

May 2010



CHUBB REPORT

WHAT'S GOIN' ON BY WAYNE CHUBB

If you make one event this month, I like the sound of **MacHomer**, a one man show on May 7th in Yountville. Yes, *The Simpsons* meets the Bard—Lay on, MacDuff, and damn'd be he who first cries "Doh!". And Duff is Homer's favorite beer...Hmm...

So what do you do if your theatrical, or other, tastes aren't as sophisticated as mine? Oh, you've got options. May really seems to be the kickoff for festival and show season. Start out this first weekend of May in Selma for the Raisin Festival and do more with dried grapes than you ever thought possible, followed by the **Whole Earth Fest** (wear your best hemp peasant shirt) at UC Davis on May 7-9. **The Gem Faire**—with baubles for the girls and lots of "OOOH, shiny!" for us guys, comes to Cal Expo on May 14-16. The **Reno River Fest**, featuring one of the best whitewater courses in the US, floats through downtown Reno on May 7-9. One of the oldest and most celebrated fairs in the west hops into Angels Camp on May 13-16 as the **Calaveras County Fair and Jumping Frog Jubilee** draws the world's attention to the longest leaping bullfrogs on earth, and leads one to Twain-like hyperbole. Stay closer to home on May 23 for the **Pacific Rim Street Festival** in Old Sacramento. This festival, started by the late Frank Fat, features food, art, and music influenced by the Asian/Pacific islands. If you have higher aspirations that weekend, head south for the **Madera Air Show**, one of California's largest, and get closer to more planes than usual. I've made the trip—if you like aircraft at all, from biplanes to the latest fighters and corporate jets, this is your show. Memorial Day weekend, of course, brings the **Sacramento Jazz Jubilee**, smaller than it once was but still one of the nation's largest jazz festivals, to Old Sac and other downtown venues. Smaller in scale, but a little more my speed, is the **Sacramento County Fair** at Cal Expo, a good old fashioned type of agricultural fair. And I'll bet you thought they were gone from world class metropolises (metropolae? metropoli) like Sacramento! Head west for the **San Ramon Art and Wind Festival**, where kites, parachutes, banners, and thousands of various wind driven devices paint the sky a rainbow of colors. The first wind festival was held there the day after my Mom's memorial four years ago, and actually lifted my

spirits in a way that has made this a real favorite of mine. It's worth the trip. Just down the street on May 30 is the **Pleasanton Antiques Faire**, which boasts—I am not making this up—1 mile of antique vendors. That's a lot of one man's junk and another man's treasure!

Feeling hungry and thirsty? We can fix that! Start May 1st at **A Taste of Gold** at the Amador County Fairgrounds in Plymouth, featuring all our favorite foothill wineries in one location, and the opportunity to drink without the distraction of having to go to another winery! The big weekend for food and drink, though, is May 15-16, with four events of note. Locally, the **West Coast Brew Festival** brings 60 breweries (and accompanying food) to Miller Park in downtown Sacramento. Kids chase a giant strawberry to kick off the **Strawberry Festival** in Galt, with lots of live entertainment to complement the Valley's tastiest berry. **Zinfest** in Lodi brings 50—yes, it's now 50—local wineries together to celebrate the grape that keeps us on the map, and 12 local restaurants join the fun. Take one of the bottles of Zinfandel with you to Oakdale for the **Oakdale Chocolate Festival**. This was started by the now shuttered Hershey's plant in Oakdale, and should not be missed whether you are a casual fan or firmly believe Milton Hershey's conviction that milk chocolate was the ultimate health food (I believe).

Prefer flowers to flour? **Art in the Gardens** showcases local artists in a number of Roseville's finest private gardens on May 1. Take Mom to the **Orchid Show and Sale** at Lakeside Park in Oakland (Happy Mothers Day! We're taking you to *Oakland!*) May 7-9, or to the **Satsuki (Azalea) Arts Festival** in Berkeley on May 22-23.

How about a pair of outdoor activities? Be a spectator at the **Amgen Tour of California**, the USA's biggest biking event, on May 16 (Nevada City to Sac) and 17 (Davis to Santa Rosa), and be an active participant in the **Susan B. Komen Race for the Cure** at Cal Expo on May 8 to support breast cancer research. Families of breast cancer survivors—such as Heather's mom—will thank you.

This month's food issue contains two of my favorite recipes. One was handed down to me from my mom (thanks mom!) and has been a favorite for a long time. The other is a new favorite shared with me by one of my clients (thanks Barbara H!). Both are easy, quick and tasty; my favorite traits in recipes.

Baking Powder Biscuits

It always mystifies me when someone says they can't make good biscuits. I grew up with this recipe and am now teaching it to my boys. It comes out perfect every time (except when I leave it in the oven too long). The secret is to not over mix the dough—just enough for it to come together and to use fresh baking powder (that can you opened last year is past it's prime). Most often I will roll the dough on a lightly floured surface and cut out shapes— hearts and cats are favorites at my table. When I'm feeling a little lazy or rushed I just drop the dough by the tablespoonful directly on the baking sheet. The drop biscuits aren't as pretty, but they taste just as good.

If you add one more tablespoon of sugar these biscuits are perfect for strawberry short-cake.

- 2 cups flour
- 1 T. baking powder
- 1/2 t. salt
- 1/3 cup oil
- 3/4 cup milk
- 1 T. sugar

Preheat oven to 450°F. Mix dry ingredients. In a separate bowl mix together the milk and oil, then pour into the dry ingredients. Stir until just combined. Roll out on a lightly floured surface and cut with your favorite cutter; place on lightly greased baking sheet. Bake for about 10 minutes or until starting to brown lightly. Be careful, the biscuits can quickly go from not done to overdone.

