



July 2010

# CHUBB REPORT

## WHAT'S GOIN' ON BY WAYNE CHUBB

July is a month given over to some of the world's finest athletes, including the culmination of the only true world championship sporting event. I'm speaking, of course, about the **International Worm Races** in Clearlake on July 4<sup>th</sup>. Dirk Wiggler, Lady Ghaaa – all the greats should be there. If you're looking for athletes that are, well, if not clean, certainly performance enhancer free, this is it. I understand there is some sort of a **World Cup** soccer thingy going on in South Africa, and **Wimbledon** wraps up around the 4<sup>th</sup> as well. The **British Open** returns to St. Andrews for it's 150<sup>th</sup> playing as well, July 15-18.

The other big event this month is a change from past years. **The California State Fair** moves from August to July this year, running from July 14-August 1 to take advantage of summer vacations. The big Dinosaur Adventure feature looks suitably cheesy (check out their YouTube link), the fried foods will be just as greasy, and the music lineup is eclectic but good. I'm a closet Fair junkie, as are the boys, and I promise we'll be there.

The July 4<sup>th</sup> weekend brings a few other activities as well. Of course, the best way to spend the 4<sup>th</sup> is at small town parades and events (Try small towns like Mt. Shasta or Weaverville, which tend to have fairly cheap hotel rates and wonderful patriotic flavor). Head northwest to the **World's Largest Salmon Barbecue** in Noyo Harbor, a celebration that benefits the Wild Salmon Association and the improvement of our wild salmon fisheries. So, yes, we eat them to save them. If lakes are more your thing than oceans, try the **High Sierra Music Festival** on the shores of Lake Amador in Quincy, which features four days of blues to bluegrass, July 1-4. A bit closer in, Walnut Grove hosts the **Japanese Food Bazaar**, and if you are a fan of Japanese food like we are that's all you need to hear, on July 3-4, and **A Taste of San Joaquin** will be held on the Stockton Waterfront on the 3<sup>rd</sup> and will feature 20 wineries and food to match. Of course, most communities still host fireworks – in fact, **Rancho Cordova** will be doing it twice, on July 3 and 4 – and you can still do your own in Sacramento County. If you want to DIY, stop by

the **BSA Troop 310 Fireworks Stand** on the corner of Hazel and Sunset in Fair Oaks, and we'll set ya up right.

Moving past the 4<sup>th</sup>, **The Mendocino Music Festival** hosts 10 days of classical, chamber and jazz music from July 10-24, and offers a great excuse to escape to the coast and eat crab and salmon. July 9 is also the opening of the **Lake Tahoe Shakespeare Festival** at Sand Harbor, which this year features **The Complete Works of William Shakespeare (Abridged)**, a two hour compilation of all of the Bard's plays and sonnets. You have to be quick, but it's great comedy in a great setting (through Aug 29). July 11<sup>th</sup> brings **A Taste of Reno Tahoe** to the National Auto Museum (formerly the Harrah's Auto Collection), a great place to sample fabulous food and drinks while ogling some of the most incredible cars ever built.

Since you'll already be in Mendocino, check out their **Summer Arts and Crafts Festival**, with over 60 local artists showing off their work on July 17-18. Then head over the Trinity Alps to the town of Weed and their **Weed Carnevale**, July 15-18. Okay, this was simply an excuse to mention the town of Weed, California's funniest town name, but somehow they stretch this thing over four days, and there is a bocce tournament. And they spell it "Carnevale". That must mean something, right? Offering somewhat better spelling, the **Mammoth Lakes Jazz Jubilee** brings live music to the Eastern Sierra July 14-18, and the **Mossbrae Music Festival** finds John Lee Hooker Jr, and other great blues acts in Dunsmuir on July 24<sup>th</sup>. Finish the month with music – and I use the term loosely here – by heading to Mt. Shasta on July 31 for **Shastayama**. This is a chance for you to climb up Mt Shasta and reward yourself with a day of listening to...some of the country's top Taiko drummers! Enjoy the climb, and the occasional avalanche.

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## Choosing The Right Care Facility for Your Loved One BY HEATHER R. CHUBB

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As a life transitions lawyer, I help seniors and their families make smart decisions regarding their end-of-life wishes and long-term care on a regular basis.

And because of my experience in this area, I understand that the options facing seniors and their loved ones can be VERY expensive and overwhelming at times.

