



## WHAT'S GOIN' ON

BY WAYNE CHUBB

Back again, for an abbreviated list of just a few of my favorite Christmas season attractions (plus one that just has a great name and theme). These are all free or nearly so, which is always good but even more important this year.

This weekend (Dec 6-7), the best excuse to go to Oakland (and do really need an excuse?) is the **Fungus Fair** at the Oakland Museum of California. Not only can you learn about and taste this little understood organism, but they are also running a film festival featuring fungus run amok horror films. That alone makes it worth the price of admission - \$0.00. While you're there, or anytime you're in the area, visit the **Lawrence Hall of Science** in Berkeley. Perched on the hills above UC Berkeley, it has the most fantastic view of the Bay I've ever seen (we were there to watch the sun set behind the Golden Gate – wow!) and is a hands-on “kids” museum that my three year old son, youthful wife, and 79 year old Dad all enjoyed.

With the price of gas below \$2 again, I suggest you visit the **Victorian Christmas** in Nevada City (Dec 10, 14, 17, 21), **Cornish Christmas** in Grass Valley (Dec 5, 12, 19), and the **Old Town Auburn Country Christmas** (Dec 11, 13 and 18). They all take you back in time and slow the pace of the season down a bit. You'll really be glad you went – and again, they're all free. If you decide to stay a little closer, I can't recommend the **Crocker Art Museum** highly enough. It's the most beautifully, tastefully decorated place in downtown Sacramento, and this year the Christmas season features **The Art of Warner Bros. Cartoons**, which should take us all back to simpler Christmases. While you're downtown, stop by the

ice rink at St. Rosa of Lima Park, ride the Polar Express from Old Sacramento along the river, or see Polar Express 3D at the Imax.

I'll pass along two other holiday secrets (the Crocker is another). The best day of the year to visit the foothill wineries is Christmas Eve. Most have chocolates or other decadent snacks, and they are virtually empty on the 24<sup>th</sup> – lots of time to taste and mingle with the winemakers. And, for kid's activities, the best website I've ever found is [www.parentsmonthlyonline.com](http://www.parentsmonthlyonline.com). I steal lots of ideas from them – consider my gift to you.

Speaking of kids, in years past Heather and I have donated filled stockings to the Mustardseed School, [www.sacloaves.org/programs/mustardseedschool](http://www.sacloaves.org/programs/mustardseedschool), which serves homeless kids as part of Loaves and Fishes. It's a wonderful program, and well worth supporting. Just a thought.

May you all enjoy the merriest and holiest of Christmases, and have a happy and safe New Year!



## DIY CORNER—A REMODELER’S TALE, THE SAGA CONTINUES

BY WAYNE CHUBB

We’ve had several inquiries recently from those of you who have followed our remodeling adventures over the years regarding where things stand now, which means you have been reading these missives (thank you!!!), and you seem to take joy in the pain of others (I say that because I can’t spell *shadenfreud*). Our gift to you, then, is to once again drag you into the world of DIY remodeling and what we have experienced in 2008.

When last you saw our intrepid heroes (that would be Heather and me), we were just moving back into our now mostly finished home. We did little in the second half of ’07 due to burnout and...hmmm... oh yeah, an empty money well. As my friend Bert Gross (another veteran of the remodel wars) said, “You just need lots of time, patience, and money – although if you have enough of the third thing, the other two don’t really matter”. For most of us, unfortunately, the other two do matter.

As I reopen the remodel wounds of the past year, they fall into several categories. We’ve had landscaping miscues and mulligans, deck debacles, kitchen catastrophes, and my personal favorite, fun with electrical current. It is the latter category that I will focus on this month – the others are articles unto themselves.

First, understand that I am kind of a minor savant when it comes to electrical work. I can understand what needs to be done to complete the job, I just don’t know why. Basically, I can drive the car from point A to point B; I just don’t have any idea what all those flashing lights and needles on the dashboard are for. Know also that only a few vestiges of the old wiring were left after the remodel, and they banded together this spring and fought back.

