



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

Estate Planning Specialists
for your peace of mind[®]



SEPTEMBER 2021 ISSUE

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You're Never Too Old and It's Never Too Late

by Kristina Schneider
Interviewed by Attorney,
Phil Kavesh



Kristina Schneider began working for the Law Firm of Kavesh, Minor & Otis in 2004, shortly after graduating from Pepperdine University. She was attorney, Phil Kavesh's, Executive Assistant and in 2011, she went on to help Mr. Kavesh

LIVING TRUST SEMINARS

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

PLEASE NOTE:

Most of our seminars listed below are currently being held in-person. If you, or someone you know, would like to attend a virtual seminar instead, including any friends and family who might not live in the area, we have some limited virtual seminars (noted below) or please [send us an e-mail](#) and we can book a private viewing of our seminar online.

(Also note: We can provide services to anyone residing in California without them having to travel to our offices.)

CHECK OUT THIS VIDEO!



IN-PERSON LIVING TRUST SEMINARS

**WEDNESDAY
September 8th**

9:30am - 11:30am

Main Torrance Office

990 W. 190th Street, Suite 500

Extremely Limited Capacity

REGISTER

**SATURDAY
September 11th**

9:30am - 11:30am

Torrance Marriott Hotel

develop his separate business that helps train and coach other estate planning attorneys throughout the country. She recently celebrated 17 years working for Mr. Kavesh but, more notably, she also recently made the personal decision to go back to graduate school and pursue her Master's Degree.

Here's an interview with Mr. Kavesh and Kristina about this decision to go back to school that we thought was worth a share. Enjoy!

PHIL: Did you always know that you wanted to go to college?

KRISTINA: I always loved school and had known from a very young age (5th or 6th grade) that I had wanted to go to college after I graduated high school. Nobody in my family had ever graduated college and it just became something that I knew that I wanted to accomplish for myself.

PHIL: You recently decided to go back to graduate school to pursue your Master's Degree. Why didn't you do that right after you graduated with your Bachelor's Degree?

KRISTINA: To be honest, I was exhausted from school at that point in my life. I was pretty financially independent once I went to undergrad, so I was working anywhere from 25 to 30 hours per week. It took me 5 years to graduate, but I did it! In addition to being tired of balancing both school and work, I was not 100% clear on what it was that I wanted to do with my life in terms of a career. It didn't seem like a smart idea to go to graduate school and get a more specialized degree in something if I didn't know that was what I

3635 Fashion Way
Extremely Limited Capacity

REGISTER

VIRTUAL LIVING TRUST SEMINAR

THURSDAY
September 23rd
9:30am - 11:30am
Online Webinar

REGISTER



Share



Invite a Friend

FREE DOWNLOAD

**THE QUESTIONS
YOU SHOULD ASK
WHEN CHOOSING YOUR
ESTATE PLANNER**

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BY: PHILIP J. KAVESH, J.D., LL. M. (TAX)

CALIFORNIA STATE BAR CERTIFIED SPECIALIST IN ESTATE PLANNING, TRUST AND PROBATE LAW

**We Know How Hard it
Can Be to Know What
Kind of Estate Plan
You're Getting**

wanted to do. I had specifically chose to get my degree in Business Administration, because I knew that everything was a business and that this kind of knowledge and information would be helpful regardless of what industry or field I decided to get into. I had grown up in Torrance and just a couple of months after I graduated from Pepperdine, my mom had actually stumbled on the job advertisement for your law firm, so I applied. Within a few weeks, I had landed my first full-time job out of college.

PHIL: How did you eventually decide to go back and get your Master's Degree?

KRISTINA: Once I began working with you and, more specifically, helping your other company that helps train and coach other estate planning attorneys, I saw a lot of opportunity for me to learn and grow more personally and professionally in this area. Through your help and guidance, I am now speaking and directly consulting these attorney business owners on how to properly manage their law practices as successful businesses. I thought that going back to get my MBA (Master of Business Administration) could really help me further develop my knowledge and skill as we continue to help other attorneys.

My grandmother passed away in May of last year from cancer. The months and years leading up to her passing, I saw a general decline in the overall quality of her life. Definitely in terms of her health, but also in terms of the activities that she participated in and the things that she would do. It really lit a fire inside of me that I did not want to live a life with any regrets. Too many people get to the end of their life and regret things that they never did that they had always wanted to

That is why our founder, attorney Philip J. Kavesh, wrote *The Questions You Should Ask When Choosing Your Estate Planner*, a simplified but vital guide for evaluating estate planning service providers.

