

WHAT'S GOIN' ON BY WAYNE CHUBB

This year, we've all got 70,000,000,000 reasons to need a break from the real world. October obliges, with food festivals and wine galas galore, plus some arty stuff and some kind of sweets-related holiday for kids. Dig in!

The first weekend in October brings a plethora – even a cornucopia – of events that mostly involve food and drink. Oct 3-4 catch the Sacramento **Octoberfest** at Turner Hall on J Street, or the **Amador Vintner's Harvest Wine Festival**. For those hungry for a taste of history, **Donner Party Hikes** showcase that deliciously memorable part of our western heritage on October 4 near Donner Lake. In that same vein, **Shockerfest International Film Festival** kicks off the Halloween season in Riverbank, October 3-5. Closer in, you'll find the **Fair Oaks Dog Walk** in Old Fair Oaks drawing 200+ dogs and their owners to the American River Parkway and Village Park. The **UC Davis Arboretum** hosts their **Plant Faire**, with thousands of drought tolerant and native plants for sale, and free advice on how to keep them alive, on Oct 4.



Hungry for some veggies or fruit? **The Pumpkin Fair** in Manteca, **Eggplant Festival** in Loomis, and **Johnny Appleseed Days** in Paradise all occur on the 4th, as does the **Amador Vintner's Harvest Wine Festival** in Fairplay and **Markleeville Open Studios** art show south of Lake Tahoe (which also features nature's art show, the aspens turning in Hope Valley).



The following weekend, you can switch from veggies to fish. The **Rio Vista Bass Derby and Festival** runs from the 10th-12th, so fire up your sparkly boat and southern accent for a festival that involves much more than just fishing (such as a parade, crafts show and soap box derby). The **American River Salmon Festival** returns to the Nimbus hatchery on the 11th and 12th, celebrating the salmon that once returned to the American and might again someday. The **Jewish Food Fair** brings gefilte fish (okay, that's a reach) and better stuff to the Congregation Beth Shalom in Carmichael on the 11th.



Sweeter things are also afoot on the same weekend, beginning with the **Fine Chocolate and Wine Festival** in Oakhurst, and heading east to the "other" foothill wineries at **A Taste of Calaveras** in Angel's Camp. The **Amazing Race – Fairplay Edition** puts you in the reality show –well, a winery version, sort of – on the 11th. Go to their website for the details. Take a step back, literally and figuratively, on the 18th and 19th at the **Folsom Renaissance Fair** at Lion's Park. The holiday season kicks off on the 24th and 25th with the **Sacramento Arts Festival** and 225 vendors at the Sacramento Convention Center.

Kid Friendly

Is there a better time to be a kid than October? I mean sure, December has Christmas, but Halloween has become a month long holiday, and there are harvest festivals galore (go to

www.parentsmonthlyonline.com to really get the full listing) – what's not to like?

It's not necessarily just a kid's event, but I have to recommend the **Golden State Nationals**, one of the West Coast's largest hot rod shows, that comes to Cal Expo Oct. 3-5. I took Carson and Owen to this show last year, and was bowled over by how far out of their way many of the exhibitors go to involve the kids. They absolutely loved getting the boys interested in the cars, and we came home with t-shirts, signed posters, and an increased appreciation for the people and machines. It was a great day.



For the younger kids, the **First 5 Children's Celebration** comes to Fairytale Town on the 11th, where they can meet storybook characters, see stage shows, and get free stuff (and info for you) from over 60 local community organizations. **Coloma Gold Rush Live** takes the gold discovery site back to the 1850's, with gold panning, old time cooking and related fun, on the 11th as well. The **Spookomotive Trains**, the steam train that runs from Old Sac (with a haunted theme) begins running on the 11th and stays weekends through the month.



Also beginning early in October are a number of haunted houses and other Halloween events. Some of the notable events include the **Heartstoppers Haunted House** at the Placer County Fairgrounds beginning on the 3rd, the **Field of Screams** nights at the Woodland Corn Maze also beginning on the 3rd, **Scream Extreme Haunted House** at Birdcage Walk (October 11-25th) and the **Jelly Belly Haunted Swamp** at the Jelly Belly Factory in Fairfield (as if you needed another reason to go), from the 22nd-31st. A couple more limited haunted houses include the **Governor's Mansion Haunted House** at, well, the Governor's Mansion (nights on the 24th and 25th) and the **Sacramento Valley Live Steamer's** mini-steam train at Hagan Park that delivers you to a haunted house run by Cordova High School (not for kids under 6 or 7, by the way).



