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**March 2018  
Edition**

## *My Super Odyssey*

By  
Phil Kavesh

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### **Living Trust Seminar**

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

**Saturday,  
March 3**

Woodland Hills Hilton  
9:00 - 11:30 am  
6360 Canoga Avenue

**REGISTER**

**Wednesday,  
March 7**

Torrance Marriott Hotel  
9:30 - 11:30 am  
3635 Fashion Way

**REGISTER**

**Thursday,  
March 15**

Torrance Marriott Hotel  
6:30 - 8:30 pm  
3635 Fashion Way

**REGISTER**

**Saturday,  
March 17**

Torrance Marriott Hotel  
9:00 - 11:30 am  
3635 Fashion Way

Before I can tell you this story, I have to share some background.

I grew up, the oldest in a family of 4 boys and one girl, in a small farm town in Southern New Jersey (yes, Jersey has lots of farms, which is why it is nicknamed "The Garden State" and my hometown was called Vineland!).

There were lots of flat, long, wide open fields surrounding my neighborhood, perfect for indulging in our favorite pastime, playing football. You see, if you grew up in South Jersey or the many suburban areas of Philadelphia, football was in your DNA. Most people think about the steel or industrial towns of Ohio and Western Pennsylvania as the cradle of football, but the Philly/South Jersey area has been crazy about it since the very beginning (just as an example, the Vineland High School annual football game against adjacent town and rival Millville High is the third longest running high school football game in the entire U.S.!).

As kids, my closest in age brother, David and I played football with the boys in the 'hood almost every day of the year! We occasionally also played basketball or baseball if they were in season, but just about every afternoon - rain, snow or shine - we played no-pads tackle football in "the field" just down our street. In fact, the worse the weather was and the dirtier we got, the more the fun!

Now, there's a second "back story", I must share - the sad plight of Philadelphia Eagles fans. The Eagles were our area's professional football team. I use the term "professional" lightly. Because for almost my and my brother's entire lives, the Eagles were simply terrible! Yet, regardless, all the local residents were nuts for the Eagles. Even though the other Philly professional teams - the 76'ers, Flyers and Phillies - all won championships when we were growing up, those other teams never enjoyed the feverish following of the Eagles. It was as though football and the Eagles were the very cultural identity that bound together all the small suburban and rural towns surrounding Philly. People lived or died by the Eagles results on Sunday - when they lost, everyone was depressed, angry or both (and many didn't show up for work on Monday!).

**REGISTER** 

**Saturday,  
February 24**  
Anahiem Double Tree  
Hotel  
9:00 - 11:30 am  
100 City Drive

**REGISTER** 

### **New Tax Law Seminar**

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

**Wednesday,  
March 21**  
Woodland Hills Hilton  
10:00 am - 12:00 pm  
6360 Canoga Avenue

**REGISTER** 

### **Medi-Cal Asset Protection Seminar**

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

**Tuesday,  
March 6**  
Torrance Main Office  
9:30 - 11:00 am  
990 W. 190th Street  
Suite 500

**REGISTER** 

### **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

Now, the third bit of background for my story (and, I promise, the last) is that, in some weird way, Eagles fans have for years actually reveled in their team often snatching defeat from victory. Going way back in Philly history, it's been the deep, subconscious belief of its local inhabitants that, no matter how good things may get for a while, it will all go bad very soon. Philly may have been the "birthplace" of the nation, where the Declaration of Independence and Constitution were debated, written and signed (and initially Philly was the country's most prosperous port), but Philly only briefly held the unofficial position as the nation's capital (and chief port) before that status was grabbed away by New York City. So, you see, Philly and its Eagles fans were used to and even comfortable with occasionally almost winning, but inevitably losing in crushing fashion. It was their destiny.

When I moved to Southern California, over 38 years ago, I soon adopted a "sunnier" view of life and lost my passion for my poor Eagles. But my brother never did. David was still a rabid, obsessed Eagles fan, even though he lived in Chicago. We rarely had lengthy conversations together, except when the topic was the Eagles. The Eagles were our enduring, brotherly bond.

