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**December 2018  
Edition**

## "My Phone Is Driving Me Crazy!"

By  
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No doubt, the invention of the mobile (or "cell") phone and its new offspring, the computer-in-your-hand (or "smart" phone), are ingenious technological advances that improve our lives in many ways. But they can also drive us crazy, or at least that's what my smart phone has done to me!

### Living Trust Seminar

**For the public and also  
for our existing clients  
who want to bring  
family or friends!**

**Tuesday,  
January 15th  
Main Office**

9:30 - 11:30 am  
(Check in at 9:15 AM)  
990 W. 190th Street  
Suite 500  
Light Refreshments

**REGISTER**

**Saturday,  
January 19th  
Double Tree Hotel**

9:00 - 11:30 am  
(Check in at 8:45 AM)  
21333 Hawthorne Blvd  
Full Breakfast

**REGISTER**

**Thursday,  
January 24th  
Main Office**

9:30 - 11:30 am  
(Check in at 9:15 AM)  
990 W. 190th Street  
Suite 500  
Light Refreshments

**REGISTER**

**Medi-Cal Asset  
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### What's a "Push Notification"?

I wish I didn't know. But soon after I got my smart iPhone, I found out the hard way. I began receiving loud signals, bells and whistles when emails or texts arrived. Worse yet, I mistakenly or inadvertently signed up for notifications of important news (or more mundane announcements of items on sale) from websites and "apps", and those notifications also came announced by piercing noises which almost "pushed" me over the edge!

Fortunately, I got to understand how to use the phone "settings" and to "unsubscribe" from notifications, so that all this clatter would stop. However, I soon realized, oops...

### Cell or Smart Phones Are Actually Made For Phone Calls!

Between checking on emails, websites and social media, it seems like no one really places calls anymore, do they? Instead, they only text in the seconds available in between all those other distractions! Well, originally I noticed that my children and most younger children, in general, avoided talking face-to-face or on the phone in favor of texting. Then, it seemed even older folks like me got trapped into this new, wretched communication habit. We completely forgot that phones were made for phone calls! I'd say to myself, "I wish more people would just call me!"

Then, I learned why I might be more careful about what I wish for. I began to observe a rare phenomenon. Lots of phone calls started to come in, particularly after I attained the exalted age of 65 last year! That's ok when calls are from your friends and family (at least those you do want to talk to). But there were a lot more calls - I mean a HUGE

## Seminar

**For the public and also for our existing clients who want to bring family or friends!**

**Tuesday,  
January 8th**  
Torrance Main Office  
9:30 - 11:00 am  
990 W. 190th Street  
Suite 500



## Office Locations

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

### Main Office:

**Torrance Office**  
990 W. 190th St.  
Suite 500  
Torrance, CA 90502

### Other Local Offices:

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

**Woodland Hills Office**  
5850 Canoga Ave.  
4th Floor  
Woodland Hills, CA 91367

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

**Newport Beach Office**  
5000 Birch St.  
Suite 8000  
Newport Beach, CA 92660

## Contact Us

**You may contact us to make an appointment for your initial consultation, to schedule a review of your current estate plan, or to make a referral.**



**1-800-756-5596**  
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**[info@kaveshlaw.com](mailto:info@kaveshlaw.com)**

## OUR WEBSITE

number of them - that came from parties I didn't recognize.

This proliferation of calls wasn't my imagination - - and wasn't just happening to me. When I looked into it, I found out that a record number of these calls were made in the past year, with seniors in the Los Angeles area being one of the prime targets!

## Who Are All These Callers?

At first, I just ignored any calls from parties unknown. Or, I just pressed the side button on my phone that made all the ringing in my ears go away. Mostly, the callers had 800 or 866 or 877 numbers, but many had unusual area codes like 268, 284, 809 and 876. I really didn't care, I just let them go to voicemail never-never land. I didn't pay much attention to them. That is, until my personal circumstances took an unexpected turn.

My Mom had come to that point in life where it was best for her and the rest of our family to move Mom to an assisted living facility. That, thank goodness, worked out well for all concerned ([click here](#) for my November article about this).

However, now I had to check my phone every time it rang, day or night, just in case it was Mom or the facility calling! (Or maybe you can better relate to this urgency to pick up the phone if you have a home security service!) That's when I decided it was time to put an end to all these "junk" calls!

## So I Placed Myself on the National "Do Not Call" Directory

I had heard this was the way to finally silence the unwanted callers. After all, they would suffer legal liability if they ignored the "Do Not Call" list. That was good enough peace of mind for me, as an attorney.

So I signed up by contacting [www.donotcall.gov](http://www.donotcall.gov).

## But a Not-So-Funny Thing Happened: The Volume of Calls Actually Got Worse!

I thought, how is that possible? Why is this call avalanche burying me? And, how can I stop it?

I did some research to answer these questions and I'm now going to share the results with you so you, too, can eliminate this massive phone call headache!

