

CHUBB REPORT

January/February 2011

WHAT'S GOIN' ON BY WAYNE CHUBB

Yep, I blinked and missed the first two weeks of the year. Hence, a mid-January and February update. This can be a slow time of year – no snow in the Valley (which we former New Englanders approve of), but otherwise it is the dead of winter. Many of our favorite foothill wineries are closed, outdoor activities are curtailed due to uncertain weather, and rain and / or fog literally and figuratively dampen our enthusiasm for playtime. Still, there are things to do – starting with the **Mendocino Crab and Wine Days** from January 21-30. It's in Mendocino and, well, it involves lots of wine, crab and related events. Check it out online, and make time to get to the North Coast (and out of the tule fog). And for crab closer to home, Google "crab feeds, Sacramento" - I have never seen so many crab feed fundraisers as will be going on over the next 6 weeks.

So since we're on the subject of fine food and drink, let's start eating and drinking. The weekend of January 29-30 brings it, at **Bring Out The Barrel** at 25 El Dorado County wineries, offering food pairings and barrel Tastings along with the foothill's best fruit of the vine. Closer to home is the **Winter Wine and Food Fest** at the Sacramento Convention on Jan 29. This Make-A-Wish fundraiser brings 60 wineries, 60 restaurants, and a smattering of microbrews to downtown Sacto. I may find myself in Orland that weekend, though, for the **All-American Rib-fest**, the first great BBQ competition of this year. February 12-13 brings **A Taste of Chocolate** (plus wine and other treats) to downtown Auburn, the **Wine and Chocolate Weekend** at several of the Lodi wineries, the **Petite Sirah Port Weekend** (also including chocolate and other goodies) at Bogle Winery in Clarksburg, and the **Port and Chocolate Lovers Weekend** at the Old Sugar Mill in Clarksburg. This recurrent theme is related, apparently, to some sort of holiday on Feb 14 – I'll have to ask Heather.

There also seem to be some mini-themes running through upcoming events. Are you a car guy (or gal)? Catch the **Monster Jam** monster truck show at Arco Arena on Jan 21-22, or the **Dropped and Chopped** hot

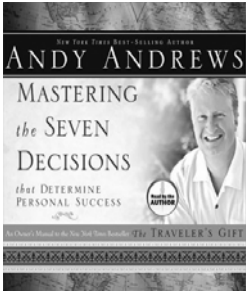
rod display that opens at the California Auto Museum on Jan 22, or the rolling art that is **Autorama**, featuring over 450 hot rods and street rods from around the country at Cal Expo on Feb 11-13. Prefer waterfowl (there is no way to make that a smooth segue)? How about heading to **California Duck Days** at several locations in Davis on February 25th, featuring lots of wildlife viewing but, alas, none of the cooking demonstrations I was hoping for. Or try Chico and the **Snow Goose Festival** on January 27-28.

Two kid's events stand out. One is **Free Museum Day** at over 20 area museums on Feb 5th, and the other is **Family Sleepover: Sleeping with the Gods** at the Crocker Art Museum. Bring your sleeping bags, watch the movie *Percy Jackson and the Olympians: The Lightning Thief*, go on a Myths and Legends treasure hunt, paint Greek-style vases, and enjoy late night snacks and breakfast – feta and olive oil pancakes, I'm guessing.

Finally, you can burn off all the wine and chocolate on Feb 26th on a **Full Moon Snowshoe Tour** at Kirkwood, then cap the night with a hot toddy at the Kirkwood Inn. If you prefer it a little hotter, the same day offers **Carnaval** at the Sacramento Brazilian Center – I'll bring my thong.

I'll finish by indulging myself a little. This time of year means steelhead fishing on the American River here in town, and there are three related events coming up. The first is the **ISE Sportsman's Show** at Cal Expo on Jan 20-23. All things hunting and fishing, and I'll be tying flies there – stop by and say hi! Next is the **Wild Steelhead Festival** in Healdsburg on Feb 11-13 which celebrates the return of this majestic and dwindling sea-run rainbow trout that has become an obsession with many anglers, including yours truly. Fishing seminars, river tours, and tons of kids activities including a fishing pond make this worth the drive. Lastly, the **Fly Fishing Show** at the Pleasanton Fairgrounds allows my fellow fly fishers to spend whatever is left after Christmas on gear and trips.

Thinking of Which Decisions Are Most Important



One-time questions, like whether you will handle item A or item B are easier to make than decisions that cover an entire area.

These are the types of decisions that change your lives. Well-known author Andy Andrews, author of *Mastering the Seven Decisions That Determine Personal Success*, gives these examples:

- **The responsible decision:** You accept responsibility for your past and your future. Your history is not your destiny. Taking responsibility is also about hope and control, not about blame.
- **The guided decision:** Seek wisdom through reading, study and hearing inspirational thinkers. If you don't have a mentor, be your own.

- **The active decision:** Don't allow fear or doubt to immobilize you. Take action, seize the moment and move on.
- **The joyful decision:** Dwelling on what's wrong with work or life drives away opportunities and encouragement. Choose happiness instead. It's not a matter of your present circumstances. It is a matter of choice.
- **The compassionate decision:** Make compassion and forgiveness part of your everyday life.
- **The persistent decision:** Hold fast to your vision and avoid second-guessing yourself. Lack of commitment has caused marriages to fail, businesses to tumble and jobs to be lost.

Quote of the Month

Wealth is the ability to fully experience life.

