



July 2009

CHUBB REPORT

WHAT'S GOIN' ON BY WAYNE CHUBB

Happy July! I spent Father's Day like many of you did, by renting a jack hammer and breaking up several hundred square feet of concrete. Heather and I spent yesterday and today removing the rubble, in temperatures that ran to 108 in the shade. My mind is now on more pleasurable activities - if I can ever lift my body back off the bed, it will follow.

So, what to do if and when this landscaping project is done? Well, start by celebrating the birth of this wonderful, if slightly bruised, country of ours. My heart will be heading to the cool air of the coast and the **Noyo Harbor Salmon BBQ** in Fort Bragg on the 4th, although we're more likely to celebrate at the **USS Hornet Museum** in Alameda. Carson and I spent a night on the ship with his Scout troop, and words fail me. Walk in Neil Armstrong's footprints, admire the restored warplanes, tour a cold war era Combat Info room, and enjoy BBQ and a fireworks show over the Bay off the flight deck. Wow! Then Catch the **Fillmore Jazz Fest** in SF, July 4-5. Closer in, **A Taste of San Joaquin** in Stockton and the **Japanese Food Bazaar** in Walnut Grove are both just down I-5 over the July 4 weekend. Most small foothill and Sierra towns also offer old time 4th celebrations worth seeing as well.

How about free stuff? **Cesar Chavez Park** (Fridays) and the **Sacramento Zoo** (Tuesdays) offer free concerts all month, and the **Squaw Valley Art, Wine and Music Festival** and the **North Lake Tahoe Art Festival** both run July 17-19, also for free. You can also check out the **Lake Tahoe Arts Fest**, a giant sidewalk / parking lot chalk show in Carnelian Bay July 11-12. Let's face it, it's a medium that doesn't sell well, and even the show is free, so support these talented if misdirected artists.

Music and food are dominant themes throughout the month. Starting on July 2, the **High Sierra Music Fest** in Quincy brings blues, bluegrass and related tunes to the cooler temperatures (am I obsessing about this?) to the mountains, and the **Reno Philharmonic** begins a Saturday series of family shows. **Music Circus** opens their season on July 7 in Downtown Sacto. The **Wine, Art and Music Summer Social** brings 15 of our favorite foothill wineries to

Amador City on July 10. The **Lake Tahoe Shakespeare Festival** (and I am a fan) opens at Sand Harbor on the 11th.

The following weekend brings **California Worldfest**, a four day eclectic mix of musical styles, to Grass Valley (July 16-19). Head downstream from Grass Valley to the **Marysville Peach Festival** the same weekend, or stay in town for the 39th running of **The Great Race** (formerly Eppie's Great Race), possibly the world's oldest Triathlon, on the 18th.

The last week of July is packed. Start with the **Ice Cream Safari**, an *all-you-can-eat* ice cream event (enjoy your head and stomach aches) at the Sacto Zoo on the 25th. They also have other foods and drinks. This year's **Strauss Festival** in Elk Grove runs July 23-26, and has grown to a huge musical, period clothing and fun event in Elk Grove Park and elsewhere around town (many people don't realize that Johann Strauss was an Elk grove native). Farther out, Courtland holds it's **Pear Fair** on the 26th, the **Sierra Brewfest** brings 30 microbreweries and 90 beers to Grass Valley (plus food and music) on the 25th. Right next door, the **Sierra Storytelling Festival** holds forth in Nevada City on July 25-26. Beer and storytelling—a coincidence? I think not. The **Lake Tahoe Music Festival** also kicks off, bringing acts from the Reno Philharmonic to Huey Lewis and the News to Boz Skaggs to various Lake Tahoe venues, July 25-Aug 8.

Finally, July 31 brings the kickoff of **Hot August Nights** to downtown Reno. If you like lots and lots of people, beautiful cars, old greasers in t-shirts, and plus sized ladies in spandex, this is your place. Seriously, it can be a bit of a mob scene.

Until August, stay cool (take a cue from our guys) and drink plenty of fluids.



Four Things You Didn't Know You Didn't Know

BY HEATHER R. CHUBB

Recently I've been running into situations where I will mention something that I can help clients with and the client, friend or referral source is stunned that I do it. So, to help all of you out with some of the things I do and clean up some common questions I'll start with a few things you probably didn't know you didn't know. Sometimes it's the little things that make a difference.

