



## WHAT'S GOIN' ON

BY WAYNE CHUBB

As I write this, I am sitting in a hotel in central Oregon after landing in Portland in a "surprise" snowstorm. Want some good news in the midst of a ton of bad? In Sacramento, we can drive to the snow when we want it – we don't have it forced on us.

Want more good news? The **Spam Festival** returns to Isleton on Feb 15<sup>th</sup> to provide the ultimate Valentine's Day mystery meat surprise for your sweetie! In fact, the whole month offers wonderful culinary delights like this, among other things.

In fact, you can start the month in Old Town Auburn for **A Taste of Chocolate**, a self explanatory event on Feb 8<sup>th</sup>. The same weekend brings hundreds of hot rods, custom and classic cars, and custom motorcycles to the **Sacramento Autorama** at Cal Expo, the **Lodi Home and Garden Show**, and **Museum Day** (Feb 7<sup>th</sup>) which brings free admission to the Sacto Zoo and 20 local museums.

Speaking of local museums, **Space: A Journey to Our Future** opens on the 9<sup>th</sup> at the Aerospace Museum of California at the former McClellan AFB, with hands-on simulators and displays. The following weekend brings **Valentine's Day**, along with the aforementioned Spam Festival. It also brings day 1 of the **Amgen Tour of California**, which starts on the 14<sup>th</sup> in Sacramento and brings **Lance Armstrong** and many of the world's best cyclists to the Capitol. One of the best toy shows in town, the **Sacramento Sports, Boat and RV Show** comes to Cal Expo, and probably will have a few bikes available if you are so inspired.

Looking for a little lower impact activity? The Lodi area wineries are hosting the **Wine and Chocolate Weekend** (including prize winning gold tickets!), and the Amador County wineries open their doors for **Behind the Cellar Door**, with music, food, winery tours and barrel tastings. Wine, chocolate, boats,

Spam – you have no excuse for staying home this Valentine's.

The following weekend leads us into Mardi Gras (yes, Ash Wednesday is the 25<sup>th</sup>), and the 21<sup>st</sup> brings the **Old Sacramento Pub and Grub Crawl** to all the eateries and, um, drinkeries in Old Sac, among other regional festivities. Wrap up the month on the weekend of the 28<sup>th</sup> at one of the premier wine events in northern California, the **SF Chronicle Wine Competition** at Ft. Mason. Closer to home, the **Camellia Show** (remember when Sacramento was the Camellia City?) kicks off the landscaping season at the Convention Center on the 28<sup>th</sup>, and **Snowfest** kicks off 10 days of polar bear swims, snow sculptures, music, parades and races at various Lake Tahoe resorts.

Have a great shortest month of the year, stimulate the economy a little, and get ready for a great kickoff to spring in March!

### Free Kids Protection Planning Teleseminar

Thursday, February 25 at 8:00 pm

Do you know parents of minor children who have "naming guardians and getting a will" on their to do list? This event is for them. I've made it super easy for parents to get the information they need without the hassle of figuring out what to do with the kids.

In this teleseminar you will learn:

- The straight scoop on guardianship and how to avoid the 6 common mistakes.
- 9 steps you must take to guarantee your kids never spend even one moment in a foster home or the care of anyone you wouldn't want if something happens to you.
- The secret to keeping your affairs private and how to avoid probate (which is expensive, long and totally public!)
- How to ensure your hard-earned cash is immediately and privately available to your chosen guardian.

**Details and Register at [www.chubblawfirm.com/events](http://www.chubblawfirm.com/events)**

Put the kids to bed, call in & discover what you've been missing. Can't listen live? Register anyway & I'll send you the audio link when we're done.

## AARON'S STORY-TURNING TWO BY AARON'S MOM, MARY STRATTON PHELPS



The two year old birthday is so common in the life of a child, that it can almost go overlooked. Just another milestone in the long list of years that birthdays will be celebrated. But in the life of a child with type 1

Spinal Muscular Atrophy (SMA), the two year old birthday is something almost mythical, magical. If you can reach it, then maybe you have hope.

Today Aaron is 2. This is no minor feat, and many of my friends will understand exactly what I mean. There are the daily CoughAssist treatments (manual coughing since Aaron is not strong enough to cough on his own), respiratory therapy, sometimes nebulization, all too frequent suctioning, physical therapy and stretching to prevent contractions, proper positioning while lying down, or sitting up, constant monitoring of the pulse oximeter to make sure Aaron is not having a desaturation which could result in a severe respiratory emergency... The list seems to go on and on.

