

## WHAT'S GOIN' ON BY WAYNE CHUBB

It's September, so it must be fall – and the thermometer shows it's 101 degrees in the shade today. At least there are cool down opportunities coming up! September actually offers a little breather before all the Holiday events start kicking in, but the stuff below should keep you busy. I hear there's also some kind of election coming up – you may hear something about it in the coming weeks.

May as well start with wine, beginning in the Gold Country during the **Gold Harvest Wine Trail**, a tour of the 14 (yes, 14!) wineries in the Nevada City / Grass Valley area – worth the trip, and above the Valley heat, Sept 13-14. Then head 30 minutes west on Highway 20 to **Brews, Blues and BBQ**, a tasty triple threat at the Yuba –Sutter Fairgrounds in Yuba City, on the 13<sup>th</sup>. Lastly, the **El Dorado Tour de Vine Harvest Festival** is held at 20 ED County wineries on Sept. 13-14. The Lodi Grape Festival is also running that weekend, from Sept. 11-14. Do you see a pattern here? If you would like a higher elevation, lower alcohol way to spend the weekend, the **Ebbetts Pass Scenic Celebration** showcases the 61 mile Ebbetts Pass National Scenic Byway with a passport event that runs from Arnold to Markleeville on Sept 13. Gorgeous scenery, and if we get a slight chill, incredible fall colors. Then head for a little fiddle music at **Blugrassin' in the Foothills**, a - you might have guessed this - bluegrass festival in Plymouth (gateway to the foothill wineries) Sept 19-21. Closer to home, the world renown **Fair Oaks Chicken Festival** returns on Sept 20-21 as well. Book your reservations early! Speaking of needing to book early, my **favorite** festival of all returns for its 26<sup>th</sup> year to Columbia State Park outside Sonoma on September 27<sup>th</sup>. Yes, it's **Poison Oak Festival** time again, so make your best arrangement, gather your worst rash photos, and enter those and the other contests for the most irritating, oozing party you'll ever love! If poison oak isn't your thing, then **A Taste of Lodi** (food and drinks in one of the last great undiscovered wine regions) and the **Fair Oaks'toberfest** (Beer, brats and blues in Fair Oaks Park) both take place over the Sept 27-28 weekend as well. Finally, the first weekend in October brings a plethora – even a cornucopia – of events that mostly involve food and drink. The Sacramento **Octoberfest** will be held at Turner Hall on J Street Oct 3-4, and the **Amador Vintner's Harvest Wine Festival** will be celebrated at over 20 Amador County wineries that same weekend. 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 Hal-

loween season in Riverbank, October 3-5.

We also highly recommend two places that feature several small winery tasting rooms, along with other businesses, under one roof. One is **Vino Piazza**, a little east of Lodi, and the other is **The Old Sugar Mill** in Clarksburg, both offer a half dozen family wineries that make great (and sometimes not so great) wines and allow you to spend a leisurely couple of hours walking and tasting rather than having to drive from place to place.



**Kid Friendly** The **Apple Hill Fall Season** kicks off on September 6, and it can be relatively uncrowded in the middle of the week. The aforementioned **Chicken Festival** is extremely kid-friendly, save for a few nasty feral roosters. The **Scream Extreme Haunted House** opens for the season at Birdcage Mall on September 27, the same weekend that Fairytale Town hosts the **Children's Book Celebration**, featuring behind the stories tales, author readings, and other fun, reading-related stuff. Further afield, the **World's Largest Corn Maze** opens for fall at Cool Patch Pumpkins in Dixon on the 26<sup>th</sup>, and the **Galt Old Car Festival**, featuring pre-WWII vehicles, rolls in on the 28<sup>th</sup>. Finally, the **Golden State Nationals**, one of the West Coast's largest hot rod shows, 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.

Enjoy the rest, and have a great September. Don't look now, but those are the holidays you hear coming up behind you.

# WHAT EVERY MOM NEEDS TO KNOW...TO TAKE CHARGE OF HER LIFE, HER CHILDREN AND HER FINANCIAL FUTURE



**Don't miss this FREE teleseminar for moms only.** 69% of moms don't have their financial house in order and haven't made legal plans for their kids' well-being and care. A growing number of elderly women are entering poverty everyday;

women who thought they had everything taken care of, but are finding out too late, they didn't. The time for you to take action is NOW!

On this FREE call for moms, you'll discover how to ensure your children's future is not left in the hands of a broken down court system and a Judge who doesn't know you or your kids. You'll hear the lessons I learned from my mom and grandma who were left in the lurch after counting on

their husbands to support them for life. Take the first step to get control of your financial future and overcome the fears that may be holding you back from your dreams.

Let my friend and mentor Alexis Martin Neely, mom, author, and America's Personal Family Lawyer take you by the hand and give you the tools you've been searching for in your quest for freedom in all areas of your life. It starts here.

**Date: September 18, 2008**

**12:00 pm - 1:15 pm PST**

**For more information and to register go to  
[www.SacramentoMomsFreedomCall.com](http://www.SacramentoMomsFreedomCall.com)**

## FITNESS FOCUS

Did you know that only about 25 percent of U.S. adults engage in the minimum amount of physical activity? The American College of Sports Medicine has defined it as 30 or more minutes of moderate activity, most days of the week. Here are two examples of how you can get started!

- Perform aerobic exercise 3-7 days per week, for 30-60 minutes at 40-70 percent VO<sub>2</sub>R, include gradual warm-up and an extended cool down.
- For non-structured aerobic exercise, accumulate 30-60 minutes of physical activity throughout the day, on most, preferably all days of the week.

