

CHUBB REPORT



Especially For You

December 2010

WHAT'S GOIN' ON BY WAYNE CHUBB

Am I the only one a little surprised to be heading into Christmas already? I blinked on Labor Day, and apparently we've sped past Halloween and Thanksgiving already. Where the time has gone, and where it will be found this month, I'm really not sure – but I can suggest a few ways to spend it if you have it.

There are three events that immediately jump to the fore as must-do events. First is the **Radio City Christmas Spectacular** at Arco Arena on the 15th. I saw this at Radio City Music Hall as a kid and again as a teenager, and the legs – er, show – is even better in person. If your tastes are a little earthier, head for the **Bay Area Fungus Fair** at the Lawrence Hall of Science at UC Berkeley, Dec 4-5. In addition to 'shroom cooking, identification, and hunting seminars (the edible kind, not the typical type of Berkeley mushroom), there may not be a better place to watch a sunset than the patio in front of the museum. Watching the sun go down over the Pacific with the Marin Headlands, Golden Gate, SF Bay, and downtown SF and Oakland spread out below you is absolutely magical. While you're there, catch the **Telegraph Avenue Holiday Street Fair** in Berkeley on various days from Dec 11-24 and enjoy some of the most outrageous people watching (come on – combining Berkeley, art and free / cheap food?) on the planet.

Speaking of food and drink, head out to the **El Dorado Wineries** on Dec 4 for lots of food and wine pairing events, or to the **Davis Art Center Holiday Sale** (Dec 3-5) for 70 artisans, including some who work in chocolate, all in the safe, nuclear free confines of Davis. Then, the following weekend, check out the newest great wine region in the state at **Holiday in the Hills** on the Placer County Wine Trail (Newcastle to Auburn), and bring an unwrapped toy for their Toys for Tots drive and get free admission! Then continue up Highway 49 to Sierra Knolls Winery in Grass Valley on the 11th for their **Decadent Dessert and Barrel Tasting Party**.

And, thanks to the Polar Express, Christmas also means trains – both under the tree and on the tracks. At the **California Rail Museum** in Old Sac, the **Polar Express** will make runs along the Sacramento River on Thurs-Sun, from Dec 1-19. For the younger kids, on December 4-5 and 11-12 take the Sacramento Valley Live Steamers' **Train Ride to Santa** at Hagan Park in Rancho Cordova. It's a miniature steam train

ride to Santa's workshop with a photo op with Santa and the greatest offering of Christmas cookies in Sacramento – we highly recommend this one.

For a little more low-key breaks from the seasonal rush, try stepping back in time and / or size. The **Fair Oaks Santa Parade and Tree Lighting** is an event we never miss, and is held on the 4th this year. Nevada City hosts their **Victorian Christmas** from December 1-19, and Grass Valley their **Cornish Christmas** from Nov 26 - Dec 17. Both do a spectacular job of turning the clock back 100+ years for little more than the cost of the gas to get there. Combine it with the **Bed and Breakfast Christmas Tour** in both towns on Dec 9 and 16 for the complete Gold Country experience. Further south on Highway 49, **Christmas in Coloma** at the Marshall Gold Discovery State Park recreates a mining camp Christmas on Dec 11-12. With gold currently over \$1300 an ounce, you might want to stay a few days yourself. For a more modern event, the same weekend brings the **Old Town Auburn Country Christmas** with, of course, Santa, music, wine, and clam chowder served up by the Auburn fire department. Farther away, and a week earlier (Dec 4-5) is **Holidays in the Vineyards** at all the Livermore wineries. The wines this appellation produces are no secret, but well worth the trip.

There are also plenty of things to do on your own schedule. The **California State Capitol Holiday Music Program** brings free live music to the Capitol Rotunda every weekday from 11-1, and means that noise you want to hear is finally coming from the Capitol. The best Christmas display in town is at the **Crocker Art Museum**, and the **Second Saturday Art Walk** will give you lots of unique gift ideas. The **Sacramento Zoo** is always uncrowded at this time of year, and offers **Holiday Magic** (where you watch the animals open their presents – really!) on Dec 11th. Then on the 24th, they offer their **PJ Party**, combined with their **Free Admission Day**, so you don't have to get dressed or bring your wallet. And, as always, Christmas Eve is the least crowded day of the year at the foothill wineries, and is a great way to wind down before the big day.

