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

Estate Planning Specialists
for your peace of mind[®]

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OCTOBER 2020 ISSUE

[Our Firm](#)[Resources](#)[Seminars](#)[FAQs](#)[Contact Us](#)

IN THIS ISSUE

MAIN ARTICLE:[Remembering Roger](#)**SECOND ARTICLE:**[National Estate Planning Awareness Week](#)**FINANCIAL PLANNING:**[The Pence Perspective - 3rd Quarter Newsletter](#)[Sign Up for a FREE Living Trust Seminar](#)[Special Post-Election Seminars](#)[Client Testimonials](#)[Recipe of the Month](#)[A Special Thank You and How We're Helping More than Ever!](#)

Remembering Roger

by Attorney, Phil Kavesh

As I sat down to compose this article, I had intended to celebrate our law firm's 39th birthday this month, taking a look back at all of the milestones and successes that we have had over the years, including the merger of my practice with that of attorney, Roger Minor. Just as I was about to start writing the article, I sadly learned of Roger's recent passing.

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LIVING TRUST SEMINARS

These seminars are for the public and also for our existing clients who want to bring family or friends!

Since we are offering a virtual seminars, we encourage you to consider inviting friends and family that might not be in the area and who can join us remotely!

PLEASE NOTE:

All of our seminars are currently being held virtually, over the internet. When you register below, you will be sent a personalized link via email.

LIVING TRUST SEMINARS

**THURSDAY
OCTOBER 1**

9:30am - 11:30am
Held Virtually

[REGISTER](#)

**SATURDAY
OCTOBER 3**

9:30am - 11:30am
Held Virtually

[REGISTER](#)

**WEDNESDAY
OCTOBER 14**

9:30am - 11:30am
Held Virtually

[REGISTER](#)



Roger Minor passed away peacefully on September 7, 2020

My First Fond Memory of Roger

My own law practice began in 1981 and in 1987 I thought that I could help more families if I moved my main office to the booming suburban area of LA known as The South Bay. At first, I thought I was “pioneering new territory”, but it wasn’t too long before I found out that there was a “king of the hill” in the South Bay - - and his name was Roger Minor.

Roger and I soon became relentlessly locked into competition with each other. Sometimes, even crossed paths, when presenting public seminars at the same location at the same time! Our competition was friendly and cordial, but I was determined to replace Roger as the “new” king of the hill.

Roger was more than 15 years older than me, and one day I speculated whether he might be considering retirement in the near future and would be open to the idea of joining

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9:30am - 11:30am
Held Virtually

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**THURSDAY
NOVEMBER 5**
10:00am - 11:30am
Held Virtually

[REGISTER](#)

**WEDNESDAY
NOVEMBER 11**
10:00am - 11:30am
Held Virtually

[REGISTER](#)

Special *FREE* Post-Election Seminars

Regardless of where you stand on the political spectrum, there's a lot of potential changes coming depending on how this year's Presidential Election pans out.

We have scheduled the following days and times for a very special and timely virtual seminar where our President, Phil Kavesh, will break down the key legal changes and planning opportunities that may come out based on the election results!

**SATURDAY
NOVEMBER 7**
9:30am - 11:30am
Held Virtually

[REGISTER](#)

already seated and when I went to sit down, he immediately looked up and said to me, "You know, Phil, I'm a big believer in that old adage: if you can't beat 'em, join 'em." I quickly let loose a broad smile and said, "Well, it's funny you say that, Roger, because that's exactly why I asked you to meet with me today!" He happily replied, "I'm a big believer in a higher providence to things and I guess this was meant to be!"

This was my first experience of Roger's faith in a higher order and his active belief in a greater purpose to life.

Observing Roger in Action

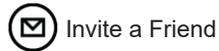
In 1991, Roger and I did, in fact, merge our law firms and thus became Kavesh & Minor. Roger continued to work in the practice until he decided to retire in 1995.

During those 4 years, I had the wonderful and enlightening opportunity to work side-by-side with Roger. I really didn't know much about him before we merged. I soon realized how unique he was when I attended one of his first Kavesh & Minor seminar presentations, held at the Palos Verdes Library. I have such a vivid and clear memory of this for a number of reasons.

[Subscribe](#)[Past Issues](#)[Translate ▼](#)**NOVEMBER 10**

9:30am - 11:30am

Held Virtually

[READ ON](#)[REGISTER](#)

Happy Birthday!