#1 At 18 Your Child is a Legal Adult. That in itself may not be news and the fact that sometimes our children don't act like adults isn't a surprise either. BUT you may not know that once your child turns 18 you will no longer be able to assist them with things that you have helped them with all their lives. Simple things, everyday things, like talking to their doctor or insurance company, or helping with banking, or signing financial and business papers. Why? Because health privacy laws prevent doctors and insurance companies from sharing medical information and may prevent parents from making medical decisions in a crisis. At 18 the law says your child is now legally capable of managing his or her finances on their own. But, if your child is unable to handle these things the only recourse might be a living probate – a conservatorship proceeding – in the probate court, something that can take weeks and thousands of dollars to put in place, all at a very emotional time.

So what's a parent to do? Make sure your new adult has three very important documents in place, a properly drafted advance healthcare directive, medical privacy release and financial durable power of attorney. The best time to complete these is during senior year before your child heads off to college or on a career path. For clients who are part of our Vista membership program, The Chubb Law Firm will put this Starter Kit plan in place for FREE!

#2 Speaking of Kids, Naming A Long-Term Guardian is Not Enough. You also need to think about the short-term. If something happens to you and you are unable to care for your children you need to make sure that someone has legal authority to step in until your chosen long-term guardian is available. Not only that, but ensuring you have instructions for your caregivers so they know what to do and who to contact in an emergency is imperative to keeping your precious treasures safe. Our Kids Protection Plan covers all these issues and more.

#3 An Estate Plan Must Be Reviewed Periodically. Lives change. People move. Assets change. Families grow and dynamics can be impacted. An estate plan must be reviewed periodically to guarantee that it will work for you and your family when you need it the most. Your estate plan is not something to be completed, checked off on the to-do list, and put on the shelf to gather dust. If you have a trust as part of your plan, all the more reason to review your plan regularly. Your trust only gives you maximum protection if your assets are

actually titled to it.

A quick review with your attorney should update him or her on any new assets, confirm ownership, and confirm that decision makers remain the same. This is so important that the Chubb Law Firm is starting to reach out to our clients from three years ago or more to conduct this review for FREE! Clients we've worked with recently already know that we'll do this every three years at no additional cost. Of course, plan amendments may come with a modest price tag, but the review was included as part of the original estate planning fee. Clients who are part of our Vista membership programs not only receive this review annually (instead of every three years) they also get no cost updated healthcare directives, durable powers of attorney and plan amendments to accommodate life and law changes.

#4 Death Creates Paperwork. How Much Depends Upon Prior Planning. A Will guarantees Probate and your Revocable Living Trust is NOT a magic book. While the probate process isn't always necessary, wouldn't you rather know than guess, or worse, wait and see? Alternatively, you can just watch to see if your loved one's name appears on the abandoned property list years later. You could also wait for creditors to sue because you didn't know who to pay, how much or when. (I don't recommend any of these alternatives.) Why go through all that at a time when things are already emotional, nerves are raw, and family may not agree on how to proceed.

If you're the executor or trustee, meeting with a qualified probate and trust attorney can educate you on your responsibilities. Probating an estate can take as little as a year or as many as several and can cost tens of thousands of dollars. That's a long time to go without knowing what should be happening, when it should be happening, or who's responsible for making it happen. That Revocable Living Trust also needs to be administered, and it won't happen on its own. Your Trustee needs to take steps to ensure that the trust's instructions and the requirements of state law are carried out. If not, there could be tax implications and the protections built into the trust may not be put in place leading to the loss of your loved ones' inheritance. Is that a risk worth taking? Happily, for our Vista membership clients, we offer a substantial discount on administration fees to you or the loved ones you leave behind.

And a BONUS -



#5 You Won't Risk Your Home and You Can Leave Your Family a Modest Inheritance. If you or a loved one is facing long-term care I'm sure you have heard some of the same incorrect statements that I hear all the time, such as, "Everything must be paid to the nursing home" or "We're protected, we have a trust" or my particular favorite, "The state will take my house." Not so. We spend countless hours trying to figure out how to use tax laws to our advantage, why shouldn't our seniors be allowed to do the same thing with the Medi-Cal rules?

