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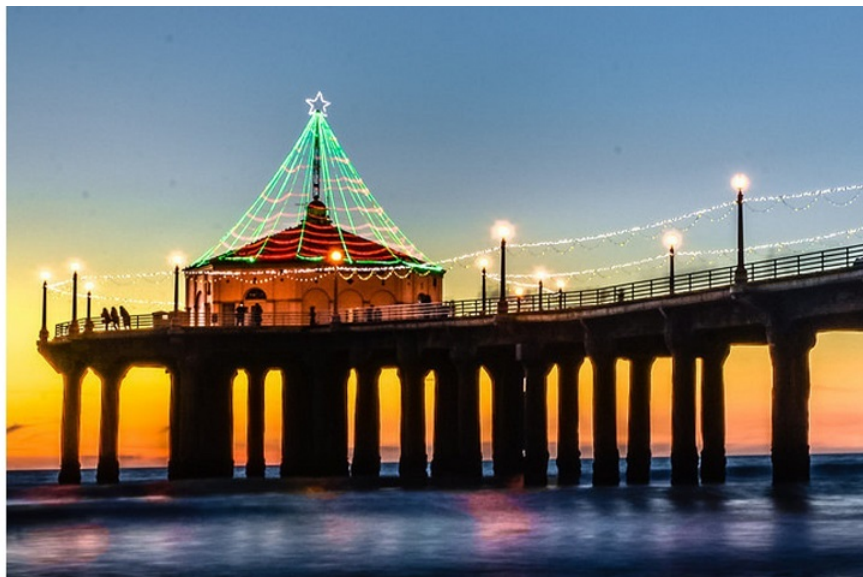
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The Law Firm of
**KAVESH
MINOR &
OTIS, INC**

Estate Planning Specialists
for your peace of mind®

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DECEMBER 2025 ISSUE

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HAPPY
Holidays

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**"I Enjoyed
Everyone Else's
Christmas"**

**By Attorney Philip
Kavesh**

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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



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As a small boy, I loved that time of year when cheerful music emanated from seemingly everywhere and most all the local street lights, storefronts, and homes were adorned in various colored, blinking lights.

Except for my own home.

We watched all our neighbors go through the apparently delightful routine of putting up their holiday decorations and somehow miraculously squeezing huge green-needed trees through their doorways. But we didn't participate in any of these community rituals. And I wanted to know why.

So I asked, "Mommy, why don't we put up lights and get a big tree too?" My Mom, unprepared for such an incisive question blurted out by such a young child, paused and then said something to the effect...

Subscribe anyone residing in California without them having to travel to our offices.)

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For brand-new law firm clients, we're offering an additional **special December discount!** Attend one of our upcoming December seminars to learn how you can receive exclusive reduced-fee pricing to set up or revise your estate plan.

IN-PERSON LIVING TRUST SEMINARS

**SATURDAY,
December 6th**

9:30am – 11:30am

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

Extremely Limited Capacity

REGISTER

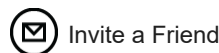
**TUESDAY,
December 9th**

9:30am – 11:30am

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

Extremely Limited Capacity

REGISTER



SENIOR ALERT: Should You Buy Long-Term Care Insurance? Pros, Cons, Alternatives & Timing



Most people don't like to think about needing help with dressing, bathing, or memory issues down the road. But the cost of long-term care is one of the biggest "wild cards" in retirement.

Recent surveys show the national median cost of a private nursing home room is now well over \$120,000 per year (it's more than double



WHY CAN'T I SPEAK WITH MY PARENT'S ATTORNEY ABOUT HIS OR HER ESTATE PLAN?

By: Philip J. Kavesh, J.D., LL. M. (Tax)
California State Bar Certified Specialist
in Estate Planning, Trust and Probate Law



The estate planning process is generally perceived by parents and their loved ones as a "family affair." Often, adult children help their parents put together the necessary paperwork to bring to the attorney meeting, take them to the meeting, and even want to participate in the discussion.

However, the attorney-client relationship with the parents is unique, with particular confidentiality and other limitations to which the attorney is bound and must adhere. Juggling the involvement of children in the estate plan process is a delicate balancing act.