Not to mention, there's never a good time to talk to a senior about moving into an assisted living facility, nor is mom or dad ever happy about relinquishing their last bit of independence into the hands of a nursing home.

Yet that's why it's extremely important for seniors (and their kids) to do their homework and proactively plan ahead to ensure they can FIND and afford a facility that best meets their ongoing medical and long-term care needs.

Of course in the 21<sup>st</sup> century there are many options as far as retirement communities are concerned. These options include independent retirement communities, assisted independent communities, at-home assisted living, at-home nursing care, live-in nursing homes, and the list just continues.

All these options may feel overwhelming at first, but there are a number of tips and tools that your family can rely on in their quest to weed out the good long-term care facilities from the bad.

US News and World Report recently published an article listing nine key things to consider when searching for an assisted living facility. To read the entire article go to <http://health.usnews.com/health-news/managing-your-healthcare/healthcare/articles/2010/05/27/9-things-to-consider-in-your-search-for-an-assisted-living-facility.html?PageNr>

The tips they gave were extremely valuable, and for that reason I've summarized them here below:

1. **Reflect on the values of your aging parents or loved ones.** Figure out what is important in their life and make sure these things will be incorporated in their living arrangements. For example, will mom accept the assistance available to them at a care facility or will she be better off at home with help? What activities has dad been involved with? Remaining in his own home may be isolating if he has difficulty getting places and he may thrive when presented with more activities.
2. Consider mom or dad's future needs. Will they require more assistance later on? What about fu-

ture changes in mobility? Do they have any kind of progressive illness? The answers to these questions will help you find a place that is just right for your parent's current and future needs.

3. **Make sure that the facility is licensed.** You need to make sure that it is up to par with your state's assisted living regulations. Go to [elder-care.gov](http://elder-care.gov) and search by zip code.
4. **Assess the financial stability of the facility.** Let's face it – in these times of financial straits, it's a real possibility that the facility that you are looking into has expanded beyond its capabilities. If it's not financially stable, it is probably not the place for you.
5. **Get referrals.** Talk to other people that are looking for retirement options. Contact your agency on aging. Find out where everyone else is going.
6. **Ask if there is a waiting list.** More than likely, for the good places, there will be. This is another reason to start early – don't wait until your parents **need** a place to go. Plan ahead.
7. **Visit a few times.** That means one scheduled tour and then a couple pop-in visits. Take note of what is the facility like when you show up unannounced. Try to make one of your surprise visits at night, too, to see what it's like when the day staff leaves.
8. **Talk with current residents.** This is pretty self-explanatory: who will know the facility better and be more willing to tell the truth than the residents?
9. **Get a copy of the contract and review it with a lawyer.** I know this sounds tedious but this will help you avoid being thrown a curve ball later on when mom or dad decides to move in. If there are parts of the contract you aren't sure about, you can talk to the facility and see what you can work out.

As you can see, these 9 key considerations provide a great starting point for families seeking nursing home or assisted living care in California. **Yet finding a facility is only half the battle** as you'll also need to consider the costs and mounting expenses that accompany any long-term stay.

Contrary to popular belief, your parents do NOT have to forfeit their assets and everything they've worked so hard for to qualify for Medi-Cal (or Medi-

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## DIY Corner—Measure Twice, Cut Once . . . Repeat . . . BY WAYNE CHUBB

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The Lowe's parking lot is a quiet place at 5:48 on a Thursday morning. But inside may lurk the key to my happiness, the easiest solution to my problem, so I watch the dashboard clock, and wait. . .

May we backtrack 5 days or so? That would put us at Saturday June 5<sup>th</sup>, the weekend after we had originally planned to install the first of our kitchen counters. The plan was to lay down the tile underlayment in the morning so that Heather could lay tile, with my Dad's help, that afternoon. There were some tricky angles and filler cuts required, so it took a little longer than I expected, and ate up more saw blades than I planned, but it came out well.

Except. . . the counter was too low, and the front edge of the tile would overhang the top edge of the drawers, which is only a problem if you want to actually open the drawers. I determined that I needed to shim the counter about 1/4-inch, so I removed the screws, pulled off the backer board, and headed off to pick up the sheet of 1/4-inch plywood to solve the problem. After cutting it to fit (see tricky angles above), it. . . still wasn't high enough. So back for more plywood and, well, see "Repeat" in the title above.

