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

Estate Planning Specialists  
*for your peace of mind®*

**1.800.756.5596**



**DECEMBER 2020 ISSUE**

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## Holiday Tips During a Pandemic



As COVID-19 cases surge throughout the country and many experts predict this may increase during the coming cold and flu season, the final two holiday months of 2020 look to be very different than what we are accustomed

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NOTE: If any of the links above are not working for you, [click here to view in your browser](#).

## LIVING TRUST SEMINARS

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

**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.*

*Since we are offering these as virtual seminars, we encourage you to consider inviting friends and family who might not live in the area and who can join us remotely! (We can provide services to anyone residing in California without them having to travel to our offices.)*

### LIVING TRUST SEMINARS

**WEDNESDAY  
DECEMBER 2**

9:30am - 11:30am

Held Virtually

**REGISTER**

**SATURDAY  
DECEMBER 5**

9:30am - 11:30am

Held Virtually

**REGISTER**

to enjoying.

In an effort to avoid contributing to the surge of cases, many people have opted against typical holiday traveling and gatherings. However, the pandemic doesn't have to dampen your holiday plans entirely. Here are some ideas to help you make the holidays a bit more fun and joyous.

- Get together on Zoom.** In true 2020 fashion, consider hosting a virtual gathering over Zoom. Even in a normal year, there often are family members who are usually unable to attend a family gathering, because of where they live or other obligations they have, and this may be a great way to actually get more people together (with less mess to clean up!). You can even have food delivered to everyone and share a meal together while on Zoom! ([Here are some games that can be played with the family over Zoom](#))
- If you plan to get together in person,** [check out this guidance](#) from the CDC about holiday travel and gatherings. [According to the CDC](#), individuals over the age of 85 and any individuals with certain pre-existing medical conditions are considered at increased risk should they contract COVID-19. Only you can assess for yourself if you are

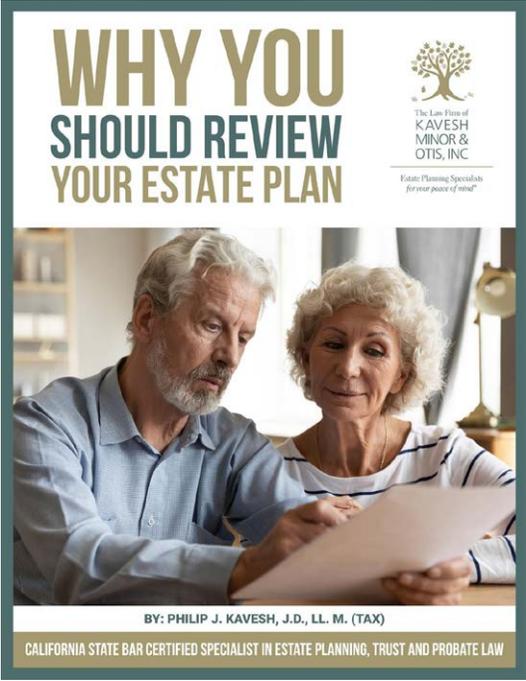


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**FREE DOWNLOAD**



## Do You Know What Would Happen If Your Estate Plan Was Activated Today?

The sad truth is that most estate plans do eventually become out of date, causing problems when someone (or their spouse) becomes disabled or passes away. This is why our founding attorney Philip J. Kavesh created a simplified estate plan review checklist for California residents.

**DOWNLOAD NOW**

a part of the group of people deemed to be at higher or increased risk. It is advisable that you take extra precautions to avoid being in contact with individuals outside of your home who may unknowingly expose you and get you sick.

- **Consider a great cause to give back to.** Bring your family together to donate towards a great cause—whatever you may agree upon. Some families send food or other necessities to another family in need, or you may consider giving to a local food bank in your community, or even find a local toy drive for kids. ([Also see our COVID Vaccine article below](#))

Whatever you decide to do, the important thing is to take care of yourself and do what's best for you and your loved ones. While the holidays may look different this year, they don't have to be devoid of fun or quality time spent together with others.

Wishing you and your loved ones a joyous holiday season as we head into the final days of 2020!



Yours Very Truly,

**Phil**

## Check It Out: Our Website Has a New Look! (With Some Neat New Features, Too!)



Our website [www.kaveshlaw.com](http://www.kaveshlaw.com) has had a makeover! Check it out!

We've got some cool new features, like live chat and some [helpful free downloads](#) (that you and your loved ones might want to check out). Plus, you can easily access our [upcoming seminar schedule](#) and [client testimonials](#) (by the way, if you don't see yours up there, reply to this e-mail with a review and you might be featured on our website!).

We've also got a new [Video Library](#) (with more to come soon!). Check it out and let us know what you think! And if there's something you'd like to see on our website, we'd love to hear from you!



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## Help with the Distribution of the COVID Vaccine to Those in Need

Courtesy of UNICEF



Recently, [UNICEF announced that it would lead the procurement and worldwide supply of COVID-19 vaccinations on behalf of COVAX](#), the global partnership between Gavi, the vaccine alliance, the World Health Organization and others working toward a COVID-19 vaccine. This will be truly historic, as it will be the largest global effort of its

kind. When a vaccine is made available, global dissemination will be an incredible undertaking, and [UNICEF has already begun preparations by procuring and storing 520 million syringes, with a larger goal of storing 1 billion by 2021, ready to be shipped at a moment's notice.](#)

Please visit [www.unicefusa.org](http://www.unicefusa.org) to partner with them by donating to this incredible work, or contact Chandra Luczak, [cluczak@unicefusa.org](mailto:cluczak@unicefusa.org) or by phone at 424-332-1348 to learn more.

