

June 2009

Happy Father's Day!

CHUBB REPORT

WHAT'S GOIN' ON BY WAYNE CHUBB

Summer is back, and June is starting with...rain. But we have a month full of stuff to do, and most revolve around what has become the central theme of our real and imagined social calendar – food, wine, music, and reptiles.

I know, you're thinking "Reptiles? Did he say reptiles? COOL!" Following on the heels of last month's Horned Toad Festival is **Searching for Snakes**, how and where to (though not a why to) session at Effie Yeaw Nature Center on June 28. I'll be there with our boys, although they may be leading the seminar. There are also a few month long, cheap or free events starting up, including the **Puppet Festival** at Fairytale Town, **Twilight Tuesday Concerts** at the Sacramento Zoo, and **Concerts in the Park** on Fridays in Cesar Chavez Park downtown – all great family fare.

Enough of this, you're thinking – where can I go eat, drink and be merry? Start at one of our favorites, **A Taste of Fair Oaks**. The June 5 event at North Ridge CC features local breweries and wineries, restaurants, art, music and a putting contest, and will benefit Volunteers in Victim Assistance. The same weekend (June 6-7) brings the **18th Annual Community Band Festival** (and lots of good local bands of all flavors) to Carmichael Park, as well as the kickoff for the month long **Music in the Mountains Summer Fest** in Grass Valley (check it on the web). For the more budget minded, June 5-6 also brings the **All American Porch Sale** to Amador City, a good excuse to also hit Amador County wineries (go to the Porch Sale first – otherwise, you'll risk some uncomfortable "why did I buy this?" moments).

You horse enthusiasts need to mark the weekend of June 12-14. The **Western States Horse Expo**, the west's largest equestrian related show, comes to Cal Expo. I'm not a horse person – as my friend Rob put it, "they're a dirt bike with a flight instinct – they're dangerous!" – but I know many of you disagree, and this event is for you. Carson, Owen and I will be at the **Golden West Regional Fly-In** in Marysville that weekend instead, watching flying demos, static displays, and all things aeronautical. If you prefer your machines more ground-based, head to the **American Graffiti Festival** in Modesto, where George Lucas' hometown celebrates the iconic movie with 700+ vintage autos and music of the 50's. Lastly, if you need an excuse to head to Winnemucca, NV, and who doesn't, the **Basque Festival** is held on the 13th. Great food, and a good excuse to head to the Great Basin.

If you can't find something to take Dad to for Father's Day weekend (June 19-21), you're not trying. Try one of the world's best toy shows, the **Concourse D'Elegance Wooden Boat Show** at Carnelian Bay (North Lake Tahoe), with over 125 of the most beautiful mahogany craft ever restored on display. Head to Dixon, for the **Antique Motorcycle Club of America's National Meet**, with over 100 antique 2 wheelers in town. Head north on Highway 49 to the **Nevada City Bicycle Classic**, or let Dad try a new kayak at the **Father's Day Kayak Fest** just outside Nevada City, then spend the evening at the **Bluegrass Festival** in Grass Valley. Closer to home (and especially for the DIY Dads) the Sacramento Foods Co-op is holding a **Green Home Workshop** on the 20th. While many "green" products are nothing but gimmicks, we went green with much of our remodel, and many ideas can save money in addition to helping the environment (the tankless water heater is one of the great inventions of the 20th century). In addition, the \$10 entrance fee goes to the Shriner's Hospitals. Or, take him to watch boys (and girls) being boys. **The Reno Rodeo** is one of the PRCA's biggest stops, with over 1,000 cowboys and cowgirls (cowpeople? cowpersons?) competing for the \$1 million purse. On a smaller scale, the **Tuolumne Lumber Jubilee** brings a carnival and lumberjack competition to the Yosemite area town. Many of my classmates at the UMaine School of Forestry competed in l'jack competitions, and axe throwing and log rolling are two of my guilty pleasures. If you've never seen them before, make the time at least once.

The last weekend of the month will have you hitting the July 4 weekend at full speed. I recommend either the **Bell Tower Brewfest** in Placerville (40+ microbreweries and music on June 27) or the **Great Eldorado BBQ, Brews and Blues Fest in Reno** (three of the great loves of my life – plus it's FREE, which is another of my great loves), June 27-28. For more refined tastes (no pun intended), head for the **Calaveras Passport Weekend** at all the Calaveras County wineries in the Murphy's – Sonora area June 26-28, or the **King of Feasts**, a wine and food gala that benefits the Sacto Zoo, on June 27. The **Placer County Fair** is also held in Roseville this weekend, and is great if you like smaller scale, old time county fairs. I do.

