

THE CHUBB REPORT

August 2008

FUN EVENTS FOR THE WHOLE FAMILY

Welcome back to our now monthly review of where to be and be seen! The new format will be monthly updates of what's happening around Sacramento and Northern California, with more in-depth reviews once a quarter (or somewhere thereabout – the schedule is a little fluid). The focus will be closer to home for awhile, at least while gas is in the \$4+ / gallon range.

As I write this, I'm trying to figure out why I seem to be filling so much more of the seat than I once did – it's a mystery. Anyway, on to what's going on over the next few weeks in food and wine festivals, among other things!

If you need a little excitement, head to Truckee for the **Truckee Championship Rodeo**, or to Reno for **Hot August Nights**, both of which start on the 3rd and run through the 10th. The following week the food festivals start on Aug 9-10 with one of my favorites, the **Japanese Food and Cultural Bazaar** at the Sacramento Buddhist Temple, a Sacto staple for 60 years. **Festival Italiana**, named the Best Italian Festival in Northern California, also runs that weekend at the Italian Cultural Center on Fair Oaks Blvd. Farther afield, the **Fire on the Mountain Blues Festival** rolls into Sonora on the 9th with great blues, food, and wine, and the **Lake Tahoe Concours D'Elegance** takes place in Carnelian Bay from Aug 7-9. This is a show featuring over 125 classic wooden boats, from runabouts to cabin cruisers (expensive but beautiful toys) and a vintage aircraft flyover, along with (again) food and wine. Stay up there until the following weekend, when the **Reno – Tahoe Blues Festival** comes to Reno's Rancho San Rafael Park Aug 15-17. This may be the only place in Nevada with "Ranch" in its name where you can actually bring the kids! For those who want to stay closer to home, the **California State Fair** opens on the 15th and runs through Sept. 1. They've gone back to the 18 day format, open every day, and this year's theme is Going Hollywood. For those with an iron stomach, fried Oreos, fried Twinkies, and a Jessica Simpson concert are all ready to challenge you.

Take a breather for a few days, enjoy the Labor Day Weekend, then head for **Wine on the Waterfront** in Stockton on Sept. 6th. The evening features 50+ local wineries, plus restaurants and microbreweries, at a refurbished Stockton Waterfront that will amaze you. From there it's a short hop to the **Pittsburg Seafood Festival** (hitch a ride with me if you'd like) featuring great seafood, music, art and airshows at the Pittsburg Marina,

Sept 6-7. The next weekend you can sneak up to the Gold Country and the **Gold Harvest Wine Trail**, a tour of the 14 (yes, 14!) wineries in the Nevada City / Grass Valley area – worth the trip, and above the Valley heat, Sept 13-14. Then head 30 minutes west on Highway 20 to **Brews, Blues and BBQ**, a tasty triple threat at the Yuba – Sutter Fairgrounds in Yuba City, on the 13th. Lastly, the **El Dorado Tour de Vine Harvest Festival** is held at 20 ED County wineries on Sept. 13-14. We also highly recommend two places that feature several small winery tasting rooms, along with other businesses, under one roof. One is **Vino Piazza**, a little east of Lodi, and the other is **The Old Sugar Mill** in Clarksburg. Both offer a half dozen family wineries that make great (and sometimes not so great) wines and allow you to spend a leisurely couple of hours walking and tasting rather than having to drive from place to place.

Enjoy your food and drinks – when we next meet at the beginning of September, the Presidential Race will be in full swing, and you'll need your strength.

Kid Friendly

How about starting with **Spiderman** at the Sacramento Zoo on August 2? Or, even more fun (as far as I'm concerned) is **How Does That Engine Work** at the Towe Ford Museum in Sacramento, where kids can disassemble a Briggs and Stratton engine and learn how it works. We did the same thing when I was a kid – it's just that after this event, your lawnmower will still work and Dad will be happier. **The Effie Yeaw Nature** Center offers kids' night hikes on Aug 4th, 12th and 28th, featuring the night-life of the American River Parkway and featuring several beavers building lodges. Farther away, the Monterey Bay Aquarium will be holding extended hours (until 8 pm) through the end of August. If you can make it to Beijing, the **Games of the XXVIIIth Olympiad** begin on August 8th. If not, I hear they may be televised. Locally, the aforementioned State Fair kicks off (with sugar galore!), and **Gold Rush Days** turn Old Sacramento's clock back to the 1850's over the Labor Day weekend – it's a great event. The **Apple Hill Fall Season** kicks off on September 6, and it can be relatively uncrowded in the middle of the week.

Have a safe and happy Labor Day holiday, and we'll see you in September!

THE SECOND “TALK”



Have “the talk” today. You might find out some interesting things.

Do you remember the uncomfortable feeling you had when your mom or dad sat you down to have “the talk”? Well, I want you to have a talk of a different kind with your parents. This next talk may make you and your parents just as uncomfortable as the first one, but it’s equally as important. **I want you to talk to your parents about their estate plan.**

You realize estate planning is important. You’ve taken care of your family and made sure all your ducks are in a row should anything happen to you. And if you are one of my clients you know that estate planning is not just for the wealthy or about estate taxes. But do your parents have the same understanding, and have they taken the steps to protect themselves and keep control in times of need? Do they have a plan to make all of life’s transitions as smooth as possible?

If your parents are like 55% of adults in the U.S. today the answer is “no”. To me, that’s a little scary. They are really leaving things to chance. I have had people tell me that they don’t need a plan because they know their kids will take care of everything. But will they? After a lifetime of guiding their children into adulthood, do they really want to leave their children one of life’s most difficult tasks without any direction, at one of the most difficult times emotionally? Probably not, but that’s the message they are sending when they don’t take the time to put a plan in place.