REQUEST REPORT

REMINDER:
WE ARE OPEN!



As a reminder, we are now officially open for business for clients to come for in-person meetings. We have limited visitor capacity and all the necessary safety precautions and protocols are in place at our premises to keep our clients and our staff safe. In addition, all of our attorneys and staff are fully vaccinated.

We know that virtual meetings have not been accessible or preferred by some and we are happy to be able to offer in-person meetings again. We will still have virtual meetings available for those who cannot or do not wish to come into the office at this time.

try or accomplish.

I think her passing, along with the fact that I turned 40 years old this year, left me wanting to live my life with no regrets. Through the encouragement of my friends and family, I realized that there was no better time than right now to take action on my desire to go back to school. So in March, I went to an information session for Pepperdine's Graziadio Business School Fully-Employed MBA program and the deadline was 2 weeks away, so I thankfully did not have much time to talk myself out of submitting my application. A few weeks later, I was notified that I had been accepted and that classes started in May!

PHIL: That's awesome! I love it. I know that it's only been a few months since you started, but do you have any thoughts or takeaways from your experience thus far?

KRISTINA: To be honest, it's kind of wild when I stop and think about how quickly this dream of mine became a reality. But, what I will say is that I have no regrets about my decision. This is an opportunity to continue to grow and better myself and being almost twice as old as some of the other students in my class doesn't mean anything. I have gained a lot of confidence in myself since I graduated from undergrad. I feel like this is another opportunity to prove to myself what I am truly capable of.

PHIL: As you know, I am a big advocate for higher education. Would you recommend and encourage everyone to consider pursuing further education, whether it's a Bachelor's Degree or some graduate degree?

READ ON

SPECIAL NOTICE: Get Your Vaccination "Passport" RIGHT NOW!

Although more and more people continue to get the COVID-19 vaccine, we are seeing a rise in cases, particularly the hospitalization of so many unvaccinated individuals. It is becoming more and more likely that Los Angeles County will begin to implement mandates that require proof of vaccination whenever you may want to go out in the public. This could not only include large events, such as concerts, sporting events, and movies, but it could also become a requirement for other everyday places, such as the hair salon, restaurants, shopping malls and other retail stores.

Regardless of what your personal beliefs are about the vaccine, the reality is that clear proof of vaccination may soon become required wherever you go.

BE PREPARED

If you are vaccinated, then you should have received a small white vaccination card with your name, the dates of your first and second immunization shots, and which manufacturer's vaccine was administered. These cards are relatively small and can be easily lost or damaged (some have recommended to laminate them or you can even purchase a little pouch to place them in). However, the problem for health authorities is that these cards may be easily "faked".

This is why there's now a far more effective way to keep your vaccination passport on you at all times, particularly when it may be needed wherever you may go. It's an electronic "passport" issued through a QR code (a scrambled image that can be scanned by a machine and/or a mobile phone to then link to and verify your immunization record). Some businesses and public venues are already requiring them.

HERE'S WHAT TO DO

You can get a free digital vaccination passport of your own through the State of



The image shows a digital COVID-19 vaccine record card. At the top left is the logo for Digital COVID-19 Vaccine Record, which consists of a stylized 'V' made of horizontal bars in shades of blue and orange. To the right of the logo, the text reads 'Digital COVID-19 Vaccine Record'. Below this, the title 'Personal Digital COVID-19 Vaccine Record' is displayed in a large, orange, sans-serif font. Underneath the title, the 'CA.GOV' logo is on the left and 'State of California' is on the right. A large QR code is centered on the card. Below the QR code, the text 'SMART Health Card' is followed by the SMART logo. The card lists the following information: Name: John B. Vaccinated, DOB: 07/22/1981, Dose #1 Date: 04/03/2021, Dose #1 Type/Mfr.: Moderna, Dose #2 Date: 05/01/2021, and Dose #2 Type/Mfr.: Moderna.

Digital COVID-19
Vaccine Record

Personal Digital
COVID-19 Vaccine
Record

CA.GOV State of California



SMART Health Card

Name: John B. Vaccinated
DOB: 07/22/1981

Dose #1 Date: 04/03/2021
Dose #1 Type/Mfr.: Moderna

Dose #2 Date: 05/01/2021
Dose #2 Type/Mfr.: Moderna

California and it's super easy to do (just follow the instructions below). (NOTE: Other states and public health organizations are beginning to provide a similar electronic record.)

