



WHAT'S GOIN' ON

BY WAYNE CHUBB

Happy New Year to all, and may 2009 bring more peace and prosperity to all of you than 2008 did. I don't know whether it's the economy or my own post-holiday malaise, but my usual sources show little to nothing of note going on this month, and much of what is happening is going on either in the snow or the Bay Area, both over 90 minutes away from most of us. Still, there are certainly diversions, and a few great ones are listed below. I'm also including a few places to visit cheaply - great ways to spend time without spending much money.

I'll start this month with an event that has grown from a small get together for a long weekend on the coast to a two-month long festival of sea and vine – **The Mendocino Crab and Wine Days**, which celebrates two of Mendocino's star consumables with tastings, pairings, cooking demos, and dozens of other special events running through the end of February. At a time when most foothill wineries are quiet or closed and Sacramento is socked in by overcast, cold, foggy days, the sun and relative warmth along the coast makes this a great choice for a long weekend (or more). The steelhead should be in many of the coastal streams and rivers then as well, offering a perfect storm of opportunities for all our fishing friends. Speaking of fishing, the **International Sportsman's Expo** comes to Cal Expo on January 15-18, and has a great kid's expo (archery, bb range, fishing pond, and lots of outdoor related activities) along with all the big boy's toys and trips, and is a great way to spend a rainy day and lots of money!

Want an excuse to head to San Francisco? Besides the height of crab season and some of the best weather of the year, **Family Appreciation Day** on January 11 offers free admission to 32 Bay Area parks, museums and attractions including the new Hall of Science in Golden Gate Park. To the east, a number of ski areas including Kirkwood, Northstar, Squaw Valley and Diamond Peak

offer **Full Moon Snowshoe Tours** the weekend of January 8-11, which Heather has done before and loved. I'm partial to the buttered rum or hot toddy afterward, but to each their own. **Winter Trails Day** offers free snowshoeing or cross country skiing (including rentals and instruction!) at several Sierra resorts, based out of Kirkwood, on January 10.

Want some local, inexpensive ways to spend the day? Hit the **American River Parkway** for some of the least crowded days of the year, while seeing more wildlife than normal thanks to the bare trees. Several of the local nature preserves, such as the **Consumnes River Preserve** and **Stone Lakes Preserve** have special viewing days in January as well. The **Crocker Art Museum** is an inexpensive destination and the Art of Warner Bros show continues through Jan. 11. While you're downtown, stop in at **The Beat!** for some of the best listening and cheapest music around. Go out to the **Aerospace Museum of California** at McClellan Park (the old McClellan AFB) to take a walk through Sacramento and the nation's air force past and see some great static displays. Hunt for hidden home improvement treasures at **Habitat for Humanity's ReStore** at Depot Park (the old Army depot on Fruitridge Road), and help support a great charity as well. Visit the beautiful new **Folsom Library** and lose the day in a few good books (the limit of books to check out at one time is – I am not making this up – fifty). These are all things that we do for inexpensive entertainment, and we highly recommend them. Or, try something we've only dreamed about – relaxing at home for an entire weekend doing *nothing!*