## Beware of These Ongoing Scams!

(Plus Tips on How to Avoid Falling Victim to Them)

An alarming number of people are falling victim to scams these days. Those who are targeting consumers are getting smarter and it's becoming harder for people to differentiate what might be real and what's not.

Here are some of the latest scams that people have reported:



- **Checks or Payments from the Government.** Where you may be told that the government has checks issued to you and they need information from you in order to get you the funds.
- **Census Scams.** Scammers seeking to collect information for the 2020 Census, but then asking you questions relating to your private financial information in order to get sensitive data from you.
- **Charity Scams.** Fake charities are a common scam in times of disaster, as more and more individuals wish to donate towards a cause. It can be extremely difficult to differentiate between what's a real versus a fake charity.
- **COVID Testing, Vaccine and Treatment Scams.** Scammers are now offering consumers at-home test kits of the ability to try out miracle cures or vaccines. Some Medicare recipients have reported being targeted for COVID-19 testing with an attempt to steal their personal information.
- **COVID Military Family Scams.** Family members (particularly older grandparents) have been targeted by fraudsters claiming to be calling on behalf of a family member serving in the military, claiming their loved one has fallen ill with COVID-19 and is in need of financial assistance for treatment or to send them home.
- **Bank and FDIC Scams.** Scammers have been calling consumers claiming to be with the Federal Deposit Insurance Corporation (also known as the "FDIC") and will tell a consumer that his or her ability to withdraw cash from their bank accounts is in

jeopardy and then attempt to extract personal banking information.

While most people can spot these scams a mile away...[READ ON](#)

## Market Update & The Coronavirus

Courtesy of  
PENCE WEALTH MANAGEMENT



Thanks to the advisors at Pence Wealth Management, we are pleased to provide to you access to their Market Update and Insights (Episode #15) and the Coronavirus (and Post-Election) Video Update (Episode #10). See below.



[LISTEN TO OTHER PODCASTS](#)



*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. LPL Financial and Pence Wealth Management are separate entities.*

## CLIENT TESTIMONIALS

*"We had previous experience with estate planning and we recognized Phil Kavesh as someone who knew what he was talking about. Having a Living Trust is the assurance that things will go on without us as we choose to have them happen, plus we are able to avoid the costs of probate. I was an executor for my father's estate and I know what happens during probate, especially if there's anything complicated or legally at issue. That one experience was enough to convince me how important a Living Trust is. I certainly would recommend it to people."*

**- Norm G.**

*"We have been your customer for many, many years. We have been happy with your firm from the very first day. We have put our trust in you to make sure all will be fine for our family when needed. This is the most important time in our lives. Our planning. Thank you once again."*

**- Ivan B.**

*"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 through all the hassles, unnecessary legal fees and heartache I've been through, and 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

### Wine Poached Pears

These easy to make wine poached pears will bring an air of sophistication and seasonal aroma to your holiday table.

## **INGREDIENTS**

- 6 Pears (Anjou or Bartlett) peeled
- 3-4 Cups Red Wine or White Wine  
Merlot, Shiraz, Pinot Noir - Pinot Grigio  
or Fruity White Wine
- 1/2 Cup (100 grams) Granulated Sugar
- 1/2 Cup Honey or Maple Syrup
- 2 tsp Vanilla Extract or one scraped  
vanilla bean
- 2 tsp Ground Cinnamon
- 1 tsp Ground Nutmeg
- 3 Star Anise whole



## **DIRECTIONS**

1. Combine all ingredients(except pears) in a pot with lid and heat on stove. Stir and bring to a boil until sugar has dissolved.
2. Turn heat down to simmer, add pears, place lid onto pot.
3. Let simmer with lid on for 25 minutes, rotate pears a few times, and cook until tender
4. Turn off heat, allow pears to soak up juice and cool for another 15 minutes.
5. Gently remove pears from pot and place on serving dish.
6. Bring juices back up to a boil until reduced by half and thickened. (add more honey or maple syrup if desired).
7. Transfer juice to pouring saucer, pour over pears. Serve with cream!!

ENJOY!!

SOURCE: [TwoCupsFlour.com](http://TwoCupsFlour.com)

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

One of the many ways that our clients have helped our firm over the years is by referring us to their friends, family, neighbors, coworkers and other loved ones. We have always taken the time to express our sincerest form of gratitude for allowing us the opportunity to help your referrals 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 in ways we never have before. As a result, we are now 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, wherever in California they may reside, and we can help them get their estate planning matters in order without meeting in person. We will hopefully soon be making available in-person seminars and appointments at our offices again, as the law allows.

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

## 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

## 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

**OTHER LOCAL OFFICES**

**PASADENA OFFICE**

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

**WOODLAND HILLS OFFICE**

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

**TELEPHONE NUMBER**

**1.800.756.5596**

**ORANGE OFFICE**

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

**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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