



CHUBB REPORT

November 2008

WHAT'S GOIN' ON

BY WAYNE CHUBB



Can you believe that we are again rolling into the Holiday Season? In the spirit of what is likely to be a very quiet Christmas Season, **nothing** below costs more than \$10 to attend, and many are **free**. They're mostly local as well. Take the money that you might have spent otherwise and donate it to a holiday charity – they'll be hurting this year, too.

I'd suggest you begin your holiday season on skates at the **Downtown Plaza Ice Rink**, which is tentatively scheduled to open at St. Rose of Lima Park on Nov. 1. That same day the **Hawaiian Chieftain**, an authentic 19th century European shipping schooner, docks at Old Sac and stays tied up through Thanksgiving – a neat piece of living history to pair with the Crocker Art Museum (see below). The following weekend kicks off a number of holiday related events, beginning with the **Sacramento Int'l Auto Show** at Cal Expo, Nov 5-8. What, you aren't going to be giving any cars this Christmas? This is really just a chance to drool, but it's fun and fantasy in a high horsepower package. Or, you can head east on I-80 for the **Lincoln Hills Arts and Crafts Festival** to start your holiday shopping early. Not quite your cup of tea? Then head to Loomis and the **Cowpoke Fall Gathering** (verse, song, art and BBQ) and its sister event in Auburn, **Arts, Verse, and Vines** (art and wine instead of BBQ and beer), all on the Nov 8-9 weekend. While you're in the neighborhood, the **Placer County Fall Winery Tour** hosts events at 11 different Placer wineries, and the **Auburn Christmas Festival** runs at the Gold Country Fairgrounds, too. Just a hot time in Placer County on the 8th and 9th.

I've mentioned before that one of the most beautiful, understated Christmas displays in Sacramento is the Crocker Art Museum. Opening on Nov 14, **The Art of Warner Bros. Cartoons** - my idea of truly fine art, almost up there with the Three Stooges - runs through the season and gives you a second reason to visit the Crocker.

The weekend before Thanksgiving (Nov. 21-23) lets you feed both body and soul before the holidays, starting with the **West Coast Ragtime Festival** at the Red Lion Inn on Arden Way. Just across the street at Cal Expo is the massive **Harvest Festival** – three buildings full of food, arts, crafts and holiday surprises. Personally, I'll probably miss both, since I plan to be at the **Mountain Mandarin Festival** at the Gold Country Fairgrounds in Auburn that weekend. There may not be a finer treat grown in California, and this show also turns them into shakes, desserts, and mandarin glazed stuffed chicken, among hundreds of other indulgences. I'll drive.

On the day before Thanksgiving, head back to **Old Sac** for the city's first tree lighting (Nov. 26, because the City of Sacto is always ahead of the times) and the kick off of **Heritage Holidays**, which ends with fireworks on December 31. On the day after Turkey Day, run up to Placerville for the **Festival of Lights**, which is more of a downtown lighting than just a Christmas Tree lighting, which it also is, or does, or something. Good wineries on Apple Hill allow you to make a day of it! The first week of December brings the start of **Victorian Christmas**, Dec 3 and every Wednesday before

Christmas (and the 21st). If you haven't visited Nevada City for this event, the entire downturn rolls the clock back to the 1850's and the crisper weather combined with a slower pace just, well, feels more like Christmas. Make the time for this one (and it's free!). The first weekend of December brings the **Sacramento International Marathon** to town (an easy way to run off that Thanksgiving turkey, ham, wine, sweet potatoes, and pumpkin pie) or, for those like me whose ancestors bore surnames like Boeke and Stoskopf, try the **German Christmas** at Turner Hall on J and 33rd St in midtown Sac may be more your speed. The food, drinks and vacky Teutonic hoo-mor will not only keep you smiling, but benefit Channel 10's Coats for Kids drive.

Kid Friendly Is there a better time to be a kid than the next 8 weeks? Well, don't let that Halloween sugar buzz wear off, since you'll need the energy for all the stuff coming up!