For a little safer and less scary options, go to **Fairy Tale Town's Safe and Super Halloween** (17 candy stations and all the usual Fairytale Town entertainment) on the 22nd, 23rd and 24th, **Boo at the Zoo** (animals, fun and candy at the Sacramento Zoo) on the 31st, and the **Fair Oaks Chamber of Commerce Safe Halloween** at nearly every Fair Oaks retailer along Sunrise Blvd and in Old Fair Oaks, on the 31st. For more safe Halloween info, the Parent's Monthly website above is great as well. Lastly, on Nov 1st, the **Downtown Plaza Ice Rink** is tentatively scheduled to open at St. Rose of Lima Park. Have a great month and **BOO!** Hah! Scared ya!

Upcoming FREE Kids Protection Planning Seminar

Join Us at Funtastic Play Center
1136 Suncoast Lane #9
El Dorado Hills 95762

Friday, October 3
10:00—11:30 a.m.

Wednesday, October 22
6:00—7:30 p.m.

I will be hosting a FREE seminar at the Funtastic Play Center in El Dorado Hills for parents who want to learn how easy it is to make sure their kids will be taken care of in the best possible way and not be taken from their home or raised by people they wouldn't want.

I've arranged playtime so parents can bring their kids while they learn the 9 steps they must take to protect their minor children.

This is a FREE event. However, due to the extremely limited space, it's necessary for you to reserve your spot, since we only have room for 15 families. To reserve your space, simply call us at **916.635.6800**.



BAILING OUT FANNIE MAE AND FREDDIE MAC BY WAYNE CHUBB

By the time you read this, government bailouts of the entire financial system will have dwarfed the \$3.9 billion bailout of Fannie Mae and Freddie Mac (if the word dwarfed can be used in the same sentence as \$3.9 billion). I'm fairly fiscally conservative, but I grudgingly agree with this particular decision. Why? Read on.

First, a little history. Fannie and Freddie were created after WWII to help more Americans buy homes. They don't actually lend money – what they do is guarantee to buy loans that fit within certain guidelines from the lending banks, guaranteeing that the banks can quickly turn the loans back into cash (rather than sitting on a long-term loan and being paper rich and cash poor) that they can lend to more borrowers. Remember the bank run scene in "It's a Wonderful Life"? They were supposed to prevent that scenario and, for over 50 years, they did.

Fannie and Freddie then bundled thousands of mortgages at a time into Mortgage-backed Securities, and sold them to mostly institutional investors, both here and overseas. Ever had the bank you write your mortgage check to change? That's because most loans are sold more than once as part of these securities. Until recently, they were relatively low risk, modern return investments that balanced the ups and downs of more volatile stocks in large portfolios such as pension funds and mutual funds.

Unfortunately – and this has been a well-kept secret – some problems with mortgages have cropped up recently. These issues have made mortgage-backed securities a touch riskier and less attractive. Many risky loans didn't fall under Fannie Mae's guidelines (though there were ways around them), but the fear of mortgages in general made the securities impossible to sell, sub prime or no, and left the mortgage giants holding lots of paper and very little cash – exactly the scenario they were designed to help banks avoid.

The government infusion basically replaced the cash, or part of it, that would have come from the securities sales. Were it not for that, Fannie and Freddie would grind to a halt, and what home loans are available could easily return to the 15-18% rates (or worse) of the late '70's, sending home values further into the dumper. So, while I am very concerned about most government bailouts – picture the number **\$700,000,000,000** – I am grudgingly willing to agree with this one.

Besides, were the action not taken, we could see the sale and/or failure of major investment houses, organizations like Bank of America getting even bigger, and more huge government bailouts. Oh, wait...

Written by Wayne Chubb Mortgage Loan Officer and upfront Mortgage Broker. Wayne makes the scary and undecipherable mortgage process, especially choosing the right loan for you, easy and understandable.