Any of you who are parents also understand how we all tend to put our kids first. I’ve found this impulse is even stronger in my clients that saw the Great Depression and World War II, and it hasn’t diminished in their ensuing years. They see planning for their own needs, even now, as self-indulgent, almost something to be ashamed of. It often falls upon us to convince our parents that it is okay to think of their own needs.

So what stops people from planning? Discomfort and misinformation. It’s not fun to talk

about our own mortality and less fun for many, especially the Depression Era generations, to talk about money. It has been my experience that when many people hear the words estate plan, either they don’t really know what it is or they think it is all about estate taxes and something only rich people need to do.

Even if your parents have not created a plan, the State of California has one for them and it includes lots of public oversight by the courts. It also may not involve the people they would choose or do what they desire. It is public, and it is very expensive to carry out.

So, how to you bring up this uncomfortable topic with your parents. First, gently and from the perspective of caring about them – not their money. In fact, it should center on them, and their needs. Talking about money and inheritance and “what’s in it for me” is the best way to bring this conversation to a screeching halt. This is a conversation about protection and making traumatic situations a little easier.

In my office, we have found another way to help raise the topic – leaving a whole legacy. It goes beyond just a financial legacy and includes your human legacy as well. We spend a little time finding out more about your parents’ life story, often through old family photos and the stories behind them. This can also be a wonderful way to reintroduce yourself to your parents and the family you only thought you knew.

It is never easy to see a loved one become incapacitated or pass away, and it is uncomfortable to think about these events. Knowing that there are clear instructions in place and who will carry them out should bring significant comfort and peace of mind.

Written by Heather R. Chubb, Personal Family Lawyer, author, speaker, and Mom. Heather makes it easy for your family to talk about and plan for sticky subjects like money, death, taxes, and other life transitions. Visit her online at www.chubblawfirm.com.

DIY CORNER

As many of you know, Wayne and I are big do-it-yourselfers. The obvious benefits of being a DIYer are the opportunity to save money (only if you know what you are doing) and the great feeling you get when you create something wonderful.

But sometimes being a DIYer has drawbacks. Photography is one of my hobbies and photographing my kids is at the top of my list. A couple of months ago I finally decided that it was time for me to actually be in some of our family photos. I could not be happier with my decision

I have known Brandi Sidley with Sidley Studios for several years and admired her work. Her artistry and eye are amazing and she really captured the spirit of my kids, especially Owen,

a difficult task at best. Not that we didn't make her work. We took her on a nice long steep walk down to the pond near our house on a hot day. The results are terrific.

Brandi specializes in "environmental photography" meaning she likes to shoot outdoors and use natural light. I realized the difference this approach makes when Brandi did some headshots of me for use in my business. They also turned out great, and you can see an example on the back page.

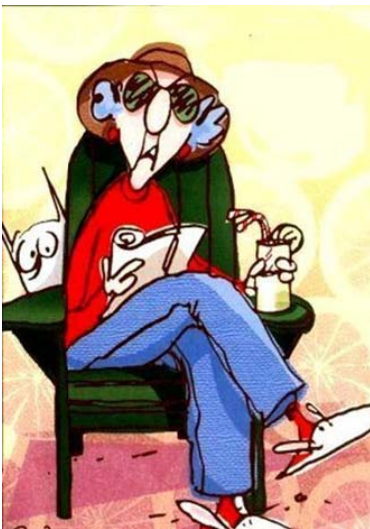
If you want to capture some family memories in a fun way that is not your traditional photo studio experience call Brandi Sidley at 916.505.7917. Check out her work at www.sidleystudios.com.

Thank YOU for recognizing our efforts by sending your friends and family.

We invest 100% of our time and energy to delivery first-class service to our clients. As a result our valued clients, partners and friends refer their friends, family and associates to us. We build strong lifelong relationships one person at a time.

Bob and Lynn Simpson
Carroll Dudley
Jon Roth
Sonny Dobashi
Jeff Davis

THE BEST LIVING WILL I'VE SEEN



I, MAXINE, being of sound mind and body, do not wish to be kept alive indefinitely by artificial means. Under no circumstances should my fate be put in the hands of pinhead politicians who couldn't pass ninth-grade biology if their lives depended on it, or lawyers / doctors interested in simply running up the bills. If a reasonable amount of time passes and I fail to ask for at least one of the following:

Glass of wine
Chocolate
Margarita
Martini straight up
Cold Beer
Scotch on the rocks
Chicken fried steak
Cream gravy

Ice cream
Mexican food
Chocolate
French fries
Chocolate
Pizza
Chocolate
Cup of tea
Chocolate
KFC Chicken
Sex
Chocolate

it should be presumed that I won't ever get better. When such a determination is reached, I hereby instruct my appointed person and attending physicians to pull the plug, reel in the tubes, let the 'fat lady sing'... and call it a day! I'll see ya'll on the other side.



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Welcome to the first issue of our newly revamped and now **monthly** newsletter. We have heard from many of you wondering where the newsletter was, and letting us know you missed it. It's back now and we hope better than ever. As a part of some exciting changes in my practice, I am making a commitment to communicating with you more frequently.—bringing back the newsletter and making it monthly is the first reflection of that. And, as you have come to expect this will not be a boring, dry legal newsletter that you would not read. Rather, the newsletter will continue to highlight events around our area, brought to you in a format that only Wayne could create. We will continue with our joint newsletter on a quarterly basis to continue to bring you a focus on the mortgage biz as well as estate planning. We are also adding guest writers to broaden our content to make it more valuable to you. I look forward to sharing with you some of the other changes I am making at the firm in coming months.

All my best,

ANNOUNCEMENT

ANNOUNCEMENT

WE FINALLY DID IT!

You can now visit us on the Web!

Check out our beautiful new website at www.chubblawfirm.com