The battle was waged in the backyard – specifically, the wiring for the pool pump. The pool was built in ’72, and normal practice (and code) at that time required a junction box at least 12 inches above the surface of the pool where the wires for both the lights and the pump ran. In our case, a diving board that I took out used to cover it, but now all we had was some old pipe and a small electrical box sticking up in the middle of what used to be a concrete slab but is currently dirt. The electrical service to the pump ran from

our breaker box underground (and under the concrete pool deck), came up at this box, then dove back underground and came out of a retaining wall that is also part of the pool wall. During a February rainstorm (remember those?), water got into our pool timer, shorting the system and turning the wire into a blackened, crumbling stump at the retaining wall, meaning that new wire would need to be run. I first attempted to pull the wire through at the raised electrical box. It stretched slightly, then broke and zipped back underground like a worm. I next tried to do the same at the breaker box, with identical results. Plan B was to run the wire up into the attic and through the house, thus bypassing the unsightly riser by the pool. Two hours in a 120 degree attic later (gotta love a well insulated attic in July), it became obvious that this option wasn’t realistic either, though it was great in theory. Plan C became running the wire down into the crawl space under the north end of the house, out a vent, along the base of the slab portion of the foundation, then through a hole that I would drill in the garage foundation to the timer that I mounted in the garage, then back out the garage wall and along the retaining wall to the pool.

I sent Heather and the boys out of town for the project weekend, which meant I was on my own as several neighbors were also gone. It turns out that running wire through the crawl space and out a vent is best done by 2 people, as no matter how straight you make it, 100 feet of 12 gauge romex wire kinks every 10 feet or so. That means that when working solo, you drag yourself through the dirt and spider webs of the crawl space, shove some wire through the vent, go back outside and pull the wire until a kink jams in the vent, go back into the crawl space, and repeat until done. A similar process is used to run the wire through conduit that is then screwed to the foundation, but 8 hours or so later that portion of the project was done. The pool equipment started up just fine. I then removed all the old conduit that was sticking up, and bent the conduit pipe from the pool light flat so that I could cover it with dirt – whereupon pool water began siphoning through it, necessitating an emergency run to Home Depot for a 3/4” pipe cap to stem the flood. After that, all that was left was for me to gash my toe on an old hunk of diving board pipe, and then let the kids begin using the pool – on the last weekend of August.

**NEXT TIME:** Wow, where did that breaker come from?

*Written by Wayne Chubb remodeler, Mortgage Loan Officer and upfront Mortgage Broker. Wayne makes the scary and undecipherable mortgage process, especially choosing the right loan for you, easy and understandable.*



## BEST COOKIES EVER—THANKS MOM!

BY HEATHER CHUBB

The holidays just don't feel right until the cookies start baking. My boys and I will make a mess in kitchen soon using recipes I learned from my mom when I was little. I have fond memories of the cookie decorating assembly line— frosting, sprinkles, colored sugar, and red hots, oh my. I can smell the cookies now. Enjoy, and don't forget the milk!

There is so much good stuff in this issue that I've run out of space. To get the recipes for Gingerbread Cookies and the Icing used on them and the Sugar Cookies check out my website at [www.chubblawfirm.com](http://www.chubblawfirm.com).

# KEEP OR TOSS? THAT IS THE QUESTION

BY HEATHER R CHUBB

Are you buried in paper? I know I am - both at home and at my office. I admit, I am a pack rat. This issue addresses a question that I hear frequently in my office "How long should I keep these documents?" Of course, like any good lawyer my answer is "It depends." The primary reason to keep papers - and how long you keep them -- is whether they're related to anything you deducted when you filed a tax return. Save every tax-related document for at least six years after you file the return, which is the length of time that the IRS has to determine that you owe additional taxes, provided you filed a return. And if you didn't file a return or filed a fraudulent one, the IRS can knock on your door anytime. Of course, you should keep the most recent version of legal documents, such as a will or trust, forever. As for bills, statements and receipts for items and services that you aren't deducting -- it's your call. Just remember -- shredding is the best way to dispose of papers with your account or Social Security number on them.

Here are some helpful guidelines to keeping your home, or at least the paper in your life a little more organized. Now if I would just follow them meticulously myself, maybe my problem will go away.