To Us on October 17th

On Saturday, October 17th, the Law Firm of Kavesh, Minor & Otis will celebrate it's 39th birthday (anniversary) since it opened its doors for business! We've serviced thousands of clients over the years and when you think about the kinds of planning that we do and how it impacts our clients and their families, it's pretty amazing to reflect on just how many lives we've impacted and touched.

Thank you to all of our clients and their families for their continued support and trust in such important legal matters.



We certainly wouldn't be where we are today without you!

National Estate Planning Awareness Week

October 19-25, 2020

Did you know that there's such thing as National Estate Planning Awareness Week? Well, there is. Back in 2012, Congress declared the third week of October as National Estate Planning Awareness Week.

For obvious reasons, we think this is important. However, it is probably the only area of law with an actual attempt to bring national awareness. Our guess that this is for

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- Help **alleviate the amount of drama**, chaos and dissention that comes to so many countless families when estate planning is not done at all (or done improperly)
- **Significantly reduce the amount of time and money spent** by so many whenever

there is a failure to do proper estate planning

- **Address many of the common misconceptions** about estate planning, particularly that one estate planning vehicle used by so many (like a Will) is not always the best for everyone (this often depends on your assets, where you live, and your family's circumstances)
- **Better prepare families and their loved ones for their future** and to address all of their specific concerns and needs (special needs planning, planning for blended families, etc.)

All too often, people think that once you have your estate plan set up, you're done. The truth is, much like the rest of your life, your estate plan needs to be updated to keep up with the ever-changing circumstances of your family and loved ones' needs. This is why we encourage our clients to make sure that they come in for a review of their estate plan every three years or so and to allow us to ensure that their estate plan is properly updated and maintained.

In conclusion, if you've taken the time and expense to set up your estate plan, we highly encourage you to make sure that your estate plan is up-to-date. Additionally, we also encourage you to spread the message about the importance of estate planning to your other friends, neighbors, coworkers, family, and loved ones. If there's one thing that 2020 has taught so many of us is that something can happen to us at any given point. It is better to set up a plan now while you can make decisions for yourself, than to procrastinate and wait until it's too late and leave your family and hard-earned assets in disarray.

You've invested in giving yourself and your family the peace of mind you deserve. Now, it's time to pass that along to others you know!

For more information about how we can assist you (or someone you know) with your important estate planning matters, please contact us at 1-800-756-5596 or perhaps [attend one of our upcoming seminars](#). Don't forget! We are licensed in the State of California and are able to meet and help set up plans for anyone residing in California. You aren't limited to only referring friends or family that live or work near our office locations.

The Pence Perspectives Newsletter

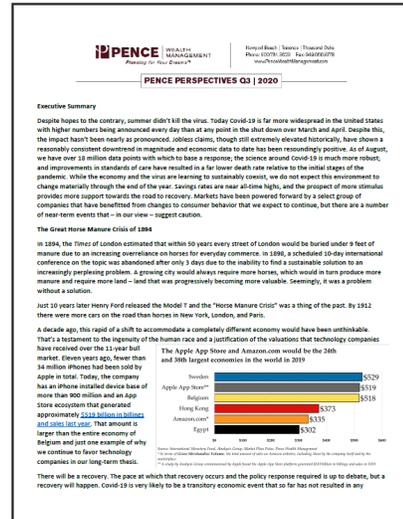
Courtesy of

PENCE WEALTH MANAGEMENT

WORLDWIDE FINANCIAL MANAGEMENT

Thanks to the advisors at Pence Wealth Management, we are pleased to provide to you their 2020 3rd Quarter newsletter entitled, "Pence Perspectives". This newsletter contains some insightful commentary from the advisors about current market trends, COVID-19's impact on the market, some predictions and perspectives about market recovery.

To read the newsletter, click the image to the right or you can [CLICK HERE](#) to download a PDF copy of this newsletter.



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 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. LPL Financial and Pence Wealth Management are separate entities.

CLIENT TESTIMONIALS

I was selected to be the executor/trustee for my brother's Living Trust. I am thankful that my brother selected your law firm to prepare his revocable Family Living Trust. I was so impressed with the detailed content of the documents in the Estate Planning Portfolio. Because my brother had such thoughtful and thorough assistance while planning, following through with his wishes was clear. I appreciated your firm's attention to detail, as well as the knowledge of all the necessary procedures to administer a trust. This made my duties as executor and trustee an interesting and enjoyable experience. I learned much and feel very satisfied with the way everything was

My father died more than three years ago. His estate is still going through probate with another law firm and we've been told it'll take at least another year. This whole process has put an excessive amount of emotional and financial strain on my family. We still don't know what the total fees are yet, but we suspect they'll be close to \$100,000. I would never wish this nightmare on my own children.