In case you haven't gotten enough spooky creatures by now, the evening of Nov. 8th brings the **Creatures of the Night Night Hikes** at Mather Park. A hike with naturalists from Effie Yeaw introduces you to what goes on *outside* after the natural light goes out. Daytime activities more your thing? The **International Rail-fair** brings some incredible miniature trains (and related items) to the Placer County Fairgrounds Nov. 8-9, and the grownups can flex for the kids by running a hand car on a ¼ mile stretch of rail. The following weekend, head to the Towe Ford Museum where kids can celebrate the **100th Anniversary of the Model T** by pitching in on an assembly line to build an actual Model T, and take their own scale model home (Nov. 15th). Things really start up after Thanksgiving, with **Thankzoo & The Holiday Canned Food Drive**, the free admission day at the Sacramento Zoo and Fairy-tale Town on Nov. 28th. **Train Time for Santa** also runs from Nov 28-30, a Santa-themed steam train that runs from Old Sacramento south along the Sacramento River. The train then transforms into a **Polar Express** run for weekends for the rest of the holiday season. For double your fun, head to Fairfield on Nov. 29th for the **Jelly Belly Tree Lighting Ceremony**, and tour the plant (and Visitors Center, for some Belly Flops) while you're there. Two of our personal holiday favorite activities occur on Dec. 6th. **Christmas in the Village** brings tree lighting, carols, a Santa parade, and all day fun to Fair Oaks Village. Before and after the parade, you'll find Santa at Hagan Park in Rancho Cordova. You can ride a mini steam engine to see him at the Sacramento Valley Live Steamers **Kids Ride to Santa** (Dec 6-7), and enjoy an incredible spread of holiday cookies, hot chocolate and cider to boot. This is especially fun for the 6 and under crowd (and parents and grandparents). Head back to the Sacto Zoo on Dec 13 for Holiday Magic at the Zoo, where you can watch the animals open their Christmas presents (really!) a couple weeks early.

Happy Thanksgiving to all. I'll have a brief update next month with December activities, but I suggest you head to the foothill wineries between Thanksgiving and Christmas, as this is port and chocolate season. Christmas Eve is always very quiet there, and may be the best day of the year to visit.

DON'T EAT ENOUGH VEGGIES? TRY THIS

BY HEATHER CHUBB

Fall is finally upon us and as the weather cools in my house that means soup. I hope you enjoy these recipes as much as we do. And, by the way, they are kid tested—both my kids love these soups!

Broccoli Leek Soup

This is my original creation. The proportions are approximate and you can vary the amounts to your liking. I discovered by accident that mushrooms give the soup a velety texture, much more so than potatoes, but do not add much flavor.

- 2 heads broccoli—cut into 1-in. pieces, separate florets from stems
- 2 medium carrots, cut into 1-in pieces
- 1 large or 2 small leeks, chopped
- 4-5 medium white mushrooms, sliced
- 1 T. olive oil
- 1 T. butter



3-4 cups chicken broth

Salt and red pepper (cayenne) to taste. An alternate seasoning is curry powder—this is my current favorite.

Heat olive oil and butter in 4- to 5 qt. pot over high heat. Add leeks and cook until wilted. Add mushrooms and heat through. Add broccoli stems and carrots and cover with chicken stock. Heat to a boil and cook 7-10 minutes until vegetables are tender, but not mushy. Add broccoli florets and cook 3 minutes longer until tender. Puree soup using a

GETTING HEALTHY . . . ONE STEP AT A TIME

BY PAM MARKEE

Artificial sweeteners like **aspartame** and **sucralose** are now widely reported to cause numerous health concerns. *Sweet Deception* by Dr. Joseph Mercola, D.O. and *Excitotoxins The Taste That Kills* by Russell L. Blaylock, M.D. are two books I have read that have numerous studies to prove this.

So, if you're going to use some type of sweetener, I'd suggest a bit of raw honey, Agave Nectar or the herb stevia.

Here are some of the benefits of raw honey, but remember it has to be **raw**.

- Helps to boost your energy and endurance naturally;
- Unfiltered and uncooked to give you a rich, fulfilling taste with all the nutritious benefits;
- Promotes the growth of "good" bacteria in your intestinal tract;
- **Raw** honey contains **Flavonoids** that are powerful

blender, food processor, or emersion blender (my favorite kitchen toy). If using blender or food processor, return soup to pot and add seasonings to taste and heat through. If soup seems too thick add more chicken broth. I like to serve this with either homemade biscuits or sourdough bread. Enjoy!

Jalapeno-Ginger Butternut Squash Soup

Based on a recipe from Sunset magazine

- 2 T. olive oil
- 4 cloves garlic, chopped
- 2 T. grated ginger
- 1 jalapeno chile, seeded and chopped
- 1/4 t. cayenne
- 4 lbs. butternut squash, peeled and cut inot 2-in. cubes
- 3 cups chicken stock
- 1 T. brown sugar
- 3 T. heavy whipping cream



Heat olive oil in a 4-to 5 qt. pot over high heat. Add garlic, ginger, jalapeno and salt. Cook, stirring constantly, until fragrant but not yet browned, 1-2 minutes. Add cayenne and cook, stirring for 30 seconds. Add squash, broth, brown sugar, and 3 cups water. Bring to a boil, lower heat to a simmer, and cook, stirring occasionally, until squash is tender, about 20 minutes.

In a blender, puree the soup in batches until smooth, then pour back into the pot. Stir in cream and adjust seasonings to taste.

antioxidants that boost a strong healthy immune system and increase energy;

- **Amino acids** found in raw honey are nature's building blocks of protein;
- Helps with occasional sleeplessness (nice in tea);
- Honey promotes a healthy heart by reducing homocysteine levels.