Enjoy summer, stay cool, and we'll see you in the sun.

5 Things to Know Before Hiring a Personal or Business Lawyer BY ALEXIS MARTIN NEELY

Before hiring a personal or business lawyer to guide you, your family or your business, ask these 5 questions to ensure that you don't end up paying a whole lot of money for services that are not what you need, expect or want. Hiring an attorney does not have to be a fearful experience. Instead, it can be the most empowered decision you ever make for yourself.

1. How do you bill for your services?

There is no need to be afraid to talk with your lawyer about how he/she bills for the work they will do on your behalf. In fact, when you first call a lawyer's office, this is one of the very first questions you should ask. No one wants surprises!

If when you call the attorney's office, they will not give you any information about how they charge for their services or any expectation of what things will cost, beware you could be in for some big surprises about what things cost down the road.

Look for a lawyer who bills all of their services on a flat-fee, project basis and never on an hourly basis, unless required to by the Court for limited purposes. In every event, be sure the lawyer you choose promises to never send you an unexpected bill in the mail for quick phone calls or emails.

2. How are you able to be responsive to my needs on an ongoing basis?

One of the biggest complaints people have about working with a lawyer is that lawyers are notorious for not being responsive. In fact, I've heard of situations in which clients have gone weeks without getting a call back from their lawyer.

This generally happens when a lawyer does not have enough administrative support in his or her office. Far too many lawyers believe they can take care of everything in and around their office themselves, from paperwork to client meetings to calendaring to returning phone calls to connecting with their clients other advisors, the list goes on and on. Truth is, a lawyer who is a true solo practitioner without administrative support or in a firm without adequate support will become overwhelmed and non-responsive to your needs.

You can and should ask your lawyer how he or she will respond to your ongoing needs, how quickly calls are returned in the office, if there is someone on hand to answer quick questions and if you should expect to get right through to your lawyer when you call the office.

A great way to test this is to call your prospective

lawyer's office and ask for him or her. If you get put right through or even worse sent to a voicemail, think twice about hiring this lawyer because it means they do not have effective systems in place for managing and responding to calls or answering your quick questions. Instead, what you want is for the person answering the phone or another team member to offer to help you and if he or she cannot then to schedule a call for you to talk with your lawyer at a future date and time when he or she will be ready to focus on your matter.

Your lawyer cannot be effective and efficient if he or she is taking every call that comes through to him or her – all calls should be pre-scheduled when you are both ready and your lawyer can focus on your specific needs.

3. How will you proactively communicate with me on an ongoing basis?

Unfortunately, most lawyers do a horrible job of proactively communicating with their clients on an ongoing basis. The general thinking in the legal industry is that legal work is transactional in nature and clients will call when something changes. But, this is faulty thinking and in my opinion just pure laziness on the part of lawyers.

You want to look for a lawyer who will proactively communicate with you *at least* quarterly by mail via an informative, easy to read newsletter and monthly by email. I prefer to hear from the professionals I work with monthly by mail and weekly by email, but progress can only happen so fast.

If you are considering hiring a lawyer who does not proactively communicate with his or her clients, think again. This lawyer might be stuck in an old, outdated mindset that won't serve your needs in the best possible way.

4. Can I call about any legal problem I have or just about matters within your specialty?

In today's complex world, lawyers must have specialized training in one or more specific practice areas, such as divorce, bankruptcy, wills & trusts, estates, life transitions, personal injury, business, criminal matters or employment. You definitely do NOT want to be working with a lawyer who professes to be an expert in whatever walks through the door. However, you do want your personal lawyer and/or business lawyer to have a broad enough expertise that you can consult with your lawyer on all sorts of legal or financial issues that come up in your life and he or she will be able to guide you right.



Trust me, you probably don't want the lawyer who designed your estate plan to also handle your personal injury claim, your dispute with your landlord and advise you on your divorce, but you do want him or her to be there to hear your story, find you the exact right lawyer and be available as a consultant to you. That way, you can call your personal lawyer before signing legal documents (even loan documents), any time you have a legal or financial issue, or whenever anything that could affect your family or business adversely comes up and know you'll get great guidance.