When I heard of the Living Trust, I had Kavesh, Minor & Otis create one for me right away. It was easy and affordable, and three weeks after my initial consultation, it was all done. My children are now protected from having to go

everything will be handled according to my wishes. I've done for my children what I wish my father had been able to do for me.

- Mary D.

RECIPE OF THE MONTH

Pumpkin Cookies with Cream Cheese Frosting



INGREDIENTS

COOKIES

- 2 and 1/2 cups all-purpose white flour
- 1 teaspoon baking soda
- 1 teaspoon baking powder
- 2 teaspoons ground cinnamon
- 1 and 1/2 teaspoons pumpkin pie spice

CREAM CHEESE FROSTING

- 4 ounces full-fat block cream cheese (softened)
- 4 tablespoons unsalted butter (softened)
- 2 cups powdered sugar
- 1/8 teaspoon fine sea salt
- 1 teaspoon vanilla extract

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- 3/4 cup light brown sugar, lightly packed
- 1/2 cup unsalted butter softened, do NOT melt
- 1 cup (not an entire can!) canned pumpkin
- 1 large egg
- 1 teaspoon vanilla extract

DIRECTIONS

1. Prepare a large sheet pan by lining with parchment paper or Silpat liner. This step is very important to avoid burned bottoms on the cookies. Preheat oven to 350 degrees F.
2. Add flour, baking soda, baking powder, cinnamon, pumpkin pie spice, and salt to a large bowl; whisk to combine and set aside.
3. In a medium bowl, cream together the butter, white sugar, and brown sugar until smooth and creamy. Add 1 cup pumpkin, the egg, and vanilla. Beat until the mixture is creamy. Add the dry ingredients and mix until just combined. Avoid over mixing, as it will create denser cookies.
4. Cover tightly and chill the dough for 30 minutes up to 10 hours. Chilling is not necessary but it makes the dough easier to work with and intensifies flavors.
5. Use a 1 tablespoon measuring spoon to scoop out balls of dough. Each cookie should be about 1 tablespoon in size. Once dough is in the measuring spoon, use a small spoon to scoop it out and onto the lined sheet pan. Try to smooth or round the balls, but it's okay if they're a bit bumpy; the dough is difficult to work with. Leave 2 inches of room for each cookie and flatten the balls of dough slightly.
6. Bake for 8-12 minutes watching carefully to avoid over baking. We like these slightly under-baked and soft, but the tops shouldn't be shiny/wet looking at all. Remove and allow cookies to stand for another 3-5 minutes on the sheet pan before removing to a wire cooling rack to finish cooling.
7. Meanwhile, make the frosting. In a stand mixer fitted with the whisk attachment, beat the softened (not melted; it should be at room temperature) cream cheese and butter until creamy (about 2 minutes) at medium-high speed. Add the powdered sugar, salt, and vanilla. Beat until soft and creamy. Avoid over-beating the mixture or you'll get whipped frosting.
8. Generously frost the cooled cookies and if desired, sprinkle the tops of the cookies with a little pumpkin pie spice.

SOURCE: [Chelsea'sMessyApron.com](https://www.chelseasmessyapron.com)

**A SPECIAL THANK YOU
(and How We're Helping More Than Ever!)**

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One of the many ways that our clients have helped our firm over the years is by referring our firm to their friends, family and loved ones. We have always taken the time to express our sincerest form of gratitude for helping us out by allowing us the opportunity to help your loved ones with their own estate planning.

During this crisis, we have very quickly been forced to adapt and make ourselves available to our existing and prospective clients unlike we have ever before. As a result, we are able to help so many more people than ever as well!

Thanks to technology, we are able to schedule virtual seminar presentations and appointments with people, which means that if you have friends or family who reside anywhere in California, we can help them and get their estate planning matters in order. We will soon be making available in person seminars and appointments in our office.

If you have someone that we can help and that you want to refer, it's easy. Just forward along this newsletter to them or [invite them to come to one of our free seminars!](#)

QUOTE OF THE MONTH

**"Yesterday is history,
tomorrow is a mystery;
but today is a gift and
that's why we call it the
present."**

— Bill Keane

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OFFICE LOCATIONS

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

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



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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