Consultation with an elder law attorney well-versed in Medi-Cal planning, not just filling out the application can provide insight into the process and what this kind of planning can and can't do. This kind of planning is controversial. But notice I said that a "consultation" was important, not necessarily taking any active steps based upon that conversation. We have a philosophy at The Chubb Law Firm to help our clients make the best legal decisions for themselves and their family. That decision only works if it's an informed decision (and of course, legal). Our job is to make sure you have all the information you need to make a thoughtful, considered decision. And, you guessed it, for our Vista membership clients, you can give this consultation to your parents as a gift, and there will be no charge.

Call us the next time you have any legal question, or any question at all. Think of The Chubb Law Firm as the Main Street lawyer of old—the person you called when you weren't sure where to turn. We're here to help you with a solution, whether it's with legal services, notary services, or deciphering a form. Of course, you don't need to be part of one of our Vista membership programs to call, but you might want to ask about them so you save a bundle, and have the peace of mind of knowing a solution is only a phone call away.

Written by Heather R. Chubb, Personal Family Lawyer, speaker, and MOM. 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.

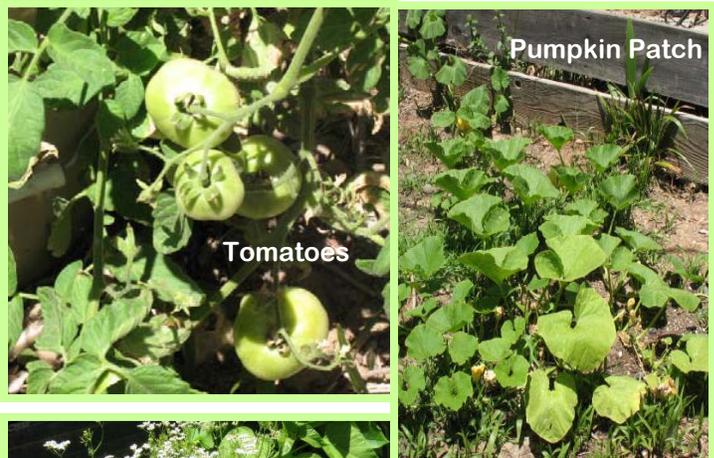
Thank You for Your Referrals

There is no question that I have the best clients on the planet. My business is built on word of mouth advertising and I'd like to thank the following people who were kind enough to recommend my services to their friends.

Nancy Laherty

Thank you soooo much!

As I mentioned a few months ago, this year we finally put in a vegetable garden using our version of the "square foot garden" - the bucket garden and an herb garden in an old wheel barrow. I have about a dozen tomatoes on the vine getting bigger everyday, but no sign of redness yet. There are 2 cucumbers coming along as well as sweet and hot peppers. The strawberries are still growing although I haven't had any berries in a couple of weeks. The one plant I have produced a handful of berries, but the volunteer blackberries that are coming over/under the fence from the neighbor's untended back lot are going to produce a bumper crop—we picked some today and they are getting sweet. The herb garden is terrific. I love fresh basil and have more than enough for my needs. The cilantro alas bolted, but the flowers are pretty. Oh, and did I mention the volunteer pumpkin patch that grew from the compost pile? Here are some pix to assuage your curiosity.





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This month we celebrate the birth of our great nation. I realize that talk radio and the cable TV talking heads might try to make us think otherwise, but I tend to agree with Will Rogers – “We have the worst government in the world, except for all the others.” No matter which part of the political spectrum you come from, this is still the country where we have the ability to shape our own future if we have the desire and ambition. I am reminded again of the freedoms that are guaranteed in our Constitution as I listen to the terrible things that are going on in Iran since its recent election. We can protest our government or disagree with election outcomes without fearing that our leaders will “seek to punish the leaders (of the protesters) harshly”, as the leadership of Iran said they would do last week. We don't fear the overthrow of the legitimate government as we watched happen in Honduras yesterday. For the last 233 years we have enjoyed the freedom that the Founding Fathers provided us, and I have no doubt that, in spite of domestic financial challenges, international missteps, and all our other foibles, we will continue the beacon that draws the world. Our founding fathers have given us the greatest gift—freedom. Let us cherish it and use it wisely. Happy Birthday America!

All my best,

Heather

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