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**January 2019  
Edition**

# "Thank You, January!"

By

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*This is one in a series of articles reminiscing about growing up in small town America in the 50's and 60's...*

### **Living Trust Seminar**

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

**Tuesday,  
January 15th  
Main Office**  
9:30 - 11:30 am  
(Check in at 9:15 AM)  
990 W. 190th Street  
Suite 500  
Light Refreshments

**REGISTER**

**Saturday,  
January 19th  
Double Tree Hotel**  
9:00 - 11:30 am  
(Check in at 8:45 AM)  
21333 Hawthorne Blvd  
Full Breakfast

**REGISTER**

**Thursday,  
January 24th  
Main Office**  
9:30 - 11:30 am  
(Check in at 9:15 AM)  
990 W. 190th Street  
Suite 500  
Light Refreshments

**REGISTER**

I hated January! I was a skinny kid, without much natural insulation, so the grey, cold days of January back East were about my least liked ones of the entire year. January was downright dreary, a letdown after the festive holidays of December were gone, the cheerful lights adorning the neighborhood houses came down and a nice, long vacation ended with the inevitable trudge back to school.

But, as much as I hated January's cold weather, I prayed for it! Well, actually I prayed for January's snow! Not because of the indescribable joy of waking up to houses, trees, cars, and everything else draped in a glistening, white blanket. Rather, because of the indescribable joy of a "snow day"-- a day off from school! (Some readers may recall that I grew up in the southern part of New Jersey and think there's never much snow there, but I just checked and the forecast for tomorrow in my hometown of Vineland is a high of 37, low of 27-- and a 60% chance of snow!)

## Protection Seminar

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

**Tuesday,  
January 8th**  
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  
Newport Beach, CA 92660

#### Contact Us

You may contact us to make an appointment for your initial consultation, to schedule a review of your current estate plan, or to make a referral.



1-800-756-5596  
[www.kaveshlaw.com](http://www.kaveshlaw.com)  
[info@kaveshlaw.com](mailto:info@kaveshlaw.com)

#### OUR WEBSITE



The thrill of waking up at the break of dawn to freshly fallen snow was almost as good as the excitement of Christmas morning. On most school days you couldn't get my brother, sister, and me out of bed with a cannon blast, but on a snow day we would rush downstairs -- not to a tree with presents under it-- but to turn on the family's big, glass-tubed radio. If we were lucky, our school's name would be called out, along with that beautiful word "closed"! (When I got a little older, we would skip the trip downstairs and merely huddle under my blanket to secretly listen on my new gadget, a transistor radio.)

Once we heard the word "closed", we all rushed to get ready to make the first tracks in the pristine snow. It was quite an ordeal, like layering on suits of armor for battle (which was partially the case, as I'll explain later)! There were the required long johns (thermal underwear), sweater, 2 pairs of pants, long socks, shoes, boots, overcoat, gloves, and woolen cap -- all to get on (hopefully in that order). And, of course, Mom wouldn't let us out till we had our breakfast too!

When we finally opened the door and dove out into the snow, there was sort of an understood agenda of activities. First, build a snow man for the youngest to enjoy. Second, throw snow or snow balls at each other and try to bury each other in the snow. (That may have come first). Then right after the plow trucks came through to clear the streets, the neighborhood boys would head off to go sledding. We didn't have many hills or mountains nearby, so we used the snow banks on the side of the road to launch us down steep inclines and around curves (with one or two of us watching out for cars!). If you were lucky, you had an "American Flyer" and could actually steer around a curve (but others delighted in merely crashing into the snow banks!).



Learn more about important estate planning issues by visiting our website.

[kaveshlaw.com](http://kaveshlaw.com)

Also, visit our blog to keep up on the latest developments in estate planning.

[blog.kaveshlaw.com](http://blog.kaveshlaw.com)



After all that, it was time for a lunch break. Boy, did Campbell's vegetable alphabet soup hit the spot then! (By the way, Campbell's actually had a factory in my hometown because of our famous Jersey tomatoes). But the main event was still to come -- fort building and all-out snowball warfare!

This was serious stuff: The oldest and biggest boys were the "generals" in charge of the fort locations and construction. The younger boys, along with the girls, started making and stacking ammo (snow balls) inside the fort. Then it was on! No rules, just snow mayhem! Everyone got into the act, even my dog George. Once the last snow ball was thrown and the forts were crushed, we then turned our attention on chasing George around until we tackled him and formed a big heap of bodies covered with snow!