## Toss After One Year

- Automobile records (for a car you no longer own) \*
- Cable bills (household) \*
- Cell phone bills (personal) \*
- Certificate of deposit (expired/matured)
- Credit card receipts and statements (personal) \*
- Passport (expired)
- Professional dues (that you're not deducting) \*
- Receipts (items you didn't deduct or get reimbursed for)
- Service agreements (expired)
- Social Security statements (from prior years) \*
- Telephone bills (personal) \*
- Utility bills (household) Warranties (expired)

\*If you deducted on your taxes, keep for six years.

## Toss After Three Years

- Loans (that you've paid off)
- Promissory notes (that you've repaid)

## Toss After Six Years

- Accident reports and claims (related to a closed case)
- Automobile records (for a car you donated to charity)
- Bank account statements - Back-up copies of financial documents on your computer's hard drive
- Brokerage statements (for stocks or mutual funds you've sold)
- Cable bills (that you're deducting)
- Canceled checks (for expenses you're deducting or for legal matters)
- Cell phone bills (that you're deducting)
- Certificate of deposit (that's related to your business and has expired)
- Capital improvement receipts (related to rental income from real estate)
- Charitable contribution receipts
- Child care payment receipts
- Credit card receipts and statements (for expenses you're deducting)
- Dependent care payments
- Flexible-spending account (receipts, statements)
- Home office equipment, supplies (that you're deducting)
- Insurance policy (for a home you've sold)
- Interest expenses (that you're deducting)
- Invoices (for items and services you're deducting)
- IRS Form 1099, 1099-G, or 1099-R
- Lease agreements (related to rental income from real estate)
- Mortgage interest payment receipts
- Property records (related to property you've sold)
- Professional dues (that you're deducting)
- Purchase documents (related to property you've sold)
- Sale documents (related to property you've sold)
- Stock option agreements (which you've exercised)
- Tax returns (personal and business)
- Telephone bills (that you're deducting)
- Title (to property you've sold)
- Utility bills (that you're deducting)

*Written by Heather R. Chubb, Personal Family Lawyer, speaker, and MOM. Heather makes it easy for your family to talk about and plan for sticky subjects like money, death and taxes., and other life transitions. Visit her online at [www.chubblawfirm.com](http://www.chubblawfirm.com).*

## SUGAR COOKIES

- 3 c. flour
- 1/2 t. baking soda
- 1/2 t. baking powder
- 1 c. margarine or butter (soften but do not melt)
- 2 eggs
- 1 c. sugar
- 1 t. lemon or orange extract

Mix together flour, baking soda, baking powder, and sugar. Soften margarine and cut in to flour mixture. Add eggs and extract. Chill at least 2 hours. Roll out on floured surface and cut using your favorite shapes. Bake at 375°F for 5 minutes until beginning to brown.

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.

Ted Norton  
Edward Hicks



Wow! I can't believe Thanksgiving has already come and gone. We spent a very relaxing week in Weaverville where Wayne had the chance to do some steelhead fishing, the kids could go out and run around without supervision and I could just relax with a good book and enjoy the peace and quiet. Wayne's dad joined us and it was a great trip. Well, except for the worst turkey I ever cooked. I love to cook and don't make mistakes in the kitchen too often, but when I do you can count on it to be a doozy (blackened green beans for 10 come to mind or the crunchy pesto, courtesy of unshelled pine nuts—see what I mean)! But all my guys are such troopers they ate it anyway and enjoyed the rest of the feast.

In retrospect, that awful turkey had less to do with my culinary skills and everything to do with poor planning. This was our second year going to what my kids call the "mountain house" and although I remembered that the kitchen was not as well stocked with tools as my own, because I was rushing to get out of the house on time I forgot a whole lot of things, including good directions for cooking the turkey and a decent vegetable peeler. Needless to say I spent a frustrating afternoon in the kitchen resulting in skinned knuckles and the aforementioned desert dry turkey. With some good planning and more thought the result would have met my expectations.

I wish for you a joyous holiday season filled with warm memories and good tidings. Here's to prosperity and good fortune in 2009!

All my best,



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