**Rule of thumb:** It is better to do some activity than none. If you only have 10 minutes to exercise it is **still** accumulative. Usually once you start you will go a little longer.

**Fatigue Fighter:** Caffeine can create fatigue. Going on a Starbucks run at 3 p.m. can help carry you through the rest of your day-and unfortunately, well into the night. Caffeine can stay in your system for up to eight hours or even longer, so drinking coffee too late in the afternoon may disrupt your slumber, stealing the rest you need for

next-day stamina. Limit coffee consumption to two or three 8-ounce cups a day to avoid overload and subsequent headaches and jitters, and cut out the upper about eight hours before bedtime. Still sleepy in the afternoon? Have an energizing high protein snack; a handful of raw almonds will do it.

*Anyone considering beginning an exercise program should get a physician's clearance first.*

*Written by Pam Markee 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 exercise program design helps clients of all fitness levels and populations including, physically challenged and golden age adults, achieve optimal health.*

**SPECIAL OFFER:** Make a plan to start your exercise program now. Be one of the first 10 people to contact Pam this month and mention this newsletter and receive a free Postural Analysis (\$150 value). The Analysis includes one hour consultation and discussion regarding the results and interpretation of the exam. **Contact Pam at 916.921-6844 or go to [www.markeepersonaltraining.com](http://www.markeepersonaltraining.com) to make your appointment now.**

## THE TIMES THEY ARE A CHANGIN'

What would you do if one day you woke up and needed help with everyday activities like managing your check-book or even getting dressed? Who would care for you? Where would you be cared for and what will it cost? Did you know that 24/7 in-home care can cost more than \$5,000 per month, that the private pay rates at assisted living facilities start around \$3000 per month and the rates at skilled nursing facilities are upwards of \$7000 per month? How long would you be able to sustain payments of this size? If you're married, would your spouse have enough left over to live on?

I don't know about you, but I don't have a crystal that can tell me if or when I might need long-term care (LTC), which focuses on helping with a broad range of daily activities rather than immediate care for a particular illness. While often needed after an illness, LTC can be needed due to other conditions such as arthritis, diabetes, dementia or Alzheimer's. LTC may be completely non-medical and include assistance with shopping, cleaning, cooking, dressing, money management, and transportation. Traditionally, the younger generation of the family stepped in to help out. As extended families become a thing of the past and we live longer, this is an issue that is becoming more important to many of my clients and their parents.

Why should LTC be important to you now? In 2009 some of the rules are going to change dramatically and will impact your ability to receive long-term care. There are only a couple ways to pay for LTC, the most common of which are long-term care insurance or a really fat wallet. But that is not always possible. For some the only way to pay for LTC is for the government to pick up the tab under the Medi-Cal (Medicaid) program. Oh, just to dispel a myth, LTC is **not** covered by Medicare.

Because LTC can be very costly I often see people put off planning for it and only doing something once an actual need arises. At that time, insurance is clearly not an option and even a fat wallet shrivels quickly. Up to now it has been relatively easy, although not uncomplicated; to do last minute planning and get someone qualified. But starting in 2009 the rules they are a changin' – dramatically, and emergency planning will be extremely difficult, if not impossible to accomplish.

What that means to you is proper prior planning will be critical. And that planning needs to take place **at least 5 years prior** to the need for Medi-Cal services. Remember the crystal ball? Do you know when that 5 year period would end for you or a loved one?

So what should you do now? First, consult with a qualified and knowledgeable long-term care insurance agent to evaluate your needs, determine if you qualify medically, and if the insurance is affordable for you. You'll want to take into account your family history. How healthy are/were your parents? How does your lifestyle and health differ from theirs?

Second, evaluate your current estate plan. Does it include provisions to allow your family to accomplish LTC planning on your behalf in the event you need care and are already incapacitated? Does it look like you could potentially need long term care in the next 5 years? If Medi-Cal looks like it may be needed to pay for your care, does your current estate plan have an asset protection component?

Planning done in 2008 is much more flexible than planning done in 2009 or later. The new rules are intended to make it even more difficult to qualify and a longer lead time will be necessary. **Good planning has never been more important.**

You can always call us if you want to learn more, or need an estate plan check up to make sure you are covered or have the flexibility to do additional planning if needed, or need a referral to a qualified LTC insurance agent.

*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](http://www.chubblawfirm.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.

Louanne Weston  
Jennifer Baytosh  
Sandy Dudley  
Ryan Sneller





Wow, I can't believe summer is just about over! Carson started back to school already and Owen starts preschool this week. Where has the summer gone? I hope you had the opportunity to enjoy life a little this summer and do fun things with your family. As I was munching on freshly picked blackberries during a romp with the boys in the woods near our house the other day I realized just how lucky I am. I have a wonderful family, live in a place only a few minutes walk from a beautiful river where I can feel miles from the hustle and bustle of life, have a career that I love and the opportunity to pass my passion on by helping others. There is so much to be thankful for if we only just stop for a few moments to eat the blackberries and see the wonders around us.

With this issue I welcome my first guest columnist, Pam Markee of Markee Personal Training. I hope you find her fitness insights as helpful as I do, and make sure to check out her special offer. Thanks Pam for joining us!

All my best,

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Upcoming FREE Kids Protection Planning Workshop on October 3 at Funtastic Play Center  
Register and get more information at our website [www.chubblawfirm.com](http://www.chubblawfirm.com).

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11211 Gold Country Blvd, Suite 101  
Gold River, CA 95670  
916.635.6800

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