

April 2011

CHUBB REPORT

WHAT'S GOIN' ON BY WAYNE CHUBB

Welcome to a new incarnation of this portion of the newsletter. We – meaning I, and all of you loyal readers – needed a change. After several years of keeping you abreast of the fun, wild, and weird goings on in the Sacramento region, my tank is running a little empty trying to find new events and, more importantly, entertaining ways to write them up. Some of you might argue that has been a problem for awhile.

Luckily, life stepped in to fill the void! We have been living much of the planning that Heather has helped many of you to accomplish. In addition to highlighting only the funnest, wildest and weirdest events, I will be sharing with you first person experiences of being a fully participating member of the Sandwich Generation. I'll still highlight events worth doing, mostly close in or ones that we have done – or would like to.

We have been spending the last few weekends updating my Dad's house in preparation for selling it, a process that has included going through the piles of, well, stuff that my parents accumulated over 50 years of marriage. Part of that are somewhere around 5000 pictures, including a box that my sister uncovered in the garage that had photos and newspaper clippings ranging from the late 50's back into the late 1800's. There were high school and earlier pictures of Mom, photos of my grandparents' weddings (including the entire wedding party in 1929 Cleveland, complete with belching smokestacks in the immediate background), photos of my great and great-great grandparents, and wonderful (sometimes scandalous – almost) shots of my parents and their siblings and friends as youngsters. Unfortunately, there are also dozens of photos that no one can identify or explain, such as a newspaper clipping showing my grandfather, Dr. James Chubb, talking to his "classmate and friend" Norman Vincent Peale

prior to introducing Dr. Peale at an event. No one in our family knew anything about it. A photo and blurb about my Mom being the Cleveland Plain Dealer's "Bride of the Month" for June 1956 – if anyone knows what that meant let me know, because none of us do. A picture of my grandmother as a 2 year old (?) with her grandparents, older sister, and 4 other unknown girls, circa 1903 or so. Who are they?

So what is my point – besides name dropping, I mean? Heather does "Priceless Conversations" with many of her clients, where she sits down with them and a few prompting questions – how did you meet, what are your dreams, what is success – that result in recorded memories for the family that explain things like the mystery photos and clippings in the garage. Do them yourself, have her do them – but do them. I wish we had when Mom was still around, or when Dad's memory was.

Moving out of the past and into the present, here are a few events that will allow you to enjoy the spring that appears to finally have arrived. For those of you with the travel bug and a good throwing arm, start with the **World Cow Chip Flinging Contest** in Beaver, OK on April 16.

I know, the wet spring has made it impossible to find dry patties 'round these parts. Your next competition, of course, is the **27th Annual Interstate Mullet Toss** in Pensacola, FL, April 29-May 1. While the contest involves the fish, the contest is located on the Florida- Alabama border, so it can be assumed many mullet tossers may also toss their mullets before tossing their mullet. What may hurt the Mullet Toss could be having some of their participants attending the **Royal Wedding** on April 29 – apparently some British to-do where the Royals get married to someone other than their mistress.

Continued on page 2. . .

Have you ever met people who have never heard of an Advance Directive much less National Healthcare Decisions Day (NHDD)? Or who don't yet see the value in 'having the talk' with their loved ones? I know I have. In my role as a Life Transitions Lawyer I run into these people all the time.

On some level I "get" it. Why should we spend time thinking about the end of our life or major healthcare issues when we are still young (or not so young) and vibrant? One reason is that no one can know what the future holds or when a healthcare crisis may strike. And if one does strike it's vital that you make sure you have a voice, even if you can no longer communicate.

I don't know anyone that wants their family fighting over what to do in a health crisis. That kind of fighting can tear families apart—think about Terri Schiavo in Florida.

Having a piece of paper (your Advance Healthcare Directive) in place and letting your loved ones know what you want goes a long way to creating your voice. But don't be fooled by how easy the paperwork looks. The paper alone won't do the trick, it's the conversation and thought about what is important to you that really makes things work.

To get you started, here are some questions you need to think about and talk about. These are not easy questions to answer and discuss. They require time for honest discussion, reflection and planning.

- *What kind of healthcare do you want or not want at the end of life?*
- *Who would you like to make your deci-*

sions for you if you can not speak for yourself?

- *What are your concerns?*
- *What aspects of your life give it the most meaning?*
- *What **one thing** do you want to be sure your doctors, family, friends know about your wishes?*

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 find 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 - "Consumer's Toolkit for Advance Healthcare Planning" www.abanet.org/aging/toolkit/

If you would rather not tackle all of this yourself, I can help. All you have to do is call (916) 635-6800 and request my *National Healthcare Decisions Day Special*, which includes a FREE Peace of Mind Planning Session (normally \$750) AND \$500 off any estate planning (through the end of May). The planning session is free, the legal guidance is free and you'll receive a steep discount should you choose to get your estate planning in order. It doesn't get any easier.