- Go to <https://myvaccinerecord.cdph.ca.gov/>
- Fill out your information (first name, last name, date of birth)
- Create a 4-digit PIN (which will be used to confirm your identity)
- Once you submit the above, you will be either e-mailed or texted a link to click on and enter in your 4-digit PIN
- You will then be given an image of a QR code to save on your phone or other electronic device (or print out).

That's it! You can have your vaccination record on you after the click of a few buttons. Whether we like it or not, this is likely going to become the new normal. So, make your life a little bit simpler and more convenient by downloading your vaccination passport today!

FINANCIAL & MARKET UPDATE

Courtesy of
Pence Wealth Management



Thanks to the advisors at Pence Wealth Management, we are pleased to provide to you access to the insights on the financial and market updates.

In this issue of our newsletter, we are featuring a handful of resources that might be of interest to you:

- [Pence Perspectives 2021 Third Quarter Newsletter](#)
- **Market Update Podcast - Season 2, Episode 6**



• Financial & Market Update Videos

Still Growth in Tech
with Laila Pence

Financial & Market Update
with E. Dryden Pence, III



These financial updates are helpful to many of our clients as the advisors at Pence Wealth Management continue to help us understand what's going on and the trends in the financial world.

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.

RECIPE OF THE MONTH

The Fluffiest Pancakes

Who doesn't love some fluffy pancakes? September 26th is National Pancake Day and we thought we'd celebrate by sharing this recipe for the fluffiest homemade pancakes!

INGREDIENTS

- ¾ cup milk
- 2 tablespoons white vinegar
- 1 cup all-purpose flour
- 2 tablespoons white sugar
- 1 teaspoon baking powder
- ½ teaspoon baking soda
- ½ teaspoon salt
- 1 egg
- 2 tablespoons butter, melted
- cooking spray

DIRECTIONS



1. Combine milk with vinegar in a medium bowl and set aside for 5 minutes to "sour".
2. Combine flour, sugar, baking powder, baking soda, and salt in a large mixing bowl. Whisk egg and butter into "soured" milk.
3. Pour the flour mixture into the wet ingredients and whisk until lumps are gone.
4. Heat a large skillet over medium heat, and coat with cooking spray.
5. Pour 1/4 cup of batter onto the skillet, and cook until bubbles appear on the surface. Flip with a spatula, and cook until browned on the other side.
6. Serve with toppings of your choice (butter, fruit, syrup, whipped cream)!

ENJOY!

SOURCE: [AllRecipes.com](https://www.allrecipes.com)

CLIENT TESTIMONIALS

Kavesh, Minor & Otis is the law firm that manages my parents' living trust. Since I'm the closest child to them, I participate in this tedious and sometimes dark, yet invaluable subject, as I am the trustee.

As the laws change every year, the firm invites their clients to a weekend morning presentation of what's new. Philip Kavesh spoke and introduced a colleague of his - a financial advisor that occupies an office within the same suite as this law firm, and they work hand in hand with clients. Both were extremely articulate speakers, taking Q&A tirelessly, and charismatically answering all questions until every last detail is covered.

After the presentation, they offered appointments for a free consult to go over what would be prudent to change/update; our appointment was for this morning.

Over the years, we have worked with a couple different attorneys to update the living trust. Jane Lee has been wonderful with us, detailed and patient with all our questions - of which we had MANY. There are always so many details to go over, that my head starts to explode. It's amazing that I can retain anything or think clearly!

We also met with a financial advisor to go over the financial management side of the trust. He was extremely patient and kind with my parents, especially my dad who can get set in his ways at times. His Administrative Assistant also walked in to clarify some specifics and was extremely helpful.

Leaving the office after our appointments today, my head is definitely still exploding - but I'm confident that we will get the support we need from both Kavesh Minor & Otis and their financial advisors.

— Lucy Y.

Thank you, Lucy. We are happy that you've been a part of your parents' estate planning journey with us. And thank you for highlighting your experience with our affiliated advisors as well. We take pride in being able to offer complete and comprehensive planning, all under one roof.

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.

If you can take a moment to leave us an online review at any of the following websites, we would greatly appreciate it:



QUOTE OF THE MONTH

**"Most of us have far more courage than we ever dreamed of possessing."
—Dale Carnegie**



OFFICE LOCATIONS

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

NOTE: COVID-19 regulations now permit us to meet with you in person at our offices, but personalized meetings are still available through Zoom, FaceTime or telephone.

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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