Heather and I would like to thank all of you for your holiday presence, and want to wish you a relaxing, joyous, and safe holiday season!

Coping with Hearing Loss During the Holidays

BY BETTY VOSTERS-KEMP

How was your Thanksgiving? Was it special because it brought family and friends together? Did you enjoy lots of good food and conversation? Or was it frustrating for you and your family?



For one in three people over the age of 65, socializing during the holidays is stressful because of hearing loss. People with hearing loss often feel left out. They may even feel resigned and not want to participate in social gatherings. Instead they leave the room to read or watch television after a family dinner. It's exhausting to try and follow a group conversation when you *hear but don't understand*. If this describes you or someone you care about, please read these 8 helpful tips.

- Entertain in small groups rather than large parties.
- When possible, reduce background noises by turning off the television or radio.
- Sit in a corner or near an outside wall so that you are not surrounded by noise.

- Always face the speaker to get important visual cues. Your eyes and brain can help you fill in the missing words in conversation.
- Don't be afraid to ask people to repeat. It may be that someone else in the group missed part of the conversation as well.
- Ask people to speak slower not just louder.
- If possible, choose to speak to one person at a time. It's easier to talk to one person than try and follow several people at once.
- Keep a sense of humor about your hearing loss. If you can laugh, and take little mistakes in stride, you can reduce embarrassment for yourself and others as well.

Most important of all, if you or someone you love has a hearing loss, take action. It would be a shame for you or your loved one to feel left out at the next social gathering. Make a commitment now to have your hearing tested and get help. Mention Heather Chubb's name and Avalon Hearing will test your hearing for free. Then, if you need help, we'll let you hear just how clear life could be by *test driving* new hearing technology! There is still time to get connected for the next holiday!

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December 6th through 10th Is Older Driver Awareness Week

This is a good time to think about the older members of your family and see if it is time to make other arrangements for them to get around. Luckily there are a variety of options to help you decide if it is time. The American Occupational Therapy Association (AOTA) www.aota.org/olderdriver/ has people that are trained to evaluate a person's overall ability to operate a vehicle safely and provide rehabilitation, if necessary. The **AAA Foundation for Traffic Safety's** website www.seniordrivers.org provides driving tips for seniors. AARP Driver Safety Program www.aarp.org/drive is the nation's first and largest classroom driver refresher course designed specifically for motorists age 50 and older. The

course helps drivers refine existing skills and develop safe, defensive driving techniques.

In addition, you should review your long-term care plan to make sure it includes provisions for ensuring that you or your loved one can remain mobile after they are no longer able to drive themselves around.

It is very important to ensure that older people have access to transportation so they can remain active in the community. Not being able to drive should not mean that people can no longer volunteer, work, or shop in their community. It is important to make sure that they are not stranded at home.

A Holiday Gift for You

As a special gift to start the holiday season, I want to personally give your family the gift of estate planning by offering a \$750 Peace of Mind Meeting with me absolutely FREE. In this session, we'll do a complete inventory and audit of your family's personal and financial situation to determine just how well (or not so well) your family is protected should something happen to you or your spouse. Not to mention, you'll leave so educated, empowered and ready to protect your family no matter what life throws your family's way.

So if you haven't begun planning (or you want a plan checkup) or you're concerned about a loved one, be sure to **call Ashley at 916.635.6800** and schedule your free Peace of Mind Meeting as soon as possible. **When you call by December 20 to schedule your Peace of Mind Meeting I'll give you \$500 off your planning fees. My bonus gift to you for the holidays .**

It's happening all around the country as we gather together to celebrate this holiday season. Because of time and distance, changes in older loved ones become more noticeable. Uncle Bob seems a little slower to respond to our questions and it takes him longer to move from room to room or up the stairs. Mom's house, which she took pride in keeping spotless, isn't as clean as it used to be, newspapers are piling up everywhere, and the yard is looking shaggy. Then there's Aunt Katie whose kids have noticed that she doesn't pay the bills on time or pays them more than once and she's donating to charities that she has no idea what they do. The mail has become a daily event for her since Uncle Steve died.

The holidays also may be a time when families face the difficult decisions about finding care for their older relative. Here are some of the changes that may indicate your loved one needs some extra help.

