services offered through LPL Financial, a Registered Investment Advisor. Member FINRA/SIPC. Pence Wealth Management, Inc. ("PWM") is a financial services practice within LPL Financial LLC ("LPL Financial") comprised of multiple financial professionals that provide a series of services including personal investment advisory, third party managed advisory and brokerage services. PWM, LPL Financial, and Kavesh, Minor & Otis are separate entities.*

## RESTAURANT OF THE MONTH Bluewater Grill

One of attorney Philip Kavesh's favorite restaurants in the South Bay is the Bluewater Grill. Located in Redondo Beach Marina area, this has become to Phil what he considers to be "one of South Bay's well-kept secrets". It's also become one of his favorite spots to take his mother, who has been an avid fish eater her whole life (which maybe contributed to her reaching age 97!). Phil's recommended dishes are the San Francisco Cioppino, San dabs (it's a fish!) or the Alaskan Halibut (when in season). They are also the source of some of the best New England Clam Chowder (be sure to eat it with your freshly baked sourdough bread!).

## LOCATION

665 North Harbor Drive  
Redondo Beach, CA 90277  
310-318-3474

## HOURS

Monday to Saturday 11:30am-9pm,  
Sunday 11am-9pm  
Happy Hour: Monday to Friday 3pm-6pm  
(call ahead for wait times or large parties  
on day of)

## OTHER LOCATIONS

Santa Barbara, Newport  
Beach, Temecula, Catalina Island,  
Carlsbad, Coronado, and Phoenix,  
Arizona



## CLIENT TESTIMONIALS

***"My experience with this firm has been exceptional. They stay in touch with me on a regular basis, are very friendly and organized. I very pleased to do business with them."***

—Carol M.

***"I used Kavesh Minor and Otis to create a revocable living and IRA trust for my family as well as an Advanced Health Care Directive. I am so glad that I selected attorney Peter Keon to handle the creation of my trust. Peter is always thorough and prepared to address the latest legislative changes that impact my estate. I've been so impressed with his timely response to my emails and willingness to help with even small issues like refinancing my mortgage. I have complete confidence in Peter and his firm's ability to handle my estate planning needs."***

—Chris D.

***"Kavesh, Minor, and Otis prepared a trust for my mother, who recently passed away. My communication with Legal Assistant Shantadee Gadson has been the only bright spot since my mother's passing. She has a welcoming, understanding, yet uplifting quality to her when she speaks to you. While you may not contact Kavesh to speak with their legal assistants, if you are fortunate enough to get her on the phone, you are sure to feel much better once the call has ended. Kavesh, Minor, and Otis is a very reputable trust law firm but their best asset may very well be in the form of Shantadee Gadson. Thank you, Ms. Gadson."***

—Kevin M.



Thank you for these wonderful client reviews!

We know that our clients and all the members of our community have many options to choose from when it comes to assisting with their estate planning needs. It is very gratifying to us that people put their trust in us to help them with these important decisions that will impact them and their loved ones for years to come.

Many of our clients have asked how they can support us in return and they have done so by not only referring their friends and family (for example by forwarding this e-mail newsletter), but also by taking the time to leave us an online review (which we'd really appreciate, if you haven't done so already). Below are a handful of websites you can choose from to leave a quick online review of your experience with our firm.

Thank you, in advance, for your help! We look forward to continuing to serve you and your loved ones for many more years to come!



## QUOTE OF THE MONTH

***"The holiday season is the perfect time to reflect on our blessings and seek out ways to make life better for those around us."***

—Terri Marshall,



American Author

## REMINDER: IN-PERSON MEETINGS!

Now that COVID has subsided, most of our clients feel that their private estate planning matters are better discussed in-person, rather than over a Zoom meeting or by telephone. We have limited our visitor capacity and all the necessary safety precautions and protocols are in place at our premises to keep our clients and our staff safe. In addition, all of our attorneys and staff are fully vaccinated.



We still have virtual meetings available for those who cannot or do not wish to come into the office at this time.

## OFFICE LOCATIONS

For your convenience, we have multiple office locations throughout Southern California.

**NOTE:** COVID-19 regulations now permit us to meet with you in person at our offices, but personalized meetings are still available through Zoom, FaceTime or telephone.

### MAIN OFFICE

#### **TORRANCE OFFICE**

990 W. 190th Street, Suite 500  
Torrance, CA 90502

### TELEPHONE NUMBER

**1.800.756.5596**

### OTHER LOCAL OFFICES

#### **PASADENA OFFICE**

790 E. Colorado Blvd., 9th Floor  
Pasadena, CA 91101

#### **ORANGE OFFICE**

333 City Drive West, 17th Floor  
Orange, CA 92868

#### **WOODLAND HILLS OFFICE**

5850 Canoga Avenue, 4th Floor  
Woodland Hills, CA 91367

#### **NEWPORT BEACH OFFICE**

5000 Birch Street, Suite 8000  
Newport Beach, CA 92660



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*The testimonials in this newsletter and throughout our website were provided by actual clients. To maintain their privacy, their names may be abbreviated and their photos are not shown. Please note that testimonials do not warrant, guarantee or predict your particular results. Actual client testimonial letters may be viewed by you in several "Thank You" books, proudly displayed at our main office lobby.*

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