5 Minute Chocolate Cake

Simple, easy, and fun. This bakes in the microwave. Watch it rise right out of the cup and not fall over! The kids love that. My favorite variation is to serve the cake topped with blueberry sauce and sliced almonds.

- 1 coffee mug
- 4 T. flour
- 4 T. sugar
- 2 T. baking cocoa
- 1 egg
- 3 T. milk
- 1 T. oil
- 1 T. chocolate chips (optional)
- nuts (optional)
- Small splash of vanilla

Add dry ingredients to mug and mix well. Add the egg and mix thoroughly. Pour in the milk and oil and mix well. Add the vanilla, chocolate chips and nuts (if using) and mix again.

Place the mug in the microwave and cook on high for 3 minutes. The cake will rise over the top of the mug, but don't be alarmed.

Allow to cool a little, then tip only a plate (if desired). The chocolate chips will stay in the bottom and become the top of the cake—they are also very hot.

One cake will serve 2 or 3 people.

Blueberry Sauce

Thaw 1/4 cup frozen blueberries in the microwave for 30 seconds or until warm and mix with 1 tablespoon jelly or jam (strawberry works great). Warm in microwave for 15 seconds if it seems too thick.

Drizzle over top of cooked cake and sprinkle with sliced toasted almonds.

Note: I use canola oil and 1% milk in both recipes with terrific results.

Help Your Mom Save \$3,900 A Year BY HEATHER R CHUBB.

If your mom has Medicare and limited income she may qualify for Extra Help paying for prescription medications. This extra help is available through Social Security to help pay premiums, annual deductibles, and prescription co-payments, and can add up to \$3,900 per year.

This program has been around since the inception of Medicare Part D, but starting in January it became a little easier for mom to qualify as Social Security changed the rules about what counts as income and assets. To qualify mom must be on Medicare, live in one of the 50 states or District of Columbia and have limited income and assets. Some of the basic qualifications:

- assets must be limited to \$12,510 for an individual or \$25,010 for a married couple living together (married couples living apart are treated as single)
- annual income must be limited to \$16,245 (\$1,353.75 per month) for an individual or \$21,855 (\$1,821.25 per month) for a married couple living together, and you might still qualify depending on your circumstances.

Mom will automatically qualify for Extra Help if

- she lives in a nursing home and receives full Medi-Cal/Medicaid benefits (she'll pay nothing for premiums, deductible or prescription drugs) OR
- she receives Medi-Cal/Medicaid or Supplemental Security Income (SSI) (she'll pay no premium or deductible for Medicare drug coverage and depending on income copays



range between \$1.10 and \$6.00)

If mom's income is no more than \$1,218.38 per month and she has assets of \$8,100 or less, or mom and dad's combined income is no more than \$1,639.13 per month and they have

assets of \$12,910, then mom pays no premium or deductible and copays are \$2.50 for generic drugs or \$6.30 for brand name drugs.

If mom's income is no more than \$1,353.75 per month and she has assets of no more than \$12,510, or mom and dad have combined income of no more than \$1,821.25 and assets of no more than \$25,101, then mom will pay a percentage of her plan's premium, \$63 annual deductible and no more than 15% of the cost of each prescription.

If you apply and qualify for Extra Help you must enroll in a Medicare drug plan (Medicare Part D) to get this help. If you don't select a plan Medicare will select on for you (and it may not meet your needs), but you can switch plans at any time.

If you have employer or union coverage and you join a Medicare drug plan, you may lose your employer or union coverage even if you qualify for Extra Help. Call you union or employer's benefits administrator for more information before you join.

For more information or to apply go to <http://www.ssa.gov/prescriptionhelp/>.

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.



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"Chunka-chunka-chunka-POW! Bleepbleepbleep. "Oh, @&##!!!" Ahh, the sounds of a glorious failure, the perfect gift, and a wonderful Mother's Day memory. But more on that later.

It's May and that means it's time to celebrate Mom. Mothers have one of the most challenging and sometimes least appreciated jobs around. We wear many hats including taxi driver, chief cook and bottle washer, dietary coordinator, number one fan and boo-boo kisser. As the kids get older the job seems to get tougher as the issues become more complex and our little ones fully become their own person. Ahh, the joys of motherhood. Today I thought I'd share with you one of my favorite Mother's Day experiences.

The weekend I graduated from law school coincided with Mother's Day. My parents flew in from the East Coast, Wayne's parents came up from the Bay Area, and I planned a special Mother's Day luncheon complete with a to-die-for lemon cheesecake. Graduation was on Saturday morning, followed by a soiree hosted by one of my classmates. Wayne's parents contributed a case of champagne and made sure that all the graduates' glasses (as well as their Mom's) remained full throughout the afternoon. When the party was over we headed home and I began work on the lemon cheesecake. The cake was supposed to take about an hour to bake, but over an hour later, it was still almost completely liquid. After another half hour—still liquid. I finally realized my mistake—I had added way too much lemon concentrate to the pan, and too much champagne to the chef. About 1:30 a.m. I decided that it was time for bed, whether the cake was done or not. I removed it from the oven and put it in the fridge—It was still wiggly, but at this point I didn't care

Oh, the sound above? That was what Wayne, laying in bed, heard coming from the kitchen for 3 hours as I put my graduation present to use. So, what was the perfect law school graduation gift from my dear hubby? A Game Boy loaded with Space Invaders! And the cake? Delicious and very lemony—victory snatched from the jaws of defeat.

This Mother's Day I hope you take a little time to let your mom know how important she is to you and if she's no longer with you, think about all the wisdom and memories she's given you.

All my best,