What's Goin' On. . . Continued from page 1

Depleted your travel funds? Your throwing elbow a little sore? Wearing a non-mullet hairstyle? Then there are a couple of events closer to home you may want to catch. For you techies, head for the **8th Annual RoboGames** (formerly the RobOlympics) at the San Mateo Fairgrounds April 15-17. Remember the old BattleBots TV show (if not, neither do I – I'm not that big of a geek either). Well, this event features over 50 different robot competitions, hundreds of pasty guys without girlfriends, and probably a few mullets. Check out the video on their website – you'll see what I mean. For you animal lovers, try the **Sacramento Dog Show** April 14-17 at Cal Expo. For food and drink – head to the foothill wineries and, while you're there, stop at the **Amador Flower Farm** in Plymouth, the best nursery and garden supply in the entire north state. Then have a few sips of the vine to help you forget Tax Day.

Autism Awareness Month: 3 Key Planning Steps for Parents of Special Needs Children

April is Autism Awareness Month, which seeks to educate the public about the needs and challenges facing those with autism spectrum disorders. Despite the observance, many parents of special needs children are still in the dark as to 3 key planning steps designed to protect their child if the unthinkable happens.



According to AutismSpeaks.com, the disorder affects one in 110 children in the United States, with boys being four times more likely than girls to be diagnosed on the spectrum. The prevalence of autism has also increased 57 percent from 2002 to 2006, prompting The Centers for Disease Control and Prevention to refer to autism a “national public health crisis”.

While autism awareness is at an all time high, many parents are still in the dark as to how to make sure their child is physically and financially cared for if and when death or incapacity occurs.

As much as parents of special needs children hate to think about it, there will come a time when they are physically unable—or perhaps no longer alive—to oversee their child’s care. That’s why long-term care plans must be put in place as soon as a diagnosis is made to ensure the child always stays physically and financially protected if the unthinkable occurs.

While the options for long-term care planning are broad and depend on the needs of the child, parents can simplify the process by starting with these 3 key planning steps:

1. **Name Guardians**– Parents should immediately name short and long-term guardians who can oversee their child’s care if something unexpectedly happens to them. Without such designations in place, the child could end up in a lengthy custody battle—or worse—be placed in foster care

if the unthinkable happens. Parents should think outside the box and focus on finding someone whose love and dedication to the child closely resemble their own. Finally, parents should give copies of their designations to the guardians themselves, as well as the child’s school, baby-sitters and even the neighbors so everyone knows exactly who to call if a crisis strikes.

2. **Set up a Special Needs Trust**- A special needs trust is a legal tool that ensures a disabled child’s health care and living needs are taken care of if something happens to mom or dad. Many parents good intentions of leaving their child life insurance benefits or other assets in a will if they pass could void or disrupt the child’s eligibility for Medicaid/Medi-Cal (which is often the only health care option available!) or Social Security in the future . Instead, leaving the inheritance in the right kind of trust helps to ensure that the child receives such financial benefits without actually having assets in their name—thus leaving all government benefits intact.
3. **Build a Team of Support**– It’s never too early to begin building a team of trusted caregivers and advisors who can immediately step in and help the child if a crisis occurs. Such team members may include the child’s legal guardians, a trusted doctor, financial advisor, estate planning attorney and dedicated family or friends. Building such a team now also helps to ensure you have the *right* people in place, as opposed to someone who will prey upon your child’s disability in an emergency.

Parents of special needs children must go into planning with the mindset that their child will require a lifetime of care. Fortunately, by starting with these 3 key steps, parents will make tremendous progress in ensuring their child is physically and financially cared for in their absence.

Written by Heather R. Chubb, Life Transitions Lawyer, 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, disability and other life transitions. Visit her online at www.chubblawfirm.com.



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INSIDE THIS ISSUE:

| | |
|-----------------------------------|---|
| What's Goin' On | 1 |
| Beware Airport Wi-Fi | 2 |
| National Healthcare Decisions Day | 2 |
| April is Autism Awareness Month | 3 |



Spring has sprung and we are busy, busy, busy! The end of being the big dog on campus is near for Carson, but before he gets there a slew of fun activities await him. The first of the bunch is this week when he and his 6th grade classmates head to the Sonoma County coast for the week at Westminster Woods environmental camp. They are kept busy with lots of activities and learning experiences including visits to the tide pools and night walks through the redwood forest—no flashlights allowed! The day after his return from the coast Carson heads out with the Boy Scouts for a long weekend of real camping at China Camp and when he returns that Monday Spring Break starts—what life –lucky kid!

Owen will be starting soccer next week and is super excited. We've been reluctant to involve Owen in sports since we did not have a positive experience with Carson at the same age. So, we decided to wait until he showed interest. And he finally has—he's been asking me for weeks to sign him up. And speaking of sports, it was so nice to hear my boys playing baseball together in the back yard the other evening. Ah, kids outside and getting along—music to a parent's ears.

April 16 is National Healthcare Decisions Day. This day exists to inspire, educate, and empower the public and providers about the importance of advance care planning. Whether you have an Advance Healthcare Directive in place or not you will want to take a peek at the article on page 2. In it I give you some resources. I realize we can't know what life will throw at us, or when, but some thought to those issues is important. The more you talk about your wishes, the more you make sure others give you a voice.

All my best,