Then there is the equipment. I always knew that toting around a child would result in me being even later than normal, and lugging around more things than usual, but this is almost ridiculous! There is the oxygen canister, CoughAssist with battery and inverter (never leave home without it), suction machine, feeding pump and food, Go-bag (in case we end up taking a detour to the hospital, or a quick ride in the ambulance - amazing the supplies you really need... like a pulse ox, if the one in the ambulance is broken - yes, it happened), medical records, then the "regular" items like toys and books. Of course, there is the wheelchair/stroller combo which I can barely fit into the trunk of the Jetta with all of the other things in there. At home we have the stander, bath chair, shower caddy, feeding seat, more positioning items than I can list, head collars, swim brace, thoracic brace, and an entire closet full of extra equipment supplies. I remain "worst case scenario Meri", my husband's nickname for me, and never want to be without some important supply.

The daily life of a child with SMA is complex, challenging, and at times overwhelming, but it is also filled with more love, and an appreciation of how precious life is. I doubt that I would have been so attentive to every emotion, smile, laugh, tear, and expression if Aaron did not have SMA. With this disease, crises can erupt without warning, and we always need to be prepared for anything.

I was always a great believer in prayer before Aaron was born, yet Aaron has strengthened my faith. While it is difficult to describe, I know that God has blessed me with grace in dealing with Aaron's diagnosis.

When Aaron was 2 months old, we sat in our pediatrician's office for Aaron's well child check. We thought

everything was fine. As Aaron sat on my lap, arms at his sides, legs dangling below him, our pediatrician asked if that was how he usually sat and moved. My husband and I said yes. This was our first experience with an infant. Yes, Aaron looked like a floppy foal, but that was normal for his age - right? We left that doctor appointment with a referral to a pediatric neurologist. As a new mother, veterinarian and internist by training, I have a fair amount of medical knowledge, as well as an understanding of neurology, and you would have thought that I would have started looking at every on-line site about decreased movement in infants. I did check out a few sites, but never found any about SMA. I never knew what could be wrong with Aaron, and spent my time waiting for the appointment, expecting a referral to a good physical therapist.

Never once during the month we waited to see the neurologist did my mind wander down a negative path. Quite the opposite. I had no worries about Aaron's health, no anxiety about a potential problem. I was blessed with a peace and comfort about Aaron's life that I never once questioned the outcome of the upcoming neurologic referral appointment. That month while we were waiting to see the neurologist was wonderful. We took a trip to Oregon so I could teach. We watched Aaron grow, and enjoyed all of the experiences of new parents.

Then came our appointment. I never suspected a problem until the neurologist started to examine Aaron. As I watched him do his exam I knew that Aaron's responses were not normal. When the neurologist held Aaron on his tummy and head and lifted him up. Aaron's arms and legs hung like a rag doll. That is when the flood of concerns started. The neurologist knew Aaron was not normal. When I asked him what could be wrong, he mentioned SMA, and that would be the worst possible news. After a consult with a second neurologist, SMA was mentioned again, and they were now almost sure about Aaron's disease. I asked the doctor what I could do for Aaron, and his only response was "just pray that I am wrong."

I left the doctor's office that day never wanting to let Aaron out of my arms. As soon as we got home, I held him, kissed him, and read to him until he fell asleep. I cried once as I wrote a note to my mommy friends on a networking site, then wondered what the future would hold for our new family. I reached out to everyone I knew, asking them to pray for a miracle. I started to look for anything that could help save my little boy. **That day I had been told that Aaron had less than 21 months to live. April 21, 2008; the worst day of my life.**

That was 21 months ago.

I am one of the fortunate ones; one of the 10% of families of children with SMA that get to see their child turn two. When we received the diagnosis of SMA, I asked God for whatever miracle he could give us so we could have a few more days with Aaron. I asked Him to strike me down with any illness, disfigurement, even death, if only my little boy could live. We started celebrating the month birthdays, without knowing if another birthday would come. Then Aaron turned one. We made it through one year, but would God give us 2?

# ESTATE TAX REPEAL IS A GOOD THING, RIGHT? BY HEATHER R CHUBB

It's a hot topic these days even in the mainstream media. The notion that the estate tax, or death tax as it's sometimes called, has been repealed for 2010. That we reached 2010 and actual repeal is happening is something that most tax professionals, estate planners, and our law makers never expected. You see, everyone thought that the law would be changed by now. And it hasn't been for a lack of trying. Last year the House of Representatives even passed an estate tax reform bill and sent it to the Senate where it languished primarily due to greater emphasis being placed on healthcare reform.