In this free report, experienced

that in some South Bay facilities!) and assisted living and home-care costs continue to climb as well. At the same time, Medicaid (Medi-Cal in California) is the primary payer for nursing home care—but only after you've met strict income and asset limits, and often with limited choice of facilities.

That's where long-term care ("LTC") insurance and related strategies come in.

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CELEBRITY NEWS: (Cautionary) Tales of The Rich and Famous



You'd think that rich and famous people would have the financial

California Estate Planning
Past Issues
 Lawyer Phil Kavesh explains why children often aren't permitted to speak with their parent's lawyer about the parent's estate plan and how children may successfully overcome this apparent roadblock.

DOWNLOAD REPORT

HOLIDAY HOURS



To allow our employees to enjoy some valuable time celebrating the holidays with their loved ones, please note our modified holiday hours.

WEDNESDAY, DECEMBER 24
 8:30am to 12:30pm

THURSDAY, DECEMBER 25
 CLOSED

FRIDAY, DECEMBER 26
 8:30am to 12:30pm

MONDAY, DECEMBER 29
 8:30am to 12:30pm

resources, existing lawyer relationships and just plain good common sense to take care of their lifetime assets and their loved ones through proper estate planning... but that's often not the case!

Guess What All These Rich & Famous Have in Common?

Abe Lincoln, Picasso, Howard Hughes, John Denver, Walter Cronkite, Sonny Bono and Barry White – – how are they all related? None of them had an estate plan, even just a simple Will. And lots of messes ensued.

We're always preaching about the need for not only a Will, but better yet a Living Trust, so we don't need to say more here. (For more information, [you can attend one of our monthly seminars.](#))

Do-It-Yourselfers Beware!

OK. You know you need an estate plan, but rather than engage the services of a skilled attorney, you think you can keep the price down or keep it simple by doing it yourself (or maybe

TUESDAY, DECEMBER 30

Past Issues

8:30am to 12:30pm

with the help of Legalzoom or the Suzie Orman trust kit). Think again!

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WEDNESDAY, DECEMBER 31

CLOSED

THURSDAY, JANUARY 1

CLOSED

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MOVIE RECOMMENDATION: THE HOLDOVERS (2023)



Looking for a heartfelt, character-driven movie to enjoy during the quieter moments of the holiday season? *The Holdovers* (2023) is a perfect pick. The film follows a curmudgeonly instructor at a New England prep school who's stuck on campus during Christmas break, assigned to look after a few students with nowhere else to go. Among them is a smart but troubled teen, and alongside the school's head cook—still grieving the loss of her son in the Vietnam War—the unlikely trio forms a warm, unexpected bond.

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With its cozy 1970s atmosphere, gentle humor, and standout performances, the film captures that holiday blend of reflection, connection, and second chances. It's touching without being overly sentimental and an ideal watch for a peaceful winter evening.

Curl up, slow down, and let this story remind you of the comfort that can appear in the most unexpected places.

CLIENT TESTIMONIALS

"I am with Kavesh, Minor & Otis since 1996. Jane earned my trust. She always gave me good advice. I feel confident that she will make sure that the transition to the successor trustee will be smooth when I am gone. I also know that the Co. she recommended as successor trustee is trustworthy."

—Agnes F.

"We want to show our appreciation of the help we got from Attorney Peter Keon who had helped us went through the maze of setting up our Estate Trust. Peter was so knowledgeable and efficient that he went through 2 inches thick of paper work in a matter of minutes. His advice helped us to identify what our intentions and streamlined the process. Thank you Peter for a job well done!"

" My five-star rating is for Tammy Ng. She is the one that made the experience fantastic. Right after first my mom, then my dad passed away, she kept me going in regards to getting all the needed paperwork (she did most of it). Even two years after the execution of the Trust, she is still available to help. She follows through making sure everything is okay, responding within the day - always with a smile in her voice. Thank you - Tammy! ."

—Lee Ann B.



Thank you for these wonderful client reviews (all from real clients!). 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 couple 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

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MAIN OFFICE TORRANCE

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

TELEPHONE NUMBER
1.800.756.5596

OTHER LOCAL OFFICES (BY APPOINTMENT ONLY)

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

Subscribe *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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