IS LEGAL ZOOM A GOOD IDEA? DOES IT WORK? BY ALEXIS NEELY

I'm not going to lie, I am mighty impressed by the business acumen of the lawyers who started LegalZoom. Generally speaking, lawyers are the worst business people, but not these guys. They are smart.

And, I'm pretty impressed that they've got the American public thinking about proactive legal planning for their businesses and their families. It's a great first start considering that 69% of you haven't even named guardians for your kids!

What concerns me though is that people are relying on legal documents alone and not getting legal guidance and they think everything is good to go, when it's often not.

The truth of the matter is that often times creating your own legal documents provides a false sense of security and the breach is only discovered when it's too late to do anything about it.

It will seem really easy and as if you've done everything your supposed to do. And, you'll go through your life thinking that you've done a really good thing for your family or your business. But then, a crisis will come, like a lawsuit, hospitalization or even worse, a death. And your family will be scrambling to figure out what to do and quite often, they'll find out they're screwed by something simple, but integral, you overlooked.

Like not titling the ownership of your house properly. Or, not signing the bylaws for your corporation. Or, not issuing the share certificates. Or, not signing your will properly. Something that seems dumb, but is super easy to miss. Even for lawyers.

Sadly enough, it doesn't only happen when you do it yourself; this false sense of security can happen when you work with a lawyer too. In fact, most estate plans in place today are in grave danger of failing. My own father-in-law spent thousands of dollars on an estate plan and we ended up in court probating his estate anyway.

I'll tell you more about what happened and what to look for in your own estate plan to make sure that doesn't happen to your family next month. In the meantime, if you are going to do it yourself, take this advice

1. Get whatever you do reviewed by a lawyer. It's better to know than to wonder. Contact a Personal Family Lawyer to review your Do It Yourself Legal Documents (Suze Orman Will & Trust Kit, LegalZoom, Trust on the Web, any of them).

2. Make sure you do the whole job, not just part of it. For example, if you incorporate yourself, don't think filing documents with the State alone is the final step - you need corporate operating documents, you need to issue stock or membership interests, you need contracts and board resolutions, meeting minutes and a registered agent. If you don't have all of these things (and more) your personal assets are not protected from your business risks.
3. If you have kids, make sure you've adequately provided for their care. Most do it yourself legal products (and lawyers themselves for that matter) don't adequately plan for the things parents really care about.
4. Doing something is better than nothing, but doing something wrong and thinking everything has been taken care of is the worst of all.

Written by Alexis Martin Neely, author, speaker, Personal Family Lawyer, Family Financial & Legal Expert for Better TV and MOM. Alexis makes it super easy for your family to talk about and plan for sticky subjects like money, death and taxes. Subscribe to Alexis' free online magazine "Family Wealth Secrets" at: www.FamilyWealthMatters.com



Thank YOU for recognizing our efforts by sending your friends and family.

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.

Marsha Karley
Todd Peterson
Carroll Dudley



These are uncertain times, with the newspaper headlines screaming about financial crisis after financial crisis after bank failure. It makes you want to crawl under a rock and hide. The best advice I received recently came from Wayne. He is such a level-headed and practical fellow who is able to see through all the junk and get to the heart of things. Wayne's advice is simple—control what you can and don't worry about the rest. We can't control what Congress is going to do, we can't control what the markets are going to do, so why should we drive ourselves crazy worrying about things we can't control. Made a lot of sense to me.

One of the best ways I can think of to find some peace in all this craziness is to make sure "I have my house in order." There is a certain calmness that comes from creating order from chaos. House cleaning can take various forms. For some it's literal house cleaning like changing a dirty air filter or cleaning out the gutters after the leaves have fallen (you're doing that aren't you?) For others it can come from putting your financial or legal house in order—including rolling over forgotten 401(k)s or getting your estate plan in place (or updated—when was the last time you blew off the dust?).

Whatever it is for you, I encourage you to find those areas where you can exert some control and get things done. I'm confident the other things will work themselves out over time. They always do.

All my best,

Get your free report regarding your bank and FDIC insurance
at our website www.chubblawfirm.com.



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