

November 2009



CHUBB REPORT

WHAT'S GOIN' ON BY WAYNE CHUBB

As I sat down to put together the upcoming October events, it occurred to me that it is almost November, not October, and that the first month of my favorite season has passed without my notice. Still, my prediction of my Browns being mathematically eliminated from the NFL playoff race by Halloween came true, so everything must be on track.

As always, the holidays are filled with events—and as always, it is the season where an “e” is magically added to the word Fair, as you will see below. Also, for those of you looking to travel a little for exotic entertainment, I have it for you. First, we risk the end of civilization as supercool collides with uber-nerd at the **Comic Book Festival** in Las Vegas on Nov 7. Imagine, a bunch of odd personalities dressed strangely wandering around Vegas—I think that’s usually referred to as “Tuesday”. Also on the 7th, for those looking for more grounded entertainment, is the **Wine and Food Fest** in Sidney, MT, which rates a mention here because it is the first time I’ve ever seen beef jerky and champagne mentioned in the same advertising sentence.

Want to stay closer to home? We have you covered. We open gently with the **Rhymers Rodeo** in Minden, NV on Nov 6-7, a celebration of cowboy poetry and bad spelling. For the polar opposite, head to Laxson Auditorium in Chico on the 10th for **An Evening with John Cleese**.

Things begin to kick into Holiday mode on the weekend of November 14. Locally, the **Sacramento Auto Show** rolls into Cal Expo, with a wide range of alternatives, hybrids and exotics among the usual fare. **The International Railfair** comes to Roseville, with dozens and mini layouts and other stuff railroad. The Auburn Christmas Festival kicks off a long string of holiday arts, crafts and food festivals, but you will more likely find us on the **Placer Hills Winery and Cider Tour**. This is a newer appellation along and north of I-80, and one we plan to check out. To the south you will find the **First Sip Lodi Wine Weekend**, Lodi’s wine event for this

month, and **Winefest** in Sutter Creek, showcasing several local wineries (although, for the money, I’d probably drive to the Fairplay wineries themselves).

On the weekend of Nov 20-22, you can kill (no pun intended) several birds with one stone as Cal Expo hosts the **Harvest Festival** featuring hundreds of crafters showing their wares, along with **McManns Roadrunner Gun Show** and the **Ski and Snowboard Show**. Fun for mom, dad and the kids! A bit sweeter is the **Mountain Mandarin Show** (with a cooking contest and chocolate dipped mandarin slices!!) in Auburn—man, I love those—while spice is provided by the **West Coast Ragtime Festival** at the Red Lion Inn on Arden Way. Up the hill, the **Valhalla Holiday Faire** (See the “e”? See it? Magic!) will be held at the Tallac Historic Site on Emerald Bay, near South Lake Tahoe.

Apparently, there is some sort of feast day on the 26th, but we’ll plow right past that to **Free Admission Day** at the **Sacto Zoo** on the 27th, along with **Train Time for Santa** (Santa train plus lots of interactive mini trains) at the California Rail Museum in Old Sac, which runs through the 29th. Keeping with the rail theme, the **Christmas Train** starts in Woodland on the 28th, as does the **Santa Train** at the rail museum in Jamestown. Keeping with the other theme, the **Holiday Arts & Crafts Faire** runs Nov 27-28 at the Scottish Rite Temple in Sacramento, as does the **Holiday Arts and Crafts Fair** (see the difference?) featuring Native American Crafts at the California State Indian Museum on J Street. Finally, you can head to the **Country Christmas Faire** in Grass Valley, which starts on the 27th in conjunction with GV’s **Cornish Christmas**, a multi-weekend celebration of Christmas in the late 1800’s Gold Country.

That should hold you until December—and gGo Brownes!

Take a quick inventory of your wallet. How much of your "wealth" is in there?

If you're like most people, you have a few credit cards, a small amount of cash and your driver's license.

But what about wealth as it relates to your kids, your pets and keeping everyone in your family safe and secure if you are in an accident? Is that covered in your wallet?

It should be.

This isn't a trick question and the solution to protecting your "wealth" as it relates to your loved ones is so much easier than you think.

Essentially, you must carry a card in your wallet that gives medical or emergency personnel instructions about the children, pets or other dependents waiting for you at home and whom to call in the event of an emergency in which you cannot communicate.

Let me give you an example so this is crystal clear.

You go out to run errands and leave your children at home with their teenage babysitter. On the way home, there's a car accident and you cannot communicate. Based on your wallet, the police have just enough information to ID you, but they have no idea you left your little ones at home with a babysitter and their father is out-of-town on business.

After a few hours, the babysitter begins to worry. She calls her own mother for advice and she suggests calling the police because you haven't come home yet. The police arrive and confirm that yes, you've been in an accident and asks the babysitter if she knows anyone in your family who could come be with the children.

But, your babysitter only knows your neighbors. And the authorities won't leave your children with the neighbors because there isn't any written authorization from you to do so. Instead, they call in social services to figure out what to do.