## The Law Doesn't Matter To the Scammers

Apparently, new phone system technologies and software not only facilitate cheap, high-volume calling (thousands in a second at very little cost), but allow the callers to operate from anywhere, including overseas (apparently they love the Caribbean and I can't blame them!), and to display fake caller ID information (including making their number appear local or that of a legitimate business or government agency). The U.S. National Do Not Call Registry has little deterrent effect on these clever scammers!

The incredible time and cost effectiveness of these aptly named "robo-calls" makes them the perfect new way to pitch many rip-offs (or capture credit card and personal info to use



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for other financial frauds). The topic of these calls may be alluring to the unsuspecting or needy recipient: energy saving devices to reduce your utility bills; charitable or political contribution requests; student loan forgiveness or refinancing; lower credit card interest rates; low cost vacations or time shares; car and home warranties and protection plans; and so many more I don't have space to list them all here (see my [prior scam articles](#)).

Well, then, what can you do to start eliminating these robo-calls (besides the National Do Not Call Registry)? Here's a quick summary of what I've learned.

### **There Is No Perfect Solution But These Actions, Take Together, Can Be Effective**

**1. Do not answer calls from unknown numbers.** If you answer and then hang up, the calling party will know they have reached a real number and that you are likely to respond, which will only encourage them to call back! The same will happen if you answer and press a designated number to "opt out" of future calls! The main problem with this approach is you may miss important calls (like I feared with regard to Mom). And, as I also learned the hard way, letting a call go to voicemail just indicates to the caller they've reached an active number and you'll be targeted you for a call back. So you have to do more.

**2. If you feel the need to answer (or just mistakenly do), only say one thing.** "Put me on your do not call list!" Be emphatic, blunt and clear. Repeat it again if you get any response other than "Yes." Don't merely say "can you take me off your list?" or "I hate getting these calls" or anything else the caller can seize upon to state a follow-up question or engage you in conversation.

**3. For a traditional copper-wired land line, ask your phone service provider how to utilize their free call blocking system or purchase a blocking box.** For example, many phone companies use a \*77 screener. By merely dialing once \*77, it will block calls showing a caller ID such as "anonymous" or "private". If you have a wireless phone cradled in a base unit, you may be able to do the same thing using the base unit features. In either case, you may have to specially indicate certain friendly callers who you want to accept. For an even more effective level of call blocking you may buy a low cost "box" that hooks up to your phone, such as CPR V500 Call Blocker or Digi-tone Call Blocker Plus, or use the service Nomorobo (for certain land lines). But again, none of these options are perfect and they could screen out important emergency warnings, like apparently happened to some victims of the horrific Paradise fire.

**4. If you have a cell phone, you'll have to obtain a special call blocker app.** They typically cost very little. Nomorobo (for cell phones) or YouMail are popular ones. If you are using an iPhone, Robokiller or Truecaller may work better. Note: just blocking individual numbers through available settings on your cell phone doesn't help when the callers use a different number next time!

**Laws May Change,  
But So Will the Tactics of Scammers**

There are number of federal and state legislative proposals to crack down further on unwanted and often illegitimate phone calls. Unfortunately, the scammers will always try to adapt as quickly as new laws are enacted. Oh well, we'll just have to react again, in response, when that happens.

Anyway, for right now, I've got to get going and implement some of the recommended call-blocking actions myself!



Happy Holiday Wishes!  
From our KMO Family to  
Yours!

Need a Speaker for Your  
Organization?



If you belong to a group, club or other organization which holds regular meetings and is looking for entertaining speakers on short but important and interesting topics, please give us a call and ask for Alexandria

Gilner.

Maybe we can help you out!

## Recipes of the Month

# Eggnog



**Prep Time: 15 m - Ready In: 15 m**

**Servings: 10 - Calories: 493**

### Ingredients

- 1 quart milk
- 1 pint heavy cream
- 12 egg yolks
- 1 teaspoon vanilla extract
- 12 egg whites
- 1 cup white sugar
- 1 pinch ground nutmeg
- Optional: 1 pint whiskey

### Directions

1. In a large bowl, blend the milk, cream, egg yolks, vanilla and whiskey using a hand mixer until smooth and creamy. In a separate bowl, whip egg whites until soft peaks form. Gradually sprinkle in the sugar while continuing to whip until stiff. Fold the egg whites into the egg yolk mixture, and pour into a punch bowl or large pitcher. Serve in mugs or cups garnished with a sprinkle of nutmeg.

### Footnotes:

You may pasteurize your yolks and whites by heating them in separate bowls over a pan of simmering water. Stir constantly until the egg yolks or whites reach a temperature of 160 degrees F (70 degrees C). Adding a little sugar to each one can help prevent them from 'scrambling' as quickly. Proceed as directed with the recipe. Warm egg whites actually whip more quickly.

Recipe from [allrecipes.com](http://allrecipes.com)

## Thank You



Here is a very special thanks to all of our clients who have referred family and friends. It's easy, just forward this newsletter to them! (We also appreciate Yelp reviews!)

### **Quote of the Month**

"The best and most beautiful things in the world cannot be seen or even touched. They must be felt with the heart."

**-Helen Keller**

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