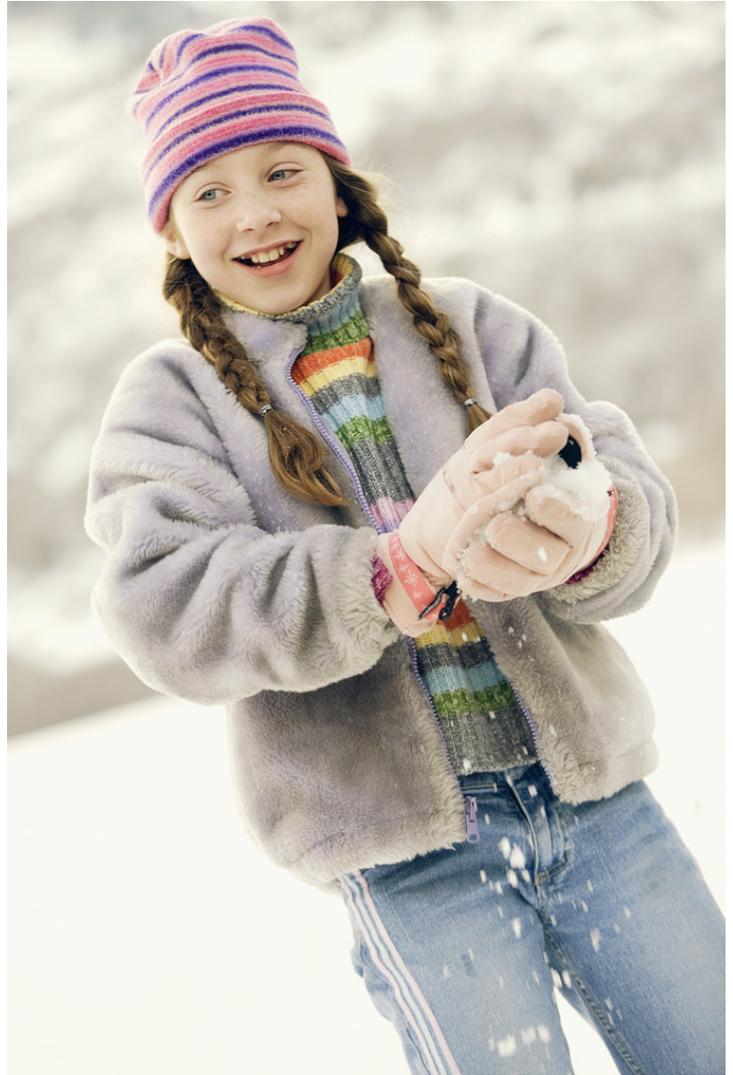
CHECK OUT THESE UP COMING EVENTS!

January 18, 3:00 – 4:30 pm at Carmichael SDA Church, 4600 Winding Way, Sacramento. Join Personal Family Lawyer Heather Chubb and Long Term Care specialist Sandra Stanley for a FREE event where you'll learn the importance of planning for disability and 5 Easy Steps you can take to ensure you remain in control and protect your children and loved ones - because you can't predict, but you can prepare! **Register by calling 800.635.4585 today!** Hurry, spots are filling up fast!

January 22, 12:00 pm: Free Teleseminar for MOM'S ONLY. Go to <http://www.momfreecall.com> right away to get registered for this FREE Mom's Only Teleseminar that will show you how to get your financial house in order, take control of your finances and secure your children's future. Limited phone lines available so get registered today!

January 27, 12:00pm: Family Wealth Health & Happiness Call. "The Complete Vision Board Kit" John Assaraf is an expert in helping organizations and individuals achieve success and live their dreams. As a principle teacher in The Secret, he brought to light the power of visualization and intention to help anyone achieve their goals through the use of vision boards. Assaraf is an international best-selling author, speaker and entrepreneur who over the past 20 years has built four multi-million dollar companies. As CEO and co-founder of OneCoach, he is committed to helping entrepreneurs and small-business owners grow their companies and achieve financial freedom. **To register go to <http://familywealthmatters.com/calls/>.**

January 31, 12:00 - 2:00 pm at Funtastic Play Center, 1136 Suncast Lane, El Dorado Hills. Attention Moms and Dads: Join Personal Family Lawyer Heather Chubb for a FREE Guardianship workshop. You will leave with legal papers naming long term guardians to care for your children should the unthinkable happen to you. Plus you'll discover 9 Easy Steps to Being Worry-Free! Bring your kids to play while you learn how to protect them if the unthinkable should happen to you. **Register by calling 916.635.6800 today!** Space is limited!



**MOM'S
ONLY!**

Thank YOU for recognizing our efforts by sending your friends and family. We invest 100% of our time and energy to deliver 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.

This month a big THANK YOU goes to:

Darrell Webster

CAN'T PAY YOUR MORTGAGE? DON'T PAY A FEE FOR A LOAN MODIFICATION UNTIL YOU READ THIS!

If you are having trouble paying your mortgage or afraid you might be in trouble once your adjustable rate mortgage (ARM) resets, you are probably noticing advertisements all over the place for people or companies claiming they can help you get your loan modified.

Before you pay anything to anyone, make sure you have the real scoop on loan modification. Here's what you need to know:

1. What is loan modification?

Loan modification means your lender has agreed to reduce your interest rate or stretch out the length of your loan, thereby reducing your payments. This reduction can be a permanent reduction or it may be a short-term reduction. All of the terms of a loan modification are negotiable.