By now your kids are very scared, upset and have been put through hours of unnecessary worry because there weren't proper directions left for them to be cared for by someone you know and trust in the event of an emergency.

Is this what would happen if you were in an accident?

Or maybe you don't have children at home, but you do have pets that you consider your "babies". If you're in an accident, are there clear instructions in your wallet that describe your pets and who should care for them in case of an emergency? If not and you are in an accident, your pets could remain alone and uncared for because no one knows they are there waiting for you.

All of this is so easy to prevent.

Take a few minutes and put a card in your wallet that tells emergency personnel how to care for your family members should something happen to you. It doesn't need to be fancy-but it should be just enough to protect your most important and valuable "wealth" in the event of an unexpected emergency so strangers are not making decisions on your behalf.

Written by Alexis Martin Neely, mom, writer, speaker and Personal Family Lawyer. Alexis makes it super easy for your family to talk about and plan for sticky subjects like money, death and taxes.

* **Heather would love to speak to your group!** *
* * * * *
* We're still looking for a few good private *
* schools (preschool and up) who want to raise *
* money for their organization while offering their *
* parents a valuable estate planning benefit. *
* Please contact Cheryl at 916.635.6800 or *
* cheryld@chubblawfirm.com to ask about our *
* Guardianship Fundraiser Workshop. *



This past week reinforced just how important communication is. I was chatting with a client when she asked how the kids were and what they were going to be for Halloween. I told her my younger son was going to be a Transformer (Optimus Prime for those in the know) and she said "I have a

transformer story for you!" She was planning a trip to Europe and realized her hairdryer would not work because of the difference in current (110V here vs 220V there) so she went to her local big box consumer electronics store to get a current converter or transformer. She looked all over the store without success and finally approached a sales clerk. She asked him where the transformers were and he replied, indignantly, "We don't sell toys here!" Apparently because of his age and lack of electronics knowledge he really didn't know what she was talking about. Realizing her mistake, my client went down the street to a true electronics store and walked out minutes later with the sought after transformer.



Later that same week I had the pleasure of giving a talk about Advance Healthcare Directives to a group of nursing home administrators and nursing staff and the question that came up over and over again was what are we supposed to do with this document and what is the family supposed to do.

It was clear that in many cases the lines of communication between the resident and her family were not open. The family had no genuine idea of the resident's wishes if the resident

could not speak for herself, and didn't know when it was appropriate to make decisions.

If you are named to make healthcare decisions for a loved one it is critically important that you understand what you loved one wants. I know that this is not an easy conversation to have and getting it started is the hardest part, although getting enough detail can be tough, too. I have done some digging around (so you don't have to) and found some tools that I think are useful and easy to understand.

Sacramento Healthcare Decisions - "Finding Your Way" www.chcd.org/what-end-findingyourway.htm

California Coalition for Compassionate Care - "I Love You Mom" www.finalchoices.calhealth.org/docs/acp-i_love_you_mom.pdf

American Bar Association - Commission on Law and Aging - "Making Medical Decisions for Someone Else - A How-to Guide" www.abanet.org/aging/pdfs/genlproxyguide2009.pdf

American Bar Association - Commission on Law and Aging - "Consumer's Toolkit for Advance Healthcare Planning" www.abanet.org/aging/toolkit/

Good luck, and if you have any terrific suggestions for how to start this kind of conversation or successes with your loved ones I'd love to hear from you.

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 and family.

Lyndee Whaley

Thank you soooo much!



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INSIDE THIS ISSUE:

What's Goin' On	1
Who Are You?	2
Honor Roll	3
Looking For A Few Good Schools	3



I spent last weekend in LA at the Personal Family Lawyer Mastermind. This is an event where we gather and learn more about how to really serve our clients with passion. I had some breakthroughs in my thinking, and left excited, motivated and with a list of things to work on, many of which you will begin seeing very soon.

One of the activities was conducting Priceless Conversations, both as the interviewer and the interviewee. This is something I have been offering to my clients for the past year, but had never taken the opportunity to do one for myself. I was able to sit in the hotseat and talk about my kids. This was an unexpected exercise with no preparation and I was a little concerned that I wouldn't know what to say. I have heard this from my clients, but can now truthfully say the words just poured out and I was really speaking from the heart. It was a deeply emotional process that has captured for my kids how proud I am of them and how much they mean to me. Very powerful, and part of a lasting legacy that I am creating for the kids.

With Thanksgiving approaching and its gathering of family, I encourage you to sit down with your loved ones, especially the older ones, and capture some of their stories, insights, values and experiences. These conversations need not be difficult. One easy way to start is with an array of photos from the person's life then listen to the stories behind them. You may be surprised by what you hear. While a picture may be worth a thousand words, being able to hear your loved one speak those words when they are no longer here truly is priceless.

All my best,

P.S. Have you checked out my blog yet? Find it at www.sandwichedmom.com.

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