These snow days surely were wonderful times, but as I grew into my teenage years, the magic of all that seemed to vanish. There was too much snow to have to shovel off the sidewalk and driveway. (Which now, since I was the oldest son, became my job and it took some elbow grease because no one had riding blowers back then!). The beautiful, fresh snow seemed to devolve into disgusting, black slush in no time. And it was cold outside (which, when I was no longer playing, I remembered I didn't like).

That's why, as I got older, I preferred to stay inside -- particularly on January 1 once our family got a color TV. (Remember, once upon a time, when there were only 3 stations, all in black and white?). The reason to stay in and watch TV was the Rose Bowl parade and game, broadcast from sunny Southern California! I remember thinking (and may have even asked my parents one time). "Why can't we live there?" (To which I was immediately responded to with a blunt "NO!"). My memories of watching that warm weather parade and game,

while it was cold and gray outside, were literally my motivator to eventually come out to California, where as it turns out I formed my own Law Firm and some 38 years later, am here writing this article to you today!

So, looking back at it all, I have to say I still hate the cold but "Thank you, January!"

(Have your own childhood winter stories? Share them with your loved ones too!)

## Single? Estate Planning is Still Essential

An article from [EstatePlanning.com](http://EstatePlanning.com) by Matthew T. McClintock, J.D.

These days, more people are living single than ever before. In 1970, just about one-third of Americans 15 and older were single, according to U.S. census data. Today, that number's closer to 50 percent. Whether never married, divorced or widowed, singles need to pay just as much attention to their estate planning as married folks, as highlighted in a recent Wall Street Journal article. Single people face unique estate planning issues that require advanced planning, time and the help of an experienced professional. Some of the most complicated estate planning issues for singles include: who will be their heirs? When married people die without a will, their assets typically pass to their spouse.

But what about single people?

Assets are usually distributed along bloodlines, so children (if any), followed by parents, siblings or other relatives, would be the default heirs. If a single person has no living relatives, his or her assets might wind up with the state. To ensure their assets wind up with the relatives, loved ones and charitable organizations that they'd prefer, single people should create a will and/or a Living Trust that specifically states how they'd like their assets to be distributed.

Who should be their decision makers? A health event or other incident could leave any of us incapacitated. For single people, it's important to designate a trusted loved one or friend to manage assets and health care decisions in case of an emergency. Without proper directives, those decisions could fall to distant relatives or state appointed strangers. Single people should sign a general power of attorney, an advance health care directive, and a HIPAA authorization allowing a loved one of choice to make financial and medical decisions on their behalf.

There's the issue of who should be their beneficiaries. Certain accounts, like retirement plans, require account holders to designate a beneficiary when they enroll. That beneficiary designation is typically upheld when the account holder dies, even if he or she gave the account to someone else in a will or trust. Previously married or widowed singles should reevaluate all of their beneficiary designations to ensure accounts won't be given to former spouses if that's

against their wishes.

Those are just a few of the ways estate planning can be complicated for singles. It's wise for single people to contact an estate planning professional as soon as possible, in order to make sure all their bases are covered and their assets are distributed according to their wishes.

# Happy New Year to You and Your Loved Ones!



## Need a Speaker for Your Organization?



If you belong to a group, club or other organization which holds regular meetings and is looking for entertaining speakers on short but important and interesting topics, please give us a call and ask for Alexandria Gilner.

Maybe we can help you out!

**Recipes of the Month**

Start the New Year off with a healthy dish!

# Blueberry Smoothie Bowl



**Prep Time: 10m - Ready In: 10m**  
**Servings: 1 - Calories: 368**

## Ingredients

### *Smoothie:*

- 1 cup frozen blueberries
- 1/2 banana
- 2 tablespoons water
- 1 tablespoon cashew butter
- 1 teaspoon vanilla extract

### *Toppings:*

- 1/2 banana, sliced
- 1 tablespoon sliced almonds
- 1 tablespoon unsweetened shredded coconut

## Directions

1. Blend blueberries, 1/2 banana, water, cashew butter, and vanilla extract together in a blender until smooth; pour into a bowl
2. Top smoothie with sliced banana, almonds, and coconut

Recipe from [allrecipes.com](https://www.allrecipes.com)

**Thank You**



Here is a very special thanks to all of our clients who have referred family and friends. It's easy, just forward this newsletter to them! (We also appreciate Yelp reviews!)

### **Quote of the Month**

**"There are far, far better things  
ahead than any we leave  
behind."**

**-C.S. Lewis**

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