Now, lets begin our story. Surprisingly, the Eagles had the best record in the entire NFL this past year and when I noticed they were coming to LA in December to play the Rams, I knew I had to get us seats and fly David out here. He was so excited, like a little kid going to Disneyland for the first time! We had a blast, meeting lots of Eagles fans actually, some of whom grew up or had relatives who grew up in our hometown! The Eagles fans made up over half the crowd and were way louder than the Rams fans! The Eagles won and afterward I promised my brother, "when they make it to the Super Bowl, I'm going to take you!"

Although I wasn't that optimistic that the Eagles could make it all the way to the Super Bowl (they lost their star quarterback to injury in that Rams game), I have to admit I secretly rooted for them to because I knew in the back of my mind that it was one of those "bucket list" items I needed to check off before I die. You see, the last time the Eagles won the NFL Championship was 1960. I remembered it clearly. I was eight and my Dad tried his best to get us both tickets to the game, held in Philly, but could only get one. So I stayed home and listened to the game on the radio (believe it or not, the NFL used to blackout TV coverage to the home team's area!).

The Eagles won, beating the Green Bay Packers and their legendary coach, Vince Lombardi (for whom the Super Bowl trophy was later named) handing him his only loss in a championship game! Maybe Vince cursed the Eagles after that, because they never again won the championship in over 57 years! So, there was some personal unfinished business here for me, as well as for my brother and all Eagles fans everywhere.

Now back to 2018. The Eagles qualified for the playoffs and, although the Eagles were the betting underdogs for every playoff game, they remarkably made it all the way to the Super Bowl! Remembering my promise to take my brother to the game, my mind vacillated - did I really want to travel to freezing Minnesota and pay ridiculous ticket prices (because every other Eagles fan wanted to go too!), just to

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see the Eagles inevitably lose in excruciating style to the greatest Super Bowl team ever, the New England Patriots?

Thankfully, my wife convinced me "you know, in your heart, you have to go, so do it!" Right then, just days before the game, I texted my brother and told him to look for tickets online. He could hardly believe it and contain his enthusiasm. "Are you serious?" "Yes", I answered. "Really?" "Yes," I answered again. And that's when our Super Bowl Odyssey began.

Forget about getting tickets, which was alone a daunting task. I had to find flights, last minute, to and from Chicago to meet up with my brother (there was nothing left directly to and from the Super Bowl in Minneapolis) and then from Chicago to and from the game. I quickly packed a carryon bag with the only winter clothing I have and just made it to the gate. When boarding, I met a couple, who were young enough to be my kids both wearing Eagles caps, along with their 8 year old son, wearing a #11 Eagles jersey. I said to the boy, "When I was your age, I had a #11 Eagles jersey too - Norm Van Brocklin's (the quarterback who won the 1960 Championship)!" He and his parents looked puzzled. The #11 was that of their current, injured star quarterback Carson Wentz. They had no idea who Norm Van Brocklin was. It was then that I realized, wow, it's been almost 3 generations who have never seen the Eagles win it all! Our time has come!

So I arrived late Friday in Chicago, planning to go to Minneapolis the next day, and somehow find and purchase tickets there. I could immediately see how excited my brother was about going to the big game, but also how incredibly nervous he was that we would go through all this effort and travel and not get tickets. When I awoke the next morning and asked him how he had slept, he said "hardly at all, I've been up all night online, looking for tickets!" I made an instant, command decision; "We're going to buy tickets right now, even if we pay more, because we have to get in!" We did get tickets and, yes (gulp!), at a hefty price - but we were in! I don't recall exactly, but I think we both did a bit of a dance and then sang the Eagles Fight Song!



Later that day, we took a flight from Chicago to Minneapolis. I sat next to the window and all I could see the entire time was thick clouds. Suddenly, the plane lurched downwards and it was announced we would be landing shortly. I thought, "where are we going to land? I don't even see a runway and it's the middle of the day!" Boom! We hit the

ground and I took this photo.



The airport tarmac was completely covered in snow and the sky was a "white out" with huge flakes falling! I had thought we were lucky to get tickets, now I thought we were lucky to just arrive there alive!

We then waited outside the airport, in the falling snow, for an Uber to our "hotel." It was about 0 degrees out and I thought it wasn't so bad (ha, wait til I describe the next day).