Finally, the counter was ready to. . . still not look quite high enough. Pride and the now late hour of the day prevented me from buying more 1/4-inch plywood, so I butchered my 1/2-inch drawer side stock, used it to shim up the counter, replaced one of my sets of 1/4-inch plywood shims, tossed the

other, and re-re-re-reinstalled the backer board. A final check with the tile, glance at the paid for but idle rented tile saw, and a stiff drink, and I was off to bed – it being 11:30 at night at this point.

Sunday morning was spent cutting the tiles for Heather that needed to be cut. I made a final check to make sure that the cutout for the cooktop was wide enough (1/2-inch over in both dimensions), a few tips for Heather on which cutouts went where, and I was off with the boys to the afternoon Boy Scout Annual planning meeting. I returned to a beautiful mostly done tile job – Heather will have to fill you in on that.

Fast forward to Wednesday evening. We had just returned from a school fundraiser, and the grouted countertop was ready to have the cooktop re-connected. With a flourish, I dropped the cooktop in, and it DIDN'T \*%&##!!! FIT! A couple of rounding errors left the opening one...sixteenth...of...an...inch... too...small. No matter how it was tweaked, twisted, and turned, the hex heads on the screws holding the cooktop together made it a hair too wide.

Which brought me to Lowes at opening time, pawing through the screws to find some with lower profile heads. Naturally, nothing exactly matched, but let's say "we'll make it fit" is a mantra for more fine craftsmen than you will ever know, and works well for us amateurs as well. The cooktop is in, the food is hot, and life is good. Measure twice, pour once, drink deeply, repeat.

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## Choosing A Care Facility . . . continued

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caid). Instead, a life transition or elder law lawyer can help you implement a number of tools designed to proactively shield your parent's assets without jeopardizing their eligibility for federal assistance down the road.

The ability to use these tools all depends on the senior's personal situation, how soon they will need nursing home or assisted living care, whether they still have mental capacity, and their own actions over the past few years (especially if they've 'gifted' their assets away improperly or without the help of an attorney!).

If you are currently at the place of planning for your parent's long-term care, I encourage you to call me before any binding decisions are made. Here at The Chubb Law Firm, we've made the process easier than ever by offering seniors or chil-

dren of seniors a FREE Peace of Mind Consultation (normally \$750) with the mention of this article.

Together in this session we will review your parent's current situation (or plan if they have one), their assets and their end-of-life wishes to determine whether or not your family is truly protected should something unexpectedly happen. I will also teach you how to maximize your parent's assets and inheritance without sacrificing the ability to qualify for Medi-Cal in the future.

Simply call (916) 635-6800 and mention this article to redeem your free session. These appointments are limited to 10 sessions per month so call today!

*Written by Heather R. Chubb, Life Transition Lawyer, speaker, mom and Sandwich Generation Kid. Heather makes it easy for your family to talk about and plan for tough subjects like money, death and taxes, and other life transitions. Visit her online at [www.chubblawfirm.com](http://www.chubblawfirm.com).*



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Let the harvest begin! The square-foot garden is finally taking off now that the hot weather has turned up. No red tomatoes yet, but lots of green ones. The green beans have begun to produce and the cucumbers, too. We had the first batch with our dinner tonight and they were wonderful. The cilantro is going gangbusters and it seems that I need to whack it down about once a week to keep it from bolting. The carrots are getting tall, and I'm dying to see how big they are, but I'll wait a few weeks yet. Does anyone have any good recipes for tomatillos or any idea when they're ready to pick? I'm going to have lots, but no clue about this plant although I do love a good green salsa.

Did you know that July is **National Sandwich Generation Month**? If you're a sandwich generation kid and your parents are starting to have some aging issues I've put together some educational events just for you. Take a look at the enclosed flyer for the details.

All my best,

*Heather*

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**How Does Your Garden Grow?**  
 Owen and I are having such fun with our garden and want to know if you are, too. **So we're having a contest!** Send us your favorite picture of this year's garden and at the end of September I'll choose a favorite. The winner will receive a \$50.00 gift certificate to one of my favorite garden places—Silverado Nursery.  
 Email your entry to **heatherc@chubblawfirm.com** by September 15. If there's a story behind the photo tell me that, too.  
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