2. Can you negotiate your own loan modification? Yes, you absolutely can negotiate your own loan modification. If you have the time and energy to focus your energy on this and you feel confident in your negotiation skills, give it a shot on your own before paying someone else to handle it for you, by all means.

3. Should you pay someone to negotiate your loan modification for you? If you do not have the time or do not feel confident negotiating your own loan modification, you can hire someone to negotiate on your behalf, but make sure you take my guidance on this before you do.

There's a lot of companies springing up and jumping into the loan modification market. In many cases, these are the same unscrupulous mortgage brokers who put

you into your loan in the first place. Do not pay anyone other than a lawyer to negotiate your loan modification!

I've seen many companies representing that they are lawyer-backed or lawyer-associated. These are not lawyers. Do not pay them to negotiate your loan modification.

In some cases, we are seeing people pay up to \$5,000 to one of these companies just to have the company send out a single letter to the lender requesting loan modification, get denied and say "Sorry we couldn't help you. Good luck!" and then you are stuck in the same situation you were before, but with even less money. That's the last thing you need.

4. Who should you hire to handle your loan modification? You should hire a lawyer who has experience reviewing loan documents and negotiating loan modifications and has a proven track record in the financial industry.

You see, in many cases the loans were not issued properly and a lawyer who knows what to look for in the loan paperwork may find defects that can be used as leverage points in the negotiations.

Plus, your lawyer is in a fiduciary relationship to you. This means that your lawyer must act in your best interest, not his or her own, or your lawyer faces losing his or her bar license. These fly by night loan modification companies have no real risk if they screw you over because chances are they will be out of business within the next three years anyway. Not your lawyer.

5. Should you pay upfront for loan

modification services? You should only pay upfront for loan modification services if you are working with a lawyer or someone licensed by your State to accept upfront payments for loan modification. And, you should find out if there is a guarantee program available in case the loan modification is not successful and what your responsibilities are under the guarantee.

6. How much should you expect to pay for loan modification? Loan modification handled by a reputable lawyer is likely to run you between \$3,500 and \$5,000. There are companies offering loan modification services in the \$1,500 or \$2,000 range, but these are the ones to look out for because oftentimes homeowners are finding that these are take the money and run kinds of places. If you have paid upfront to a loan modification company and they were not able to obtain a modification for you, do talk to a qualified lawyer who handles loan modification and they may be able to get the funds you paid to the loan modification company back for you.

We may be able to help! As your Personal Family Lawyer®, these are exactly the sorts of things I can help you with. We are now working with consultants with over 35 years of lending compliance, loss mitigation, and real estate experience as in-house attorneys with financial institutions, and who are uniquely able to assist you if you are having difficulty paying your mortgages, or are in arrears, or foreclosure.

Written by Heather R. Chubb, Personal Family Lawyer, speaker, 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.



Are you ready for the new year? This is the time of year for new year's resolutions. I gave up on those many years ago after I realized that I never carried through with them.

I believe I didn't carry through with them because they were not well intentioned and thought out. Recently my mentor Alexis Neely gave me a gift of a little book about vision boards. I was familiar with the concept—you cut out pictures of what you want and words to motivate you—but always pooh, poohed it. So, I set the book aside and didn't give it much more thought until one

day just before Christmas when I had an hour to myself (a major luxury that doesn't happen often) between dropping off Owen at preschool and the start of his Christmas program. What to do . . . I could go home and do a chore or two and eat up half the time just driving there and back, OR I could just sit in the car and read. I realized that the little book from Alexis was on the seat next to me and figured I'd give it a chance. I was surprised as I learned more about the concept of vision boards and realized that perhaps the reason they seemed to work was that in order to create the board properly you had to really think deeply and get clear about what it was you wanted and describe it in as

much detail as possible. To me it is the deep thinking that is the key.

So, as I turn over a new leaf for the new year I am going to try my hand at a couple of vision boards and see what happens. If you want to learn more about vision boards and taking control of your life then check the events inside and register for the Family Wealth, Health and Happiness call—I'll be there. Here's to a joyous and prosperous year!

All my best,

Visit us online at www.chubblawfirm.com



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

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