A word of caution: Honey should not be given to infants under one year of age

Pam Markee is a certified advanced personal trainer through the Aerobics and Fitness Association of America, certified Pilates Coach, marathon runner, educator and Toastmaster. Pam's fun, friendly and motivational approach to nutrition and exercise program design helps clients of all fitness levels and populations including, physically challenged and golden age adults, achieve optimal health. Contact Pam at 916.704.4330 or go to www.markeepersonaltraining.com.



ARE YOU AFRAID?

BY HEATHER R CHUBB

I'm not going to lie, I'm a little afraid of what is going on in our country right now. Probably not as afraid as my cat Mikki was when she saw Owen dressed as a GIANT



black cat, but a little. Now Mikki looks mighty silly here and I hope that I do too in the not too distant future.

I felt like Mikki just last week when I realized that I was going into my slow season and it seemed even slower than usual. I even panicked some, but thanks to my ever level-headed

husband, Wayne, I was able to get some perspective on things and realize that all is not doom and gloom—although that is what the talking heads on TV want you to think. When I look around at all the people I know, they're doing alright. Now my circle is not composed of wall street bankers, we are just like you—caught in the middle. It seems that most have cut back here and there and are just waiting to see what will happen next. But life goes on; the sun still rises in the east, the kids keep going to school, there are always Cub Scout and school projects, the house keeps getting dusty, the political ads keep coming, and the weeds continue to take over my once beautiful hillside (but that's another story).

Yet having those problems—irritants, really—means that we're still alive, that we've got our health, that we're about to have another peaceful transition of power in Washington DC, and that a good portion of the world still has a tougher day, every day, than we do.

Not feeling like this? Then you may want to turn off the TV, turn off talk radio, stop reading the paper, just for a little while and take stock of all the positive things in your life.

I recently did just that. I stepped back and focused on what I am most passionate about when it comes to my law practice, and how to make that work for both my clients and myself. I found a great program that dovetailed with my values, but gave me the missing pieces to serve my clients better and really make a difference in their lives and those of their loved ones. To do that I needed to take a big leap of faith and make a big financial commitment. Has the going been easy? No, I have been challenged to get out my comfort zone and do all the things I should have been doing all along. I might have picked a better time to take on a large financial challenge, but I guess you could call that "motivation". What I have found is a new satisfaction in what I do and in what I accomplish for my clients in the long term, and it hasn't given me the time to panic about what is outside my control. The challenges are still there, but the big picture has changed completely—and for the better.

When I was afraid, I didn't want to do anything for fear it might be the wrong thing. See, I figured if I made a mistake or took a risk that didn't work out I would be in a worse place than I already was. But after a swift reality kick by Wayne I realized just how pointless it was not to experiment and try a new way of doing things. After all, I could really only move forward. So ask yourself that age old question—what is the worst that can happen? In my case the worst was that I would hear 'no'. Disappointing? Yes, but let's keep going. And if we all just keep going and moving forward things will get better.

Written by Heather R. Chubb, author, speaker, Personal Family Lawyer, and MOM. Heather makes it easy for your family to talk about and plan for sticky subjects like money, death and taxes., and other life transitions. Visit her online at www.chubblawfirm.com.

We invest 100% of our time and energy to delivery first-class service to our clients. As a result our valued clients, partners and friends refer their friends, family and associates to us.

We build strong lifelong relationships one person at a time.

This month a big **THANK YOU** goes out to MARIAN TOWNSEND and CARROLL DUDLEY for recognizing our efforts by sending your friends and family to us.



As I write this I'm looking out my home office window on a glorious Indian Summer day and just finished downloading the 300 or so photos I shot on our vacation. This year we actually took a real vacation, although it was combined with a Personal Family Lawyer conference. We had the opportunity to go to Cape Cod and stay at the Chatham Bars Inn, an old-style New England grand hotel. While I learned how to be a better lawyer and serve you better, Wayne, Carson and Owen frolicked on the beach. Once the conference was done, we all got to frolic.

This vacation provided us with some needed time together and allowed us to remember how fun it is to do things all together. So often these days it seems that it ends up being just 3 of the 4 of us on outings and events, but rarely everyone. What a fun way to reconnect in such a beautiful setting. We also were able to link up with my parents (who live in Maine) for a few days as well. And Wayne and I were even able to go on a rare night out without the kids!



It allowed us to slow down, reconnect and get away from all the craziness that has been happening. Not that we are unaffected by the current slow down and doom-saying, but the time away allowed us to put things in perspective and realize that although we may need to do a little belt tightening and rethink our approach to business and other purchases, when we take a long-term view we realize that everything is going to be OK. And it will be, just take it slow and steady, and don't be like Mikki (see inside).

All my best,



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