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**May 2018  
Edition**

## Check Out Our New Website and

## Win a \$5 Starbuck's Card!

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### Living Trust Seminar

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

**Wednesday,  
May 9**

Orange Double Tree Hotel  
9:30 - 11:30 am  
100 The City Drive

**REGISTER**

**Saturday,  
May 12**

Torrance Double Tree  
Hotel  
9:00 - 11:30 am  
21333 Hawthorne Blvd.

**REGISTER**

**Tuesday,  
May 15**

Torrance Marriott Hotel  
9:30 - 11:30 am  
3635 Fashion Way

**REGISTER**

**Saturday,  
May 19**

Orange Double Tree Hotel  
9:00 - 11:30 am  
100 The City Drive

**REGISTER**

Our law firm's website ([www.kaveshlaw.com](http://www.kaveshlaw.com)) has undergone some major renovations, after taking into consideration the feedback from many of our clients.

Hopefully, you'll find the new look and layout more streamlined, making it easier to navigate and find items of interest.

We look forward to your comments - - and we'll even reward you for them! The first 30 clients to send in critiques (including specific positives and negatives) will receive a \$5 Starbuck's Gift Card. Address your comments to [alexandria.gilner@kaveshlaw.com](mailto:alexandria.gilner@kaveshlaw.com).

Note: all our videos have not yet been uploaded to the site, but they will be soon!

### Second Article

## "What's In Your Wallet?" (Part 2)

BY

**Attorney Philip Kavesh**

Back in May of 2017, we warned you about some of the scams that seniors are exposed to because the Medicare Card, which you are instructed to keep in your wallet, contains your Social Security number. ([Click here for prior article.](#))

The federal government has been laboring for over 3 years to re-issue Medicare cards which will provide greater protection again personal and financial fraud. Finally, the new cards are about to arrive!

Starting soon, new Medicare cards will be mailed to 60

**Thursday,  
May 31**  
Torrance Marriott Hotel  
6:30 - 8:30 pm  
3635 Fashion Way

**REGISTER** 

### **Medi-Cal Asset Protection Seminar**

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

**Tuesday,  
May 8**  
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)**

million Medicare beneficiaries. Mandated by the Medicare Access and Chip Re-authorization Act of 2015, the new cards will not display your Social Security number. Instead, your card will display a randomly generated, 11-character beneficiary identification unique to you. It is expected that this new format will reduce identity theft.

Here are some other facts to know about the new card and the rollout:

The cards will be mailed out in phases. The first recipients will be residents of the mid-Atlantic states, along with California, Oregon, Alaska and Hawaii.

- Even people living in the same state may not get their cards on the very same date. So if your neighbor receives the new card before you receive yours, don't worry.
- All your benefits will remain the same.
- The roll-out process is expected to be completed in 2019.
- Beginning Jan. 1, 2020, health care providers will no longer accept the old cards.
- When you get your new card, destroy the old one by shredding it or otherwise destroying it. Remember, it still has your Social Security number on it!
- Even though your new card doesn't display your Social Security number, the information on it is private and valuable. Be careful where you keep the card and who you let see it. You can keep the original in your wallet but also make a copy to store in a safe place.
- You do not need to do anything to request the card. It will be sent to you automatically.

Not surprisingly, scammers are already seizing on the issuance of new cards as an opportunity to fleece the public. There have been reports of Medicare beneficiaries receiving calls in which they are told they must pay a fee to secure the new card, or provide their Social Security number to the caller. If you get a call like this, hang up and call 1-800-MEDICARE to report it!

## **Recipe of the Month**

# **Bread Pudding with Vanilla Sauce**

*Prep Time: 15m - Cook: 1h - Ready In: 1h25M*  
*Servings: 8 - Calories: 546*

## OUR WEBSITE



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)



## Ingredients

- 3 eggs, beaten
- 2 tablespoons light brown sugar
- 1/2 teaspoon ground cinnamon
- 1/4 cup butter, melted
- 3 cups whole milk
- 10 slices hearty farmhouse-style bread, toasted and cut into cubes
- 1 cup raisins
- 1/2 cup light brown sugar
- 1 tablespoon all-purpose flour
- 1 pinch ground cinnamon
- 1 egg
- 2 tablespoons butter, melted
- 1 1/4 cups whole milk 1 pinch salt 1 tablespoon vanilla extract
- 1 1/2 cups white sugar

## Directions

1. Preheat oven to 375 degrees F (190 degrees C). Grease a 2-quart baking dish.

2. In a mixing bowl, whisk 3 eggs, white sugar, 2 tablespoons of light brown sugar, 1/2 teaspoon of cinnamon, 1/4 cup of butter, and 3 cups of whole milk together, and gently stir in the bread cubes and raisins. Lightly spoon the mixture into the prepared baking dish.

3. Bake in the preheated oven until browned and set in the middle, 50 to 55 minutes; cover the dish with foil after 30 minutes to prevent excessive browning. Let the pudding stand for 10 minutes before serving.

4. For vanilla sauce, whisk 1/2 cup of light brown sugar, the flour, a pinch of cinnamon, 1 egg, 2 tablespoons of melted butter, 1 1/4 cups of whole milk, and salt together in a heavy saucepan until smooth. Heat over medium heat, whisking constantly, until thickened and the sauce coats the back of a spoon, 10 to 12 minutes. Stir in the vanilla extract. Pour sauce over warm bread pudding, or serve on the side in a bowl.

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

## Thank You



Here is a very special to all of our clients who have referred family and friends, or forwarded our newsletter to them! If you are part of a group or club and you would be interested in having us speak to the members on important estate planning topics of interest, please contact us at [info@kaveshlaw.com](mailto:info@kaveshlaw.com).

## Quote of the Month

*“ To describe my mother, would be to write about a hurricane in its perfect power. ”*

*- Maya Angelou*

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