~ Henry David Thoreau

You Can Be Stronger: How to Develop A Resilient Personality That Can Bounce Back from 'Disasters'

Resilience is the ability to overcome adversity and to deal with stressful and difficult circumstances. The most resilient people recover from traumatic experiences and are stronger and wiser.

Everyone is born with the potential to develop these abilities, says Al Siebert, author of the award winning book *The Resiliency Advantage* and the best seller, *The Survivor Personality*. He says the five levels of resiliency are:

1. Maintaining your emotional stability, health and well-being. This is essential to maintaining your energy.
2. Developing an outward focus with good problem solving skills and concentrating on the challenges at hand. Problem-focused coping is better than emotion-focused coping.
3. An inward focus. Have strong self-esteem. Your self-confidence is your reputation with yourself. You expect to handle new situations well because of past successes. Remember them.

4. Expect things to work out well. Have optimism guided by internal values and a high tolerance for ambiguity and uncertainty.
5. Recognize serendipity. It is the ability to recognize what could turn misfortune into good fortune.

Siebert recommends having friendships and loving relationships. Those who do are more resistant to stress.

Wonder about things. Wonder what is different, and "What if I did this?"

Resilient people can have many sides. They can be strong and gentle, sensitive and tough, logical and intuitive. They can think of negative ways to reach positive outcomes, asking "What could go wrong and how can it be avoided?"

Being resilient helps them block attacks and side-step cons, games and manipulations.

Now that the champagne has been consumed and the party horns have been put away, it's time to really begin the New Year. You may or may not be sticking to those resolutions you made on December 31st, but even if they are a vague memory at this point, I challenge you to add one more resolution to your list -- **review your estate plan.**



Here's a checklist to get you started:

1. Look for your estate planning documents and see if they are still in the place where you left them. Check your fireproof safe, safety deposit box, or other location where you store the actual documents. In addition, make sure your electronic copies are where you last left them. You may have chosen to keep them on a CD or on your home computer, in any case, make sure they are still accessible. Additionally, make sure your heirs, executor, or trust administrator know where they are.
2. Review your children's long-term and short-term guardian nominations. Has anything happened either in your children's lives or your guardian's lives that may make you rethink things? Has the person (people) you've named as guardians moved, had a child, divorced, or remarried? If so, does this impact your decision? Have any changes happened that might make you rethink the people you named as short-term guardians?
3. Did any of your children turn 18? If so, you need to make sure that they have the proper legal documents in place. They may not have many assets so they may not need a full-blown estate plan, but they will need a signed health-care power of attorney and living trust in case something happens to them. Without these legal documents in place, you may not be able to speak for them.
4. Update, review, or consider a pet trust. If you currently have a pet trust, has anything happened that would make you rethink it? Did something happen to your pet that may mean

there are more medical expenses than you thought? Did you get a new pet this year that you want to be sure will be cared for if something happens to you?

5. Think through 2010 and list any substantial assets you may have acquired. If you have new assets, make sure they are transferred into your trust. If they aren't, those assets could end up in probate even though you thoughtfully created a trust to avoid this.
6. Review and think about your asset distribution. Does your trust still reflect your wishes for how you would like to distribute your assets? Again, life events such as births, deaths, marriage and divorce may impact the decisions you made about this.
7. Check your insurance policies. Does your life insurance still reflect an amount that would support your family if something happens to you? Has something happened in the past year that would require you raise that amount?
8. Are you still happy with your decision regarding who should administer your estate? Is he or she still willing to accept this duty? Has anything happened in the last year that would make you wonder whether this person is still able to perform this function? If you are in doubt, you may consider discussing the person you chose and make changes if necessary.
9. Update your family's legacy. Each year you should update your legacy whether it is in writing or recorded. Be sure to note family member milestones and accomplishments. This will most likely be the most valuable part of your estate plan so be sure to spend time on this.

As I tell my clients, your estate plan is a document that changes just as your life changes. While every change in your life doesn't mean that you need to update your estate plan, it is important to think through the past year's events and experiences to make sure that your estate plan will still take care of your family just as you planned.

Written by Heather R. Chubb, Life Transitions Lawyer, elder law attorney, speaker, and mom. 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.



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I hope you enjoyed the holidays and were able to take some time off to relax and reflect. At the Chubb house we had a great time. Christmas day started with the pitter patter of elephants tromping back to bed after looking at the haul left by Santa—the boys were under strict orders not to go out of their room until 7a.m., but being kids they just couldn't resist and who among us acted any differently at that age—at least they didn't open anything.

I enjoyed a relaxing week away from the office. It was the first time that I truly did not think about work or go into the office during a vacation—a real breakthrough for me and well worth the effort. Much of the credit goes to spending time at the beginning of December in getting my life in order. I spent time with an efficiency expert learning how to get control of everything in my life because as I learned business and personal are all interconnected. The exercise started with determining all of my "gathering places" for "stuff." As I went through and listed every place that I had things that needed to be done I ended up with 58; this included everything from the 6 email accounts, 3 voicemail boxes to all the piles on my desk at home, in the office and in the kitchen, etc. On average most people have between 30 and 40 places, but the goal is to trim it to 5 or 6! Whittling down the gathering spots was the easy part, going through and processing all the stuff was much more difficult and then keeping on top of the system was a learning process—reinforced by a 21 day check in with my coach. Whew!

I am looking forward to a productive and happy 2011. How about you?

All my best,

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