

[Subscribe](#)[Past Issues](#)[Translate ▼](#)[View this email in your browser](#)**December 2019 ISSUE**[Our Firm](#)[Resources](#)[Seminars](#)[FAQs](#)[Contact Us](#)**IN THIS ISSUE****SECOND ARTICLE:**[The 2020 Social Security Increase Will Be Smaller than 2019's](#)[Living Trust Seminar](#)[Recipe of the Month](#)[Office Locations](#)**LIVING TRUST SEMINAR**

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

**WEDNESDAY, DECEMBER 4th****Torrance Main Office**

9:30am - 11:30am

(Check in at 9:15am)

990 W. 190th Street, Suite 500

Light Refreshments

**REGISTER****SATURDAY, DECEMBER 7th****Torrance Main Office**

9:30am - 11:30am

(Check in at 9:15am)

990 W. 190th Street, Suite 500

**Some Fun Family Activities For The Holidays**

by

**Attorney, Philip J. Kavesh**

Today it seems all the rage to seek out your "roots" and it's easier to do than ever thanks to modern technology. This genealogical research can be a fun family activity, too!

**Do You Really Know Where You're From?**

Your DNA can be used to determine your ethnic background and family's...

[Continue Reading](#)**The 2020 Social Security Increase Will Be Smaller than 2019's**

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## KMO CLIENT REVIEW SEMINAR

For our existing clients who want to know why it is important to review their trust every 3 years!

**TUESDAY, DECEMBER 10th**  
**Torrance Main Office**  
 9:30am - 11:30am  
 (Check in at 9:15am)  
 990 West 190th Street, Suite 500  
 Light Refreshments

[REGISTER](#)

## THANK YOU!



We want to thank all of our clients who have referred family and friends this past month. It's easy! Just forward along this newsletter to them or [invite them to come to one of our free seminars!](#)

(We also appreciate [Facebook](#) and [Yelp!](#) reviews!)

*"My meeting with Jennifer was very enjoyable and painless. We went over my situation and she made suggestions, along with doing some updates to my Trust. I appreciated the time she spent on my behalf."*

- **Jerald M.**

*"Jane offered an option in our estate planning we had not considered and it was a great option. She is very good at her work and very knowledgeable."*

- **Margaret W.**

*"Great visit. Jennifer was awesome Thank you for first of all Mr Kavesh for the informative presentation on Saturday Nov 9 which made it an automatic yes for the one on one consultation with a attorney"*



The Social Security Administration has announced a 1.6 percent increase in benefits in 2020, nearly half of last year's change. The small rise has advocates questioning whether the government is using the proper method to calculate the cost of living for older Americans and those with disabilities.

Cost-of-living increases are tied to the consumer price index, and a modest upturn in inflation rates and gas prices means Social Security recipients will get... [Continue reading](#)

## RECIPE OF THE MONTH

### *Bailey's Chocolate Fudge*



*Ingredients:*

- cooking spray
- 1 (12 ounce) bag dark chocolate chips
- 1 (12 ounce) bag milk chocolate

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*Mr Kavesh and the consultation with Jennifer. Very professional firm. Would gladly recommend their services to any of our friends and family in need of having a Living Trust done. Thank you again for all the information."*

- Eugene T.

**From our family to yours, we would like to wish you a Happy Holidays and all the best in the year to come!**



condensed milk

- 1/4 cup Baileys® Irish Cream
- 1 1/2 cups lightly toasted Piedmont hazelnuts, chopped, divided
- 1/2 cup currants
- flaky sea salt

*Directions:*

1. Grease two 3-inch loaf pans with cooking spray.
2. Place all chocolate chips and sweetened condensed milk into a large pot and cook over low heat, stirring until melted. Remove from heat and add in the Baileys. Stir until smooth and add in 1 cup hazelnuts and currants.
3. Divvy the fudge between two 3-inch loaf pans. Sprinkle the tops with flaky sea salt and remaining 1/2 cup hazelnuts. Let fudge set at room temperature.
4. Once set, remove from the pans, slice thinly and serve

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

## 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 testimonial 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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Torrance, CA 90502

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