- Weight loss
- Bad personal hygiene or significant negative changes in personal hygiene
- Unusually loud or quiet, paranoid, agitated behavior
- Unusually cluttered, dirty or messy home
- Local friends and relatives are expressing concerns about changed behavior
- Self-imposed isolation, stops attending activities
- Signs of forgetfulness such as unopened mail, piling newspapers, not filling prescriptions, or missed appointments
- Signs of poorly managed finances, such as not paying bills, losing money, paying bills twice or more, or hiding money
- Unusual purchases

If you notice changes that are of concern, a physical and neurological exam should identify any medical issues that your loved one is facing. After the medical issues are in hand, a good Geriatric Care Manager (GCM) can help your family assess what types of options are available to assist your loved one live a full, fruitful and safe life. GCMs are professionals who specialize in assisting seniors and their families with the issues surrounding aging. Suggestions may include a home health aide, adult day care, and a bill paying service or many other things.

If your loved one can no longer live on his or her own, then the issue of where the person will live has to be discussed. A family member's home, assisted living, senior housing, or nursing home are all possible options. These choices have many consequences. This is where having a good elder law attorney can provide much needed assistance.



If nursing home care is needed, Medi-Cal planning should be done to assist the loved one in qualifying for Medi-Cal as soon as practicable and thereby preserving as much of the loved one's assets as possible. Many families incorrectly believe that all savings will be lost and the home will need to be sold, or worse yet taken by the State, to pay for a nursing home stay. This is simply not true. A good elder

law attorney should be able to protect all the assets of a married couple and a good portion of a single person's savings.

Last, but certainly not least, your loved one should consult an elder law attorney to ensure that all alternative decision making documents such as an Advance Health-care Directive, Durable Power of Attorney and HIPAA Release are in place and valid. All of these documents allow family members to assist an older person who is facing physical or mental challenges.

Actually, every adult should have these documents in place in case they become incapacitated unexpectedly, whatever their age. If you do not choose alternative decision-makers the court will choose for you through the conservatorship process. This process is complicated, time consuming, emotionally draining, and expensive.

The holidays are a time of joy and stress. If you come home to find your loved one needs some help, don't worry. There's lots of support out there for caregivers. Contact an elder law attorney right away to start the process. Most likely the attorney will have good referrals to the other services you may need.

If you need help establishing or updating your estate plan or helping an aging relative put the right plan in place, take advantage of our Holiday Gift and call our office to schedule a Peace of Mind Meeting..

Written by Heather R. Chubb, elder law attorney, speaker, and Sandwich Generation kid. Heather makes it easy for your family to talk about and plan for tough subjects like money, death and taxes, aging, and other life transitions. Visit her online at www.chubblawfirm.com.



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Thanksgiving is done and with it my now annual quest to find the best way to cook a turkey, fast. I love turkey, but I hate the wait— 3, 4, or 5 hours of roasting is just too long. Last year's initial quest resulted in the Safeway's 'Speed Cook' method and a house filled with smoke. The turkey turned out fine, but this was not a method deserving of a repeat performance. This year's method, courtesy of Better Home & Gardens—cut up the turkey into 5 pieces—boneless breast, 2 leg/thighs, and 2 wings. Start the legs first and roast for 30 minutes then add the breast and wings. Start to finish roasting and resting time this year—1 hour 40 minutes—for an 18 pound bird! Every part of the turkey was cooked to perfection—juicy white meat and tender dark. We have a winner! The obvious drawback to this method is no perfectly golden whole turkey to bring to the table. Not a problem at my house—we never did that anyway—the turkey was always

carved in the kitchen and the meat heaped on a platter for serving. But it wouldn't be a Chubb family holiday without a bit of drama. When dessert was served—a lovely pumpkin swirl cheesecake—we each simultaneously took the first bite looked at each other and said "It's a bit. . . bland." It was then that I remembered that Owen helped make the cheesecake, but he asked to help when I was laying out all the ingredients and in trying to temper his boundless energy and thereby contain the extra mess I was distracted and forgot . . . the sugar! We all ate it anyway and had more the next day. Not great, but edible, if a bit, well, bland.

I hope your holidays present you with the opportunity to make fond memories. It's not about perfection, and besides who remembers the perfect (is there any such thing?) ones anyway. It's always the turkey that won't cook or perhaps a Christmas tree crashing down in the middle of the party (true story) that we remember and the people. Enjoy this time of reflection and joy with those you love. May you holidays this year be merry and bright!

All my best,

Guiding You and Your Loved Ones Through All of Life's TransitionsSM

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