That's all well and good, but what does this mean for you? The first thing it means is we may actually be stuck with the current law for a while because Congress has shown us how easy it is for them to do nothing. Second, it means we need to look at the impact of repeal.

On the surface no estate tax sounds great, but what most people don't realize is that in repealing one tax Congress simply replaced it with another tax – an income tax known as capital gains tax. So the effect of repeal is that a lot more people potentially will be paying taxes when they die, including people that under the old system didn't have an estate tax problem.

What?!?! How could that be? To help you understand what's going on, I've found a useful article on CBS's Moneywatch.com (<http://moneywatch.bnet.com/retirement-planning/article/estate-tax-what-you-need-to-know-for-2010/378294/>) about what the lack of estate tax in 2010 could mean for you and your family. The entire article provides a great education, but the most important part for you is about 1/3 of the way down in the section titled "Steps to Take Now." Here you'll find practical advice on what you can do and what changes your estate plan may

need to keep up with the changing times and taxes. In a nutshell the big things to do are:

- Keep good records
- Have an attorney review the "formula clauses" in your estate plan
- Be aware of the tax laws for your state of residence



Give your estate plan a "Check-up" as soon as possible.

When you review your estate plan keep in mind that the estate tax situation will change again in 2011 and Congress can always change it sooner.

While 2010 may feel like the twilight zone for estate planning, it's a good reminder of why it's so important to review your plan periodically. Any good plan is based on a snapshot of your life overlaid by the estate tax laws and some educated guesses about what might change in the future. No plan, no matter how good or well thought out, will last forever. It's just the nature of life. There will always be constant change and we need to adapt to it as best we can.

Just because Washington is inefficient, unorganized and can't get their act together doesn't mean that you should play the part of the proverbial ostrich with your

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## Aaron's Story continued. . .

When I watched Aaron start to slip away from me last April, I begged again for a few more days. But days never seem to be enough. I now find myself asking for more than days, weeks and even months. How about a few more years for my son? Would you offer us a few decades? Maybe if I was just a better mother. Maybe if I was more attentive to Aaron. Maybe that time would be granted if I just made enough people aware of this terrible disease, so they would join me in crying out for a cure.

In the time that Aaron has been diagnosed with SMA, I have watched family after family grieve for their babies as their children have been taken by SMA. No family should have to go through that. Part of me feels guilty for celebrating, because I know how much so many others have lost.

I am blessed beyond measure with my little boy. God is truly good, and works miracles in our life every day. I know this to be true when I look into Aaron's eyes. When I see Aaron smile. When I know that Aaron's life is filled with love, and happiness, and joy and hope. When I know that someday we will be able to offer Aaron a cure.

Happy Birthday my sweetheart. Now, let's see if we can make it to three.

## Pathways of Promise Presents: A Benefit for SMA 2010

**Where:** Elks Tower, 921 11th Street, Suite 210, Sacramento

**When:** Saturday, March 6, 2010 at 6PM.

**Why:** To fund essential research in our race for a cure for Spinal Muscular Atrophy.

**Cost:** \$65.00 (online purchase through noon on Thursday, March 4), \$75.00 (at event).

**Attire:** Creative Cocktail, Business Casual.

**Your ticket includes:** Gourmet food, wine with dinner, dancing, live and silent auction

For more information go to [www.pathwaysofpromise.org](http://www.pathwaysofpromise.org)



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One of my favorite clients contacted me recently to let me know how her family was doing. This is the client who holds the title of “best excuse for cancelling a signing meeting.” On the day of our meeting Meri called to say that she was in labor and they wouldn't make it in to sign their estate planning documents. I only wish every client was so considerate.

Meri and Robert's joy in their first child was dampened 4 months later when their son Aaron was diagnosed with Spinal Muscular Atrophy (SMA), an often fatal disease that destroys the nerves controlling voluntary muscle movement, and affects crawling, walking, head and neck control, and even swallowing and breathing. SMA strikes one in every 6,000 children born in the United States, and is the leading genetic killer of children under the age of two.

On Sunday, January 24, 2010 Aaron reached a huge milestone—his second birthday! I would love for you to help me celebrate Aaron's accomplishment. Pathways of Promise a non-profit organization is having a dinner, dance and auction to raise funds to support research for a cure for SMA. Wayne and I will be there and I'm donating a basket to the auction that includes a certificate for \$1,000 off an estate plan. Aaron is an adorable, happy boy with some big challenges and it has been my pleasure to know him and his family. Read more about Aaron's story inside.

All my best,

Guiding You and Your Loved Ones Through All of Life's Transitions<sup>SM</sup>

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