Look for a lawyer who has an ongoing service program or membership program in place so that you can pay a low monthly fee and be able to call with all of your legal and financial questions without being charged hourly for the consultation. And be sure that when you call, you'll get to schedule time to talk with your own personal lawyer who you know and trust and not get passed off to one of any number of lawyers who happen to work in the office and may not know who you are or what's important to you.

5. What happens if you die or retire?

This is a critically important question to ask any service professional when beginning a relationship and a question that is far too often overlooked. Sure, it may feel uncomfortable to ask, but a truly excellent, client-centered service provider will have in place a plan to ensure their clients are taken care of no matter what happens to the lawyer in the future.

Answers you want to look for here are that your lawyer has a clear plan in place for someone warm and caring to take over your matter without providing any interruption of service to you. If your lawyer prepared a Will, Trust and other estate planning documents for you, or you are in the middle of a divorce or lawsuit, you want to ensure your lawyer has a plan in place so you won't need to start everything over from scratch. And, if you are on a membership program with your lawyer, you'll want to make sure he or she has a relationship with a lawyer or network of lawyers who can continue to service you under that program.

When you ask these 5 questions before hiring a lawyer for any type of legal matter, you will know you are engaging a trusted advisor who will help you to make the very best decisions for you, your family and your business for the rest of your lifetime.

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Little did you (or I) know that this newsletter was going to turn into a cookbook, but I am giving you all my culinary secrets. This recipe is from my mom and it turns out terrific biscuits every time—the secret is to not over work the dough. We use these biscuits as is with meals or add one more tablespoon of sugar and they become the base for my best ever strawberry short cake (just split the biscuits and top with sliced strawberries and whipped cream—simple and delicious!).

Best Ever Baking Powder Biscuits

2 c. flour (you can use up to 1 c. whole wheat flour)
1 T. baking powder (make sure it's fresh)
1/2 t. salt
1/3 c. oil
3/4 c. milk
1 T. sugar

In a large bowl, mix together all the dry ingredients. Mix milk and oil in a measuring cup and then pour into the dry ingredients. Mix wet and dry just until the dough comes together.

Either drop the dough by tablespoons onto a greased baking sheet, or roll the dough on a floured surface and cut with biscuit (or cookie) cutters.

Bake at 450°F for about 10 minutes, or until the biscuits are light brown. Be careful, these are easy to over bake.

NEWSLETTER IDEAS??

The topics for some of my best articles have come from you, my clients and friends. I am always looking for topics to explore and ways to make this newsletter better and more relevant to your life.

If you ever have an idea I would love to hear from you. Just drop me a line at heatherc@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.

Small Wonders Preschool
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Thank you soooo much!



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As I sat down to write this I drew a blank. I wanted to focus on dads this month since Father's Day is June 21, but couldn't think of anything to say about dads, except that it feels like moms get all the glory and dads sit in the background. I mentioned it to Wayne thinking that I would just start again in the morning. Wayne then reminded me what a wonderful, humble and accomplished man my father is. Sometimes we don't recognize greatness when it is so close to us. My dad is one of the hardest working people that I know and a very accomplished athlete. Yet he never mentions his accomplishments or draws attention to himself. He is a very quietly strong person and he was always there for me. So here is my opportunity to toot my dad's horn.

All my life my dad has been involved in skiing. He was an alternate on the 1952 Olympic team for cross-country skiing and he raced all his life and races to this day. When I was in elementary school in Maine he was the manager of a local ski area. Dad grew up with a ski jump literally in his back yard and I laugh when I hear the stories of dad and his younger brother and the day the jump fell down. His father also was a cross country ski racer and helped plan the trails for the Olympics in Squaw Valley, a fact I was unaware of until just a few years ago when mom sent me a newspaper article about his life. Grampy Roderick raced well into his 80s, many times winning his age group and beating younger skiers. So I guess skiing is in dad's genes. In order to keep in shape for skiing dad took up marathon running when I was in high school. He was also the only person in town with roller skis. Although his 3 knee replacements have slowed him down a bit, he still runs and skis. He was instrumental in creating public cross-country ski trails in the Bangor, Maine area and even helped with laying them out and bush whacking to cut the trails. He would never tell you any of this, but I am very proud of him and proud to be his daughter. Happy Father's Day, Dad!

All my best,

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