I say "hotel" loosely because I had left it up to David to secure our lodging, which he did using Air B&B online. I didn't realize virtually every hotel room in town had already been sold out and he had rented someone's apartment for the night. I wondered where the Uber was taking us, as we passed the nice, big name hotels and drove through an industrial looking area and into a block of very dilapidated, old storefronts. Initially, we couldn't even find the apartment. The number on the address didn't match what we could see on the buildings, until we realized it was upstairs, above what seemed like an abandoned thrift shop!

When we entered the apartment, my first reaction was at least it's nice and warm! In fact, it soon became too warm, but when I asked my brother to turn down the heat, he said "No, we're not allowed to adjust it!" I thought, that's odd, until I recognized an open window in the kitchen (obviously intended to vent the gas smell, which I hoped wouldn't asphyxiate us!) and also noticed a broken window in the bedroom, covered over by a dark, plastic garbage bag! And, as if that wasn't strange enough, when I went to use the bathroom, I had to squeeze between a large water heater and a gigantic hot air furnace, both located inside the room! So I just decided to chill out for a few moments and said to my brother, "Look, I'm going to take a quick nap and then we'll go to dinner."

When we ventured out into the much colder Minneapolis night, we wore our Eagles hats (and every other piece of warm clothing we brought). We immediately realized there were only a couple of restaurants or bars anywhere near us, so we walked to the closest one to get out of the snow. When we opened the door and looked in, the only people there, about a half dozen "regulars" at the bar, reacted with shock and alarm. We got out of there pretty quickly!

We had one last hope for dinner and that was another bar across the street. We could brave walking that far. Our expectation was rather low by this point, so it came as a pleasant surprise that when we entered we were welcomed by smiles, hand slaps and cheers! Apparently, we were lucky enough to have chosen as apartment across the street

from the only Eagles bar in Minneapolis! The owner greeted us and gave us free beers (in strange, glass jugs because it was the "house brew").



We even got interviewed on camera by a sportscaster for Fox Channel 29 in Philadelphia! What an awesome night before the game it turned out to be!

Our luck, regarding the location of our "hotel", continued into the next day. We were about to take an Uber to the stadium, but found out it was outrageously expensive and the wait time would be very long, and then realized that we were only blocks away from the stadium and could simply walk. This sounded perfect, in theory, until I checked the weather and saw that the temperature was -7 and the "wind chill" was -25! Literally, I was about to go out into the coldest weather I'd ever experienced in my life!

Well, we both survived walking through mounds of snow and standing outside the stadium in the frigid climate until we finally went through security (twice!) and got in.



Before the game, we enjoyed watching both teams come out and warm up. The Patriots were led onto the field by their legendary coach, Bill Belichick, who had on his usual attire, a cut-off hoodie/sweatshirt. On the front it said "Patriots, Established 1960." Right then I thought "Just more brazen disrespect for the underdog Eagles. Since 1960, the Patriots have won 5 Super Bowls, the Eagles none. That's not right. It's our time!!"

Well, as you probably know by now, my words were prophetic -- the Eagles won! Some think it was the best Super Bowl game ever, a non-stop, back-and-forth exchange of one great play and scoring drive after another. The halftime was really cool too!



Better yet for David and me, a couple of the most memorable plays of the game took place right in front of us. The trick play at the end of the first half where the Eagles quarterback didn't have the ball hiked to him, but instead went out and caught a touchdown pass! And the last "Hail Mary" pass that was thrown by the great Tom Brady of the Patriots in an attempt to tie the game. I'll never forget how time seemed to slow down on that play. I saw the ball in the air coming toward us and it felt like it hung in the air for an eternity! When it finally came down, amidst a swarm of players desperately grasping for the ball and fell incomplete, I swear the entire audience seemed to sit in shocked silence for about 2 or 3 seconds -- Patriots fans thinking "I can't believe we lost!" and Eagles fans thinking "I can't believe we won!!" Then, Eagles' fans erupted in thunderous screams and applause. Here's a photo of my brother David and me

just moments after the game ended, as the confetti cannons on the field shot gigantic plumes of Eagles green and silver high into the air!



Well, the Odyssey wasn't over yet, because now we had to get back to Chicago so I could catch a return plane to LA. We left the stadium at about 8:00 pm, Pacific Time - and after an hour walk in the crowded snow, grabbed an Uber to the local bus station (we couldn't get a flight back to Chicago late that night). Then we took an all-night bus ride of 10 hours (including a delightful 4 am stop at Wendy's)!

Once we reached Chicago, we again trudged through the snow to catch a train to the airport and my flight back to LA. I finally arrived home at 4:00pm the next day (20 hours of travel!).

Was this Odyssey worth all the travel, expense, effort and flat-out exhaustion (I slept for an entire day after my return)? You bet!

Think about it. None of us has the certainty that opportunities which present themselves in our lives will ever come again. When you can check something off your bucket list, just do it! Especially when you can also provide a lasting memory for someone you love (I'll never forget the pure, childlike joy on my brother's face!).

## Second Article

# Estate Planning and Retirement Considerations for Late-in-Life Parents

Older parents are becoming more common, driven in part by changing cultural mores and advances in infertility treatment. Comedian and author Steve Martin had his first child at age 67. Singer Billy Joel just welcomed his third daughter. Janet Jackson had a child at age 50. But later-in-life parents have some special estate planning and retirement considerations.

The first consideration is to make sure you have an estate plan and that the estate plan is up to date. One of the most important functions of an estate plan is to name a guardian for your children in your will, and this goes double for a

parent having children late in life. If you don't name someone to act as guardian, the court will choose the guardian. Because the court doesn't know your kids like you do, the person they choose may not be ideal.

In addition to naming a guardian, you may also want to set up a trust for your children so that your assets are set aside for them when they get older. If the child is the product of a second marriage, a trust may be particularly important. A trust can give your spouse rights, but allow someone else -- the trustee -- the power to manage the property and protect it for the next generation. If you have older children, a trust could, for example, provide for a younger child's college education and then divide the remaining amount among all the children.

Another consideration is retirement savings. Financial advisors generally recommend prioritizing saving for your own retirement over saving for college because students have the ability to borrow money for college while it is tougher to borrow for retirement. One advantage of being an older parent is that you may be more financially stable, making it easier to save for both. Also, if you are retired when your children go to college, they may qualify for more financial aid. Older parents should make sure they have a high level of life insurance and extend term policies to last through the college years.

When to take Social Security is another consideration. Children can receive benefits on a parent's work record if the parent is receiving benefits too. To be eligible, the child must be under age 18, under age 19 but still in elementary school or high school, or over age 18 but have become mentally or physically disabled prior to age 22. Children generally receive an amount equal to one-half of the parent's primary insurance amount (PIA), up to a "family maximum" benefit. You will need to calculate whether the child's benefit makes it worth it to collect benefits early rather than wait to collect at your full retirement age or at age 70.

## Recipe of the Month

### Peanut Butter Cheesecake Cups

*P*



#### Ingredients

Crust:

- 1 1/4 cups chocolate cookie crumbs
- 1/4 cup melted butter

*Cheesecake:*

- 1 1/2 cups peanut butter
- 1 (8 ounce) package cream cheese, at room temperature
- 1/2 cup confectioners' sugar

*Ganache:*

- 1 cup heavy whipping cream
- 1 1/2 cups shaved dark chocolate

## Directions

1. Line 10 muffin cups with paper liners.
2. Stir cookie crumbs and butter together in a bowl; press into the prepared muffin cups. Refrigerate chocolate crusts until chilled, about 15 minutes.
3. Beat peanut butter, cream cheese, and confectioners' sugar together in a bowl until smooth. Spoon peanut mixture over the chocolate crusts; refrigerate until chilled, about 30 minutes.
4. Pour cream into a microwave-safe bowl and heat in microwave until just before boiling, about 2 minutes. Stir chocolate into cream to melt. Refrigerate ganache until completely chilled, about 1 hour.
5. Beat ganache using an electric mixer until whipped; spread evenly over peanut butter mixture layer.
6. Freeze cheesecakes until solid, about 1 hour.

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

## Thank You



Here is a very special to all of our clients who have referred family and friends, or forwarded our newsletter to them! If you are part of a group or club and you would be interested in having us speak to the members on important estate planning topics of interest, please contact us at [info@kaveshlaw.com](mailto:info@kaveshlaw.com).

## Quote of the Month

“ **A man who has been through bitter experiences and travelled far enjoys even his sufferings after a time** ”

# *Homer - The Odyssey*

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