

May 2011



# CHUBB REPORT

WHAT'S GOIN' ON BY HEATHER CHUBB

Wayne's taking the month off to recharge his batteries. I've been busy putting together some educational events and you're invited—bring your family and friends, too! I'd be delighted if you would join me. **To register or for more information call 916.635.6800 and speak with Ashley .**

**Thursday, May 12  
2:30 . – 3:30 p.m.**

The Chateau at River's Edge  
601 Feature Drive, Sacramento

### *Have A Voice*

- Find out why an Advance HealthCare Directive is important for everyone, not just the elderly
- POLST and DNRs what are they and how do they fit into your health-care picture
- Why it is important to understand HIPAA and what you need to do to make things easy for your family to access your healthcare information
- How to open the lines of communication to ensure that you have a voice

**Saturday, June 11  
9:30 a.m. – 1:00 p.m.**

St. Anthony's Parish,  
660 Florin Road, Sacramento

### *Senior Resources Fair*

Sponsored by Primrose Alzheimer's Care

Keynote Address—

**Protecting Your Independence**

**Thursday, June 2 - 6:30 – 7:30 p.m.**  
Emeritus at Hazel Creek, 6125 Hazel  
Avenue, Orangevale

### *Get Your Ducks In a Row - The Truth About Estate Planning*

You'll Discover:

- How living trusts avoid probate, why wills don't and what good trust planning costs
- How your HealthCare Directive and a HIPAA Release must work together
- How to avoid death taxes, guarantee IRA stretch out and plan for disabled kids or grandkids
- How to "bulletproof" your children's and grandchildren's inheritances from their divorces, debts, lawsuits, medical expense, irresponsible life styles and transfers out of your bloodline
- Why estate planning isn't something you "do" once and leave on the shelf
- How qualified veterans and their spouses can get up to \$1949/month for at-home health care or assisted living costs from a little-know VA benefit for non-service connected disabilities.

**Thursday, June 2 - 8:00 – 9:00 p.m.**  
The Comfort of Your Living Room –  
Teleseminar

Go to [www.ChubbLawFirm.com/  
events](http://www.ChubbLawFirm.com/events) to register

### *9 Steps To Make Sure Your Kids Are Protected No Matter What!*

Here's What You'll Discover

- Common mistakes parents make that may allow the police to take their minor children out of the house and into the hands of foster care if you were temporarily or permanently injured in an accident.
- How to keep your children from the expenses and delays of the court system....and out of the hands of a judge assigned to make painful custody or financial decisions on your family's behalf.
- The six common mistakes parents make when naming guardians for their minor children.....and how to 'undo' those mistakes if you have made one.
- How to ensure your current will, trust or other estate planning documents won't FAIL (which they do 99% of the time, even when drafted by lawyers) when your family needs them the most.

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## You're It! Get Fit! May: National Physical Fitness and Sports Month

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The weather is fine and the outdoors are calling. What better time than May to get out there, have fun and get fit by doing things you enjoy?

National Physical Fitness and Sports Month is a great time to promote the benefits of physical activity.

No matter what your age and fitness level may be, getting active increases your chances of living a longer and better life: It also helps to:

- \* Control your blood pressure, blood sugar, and weight.

- \* Raise your "good" cholesterol. \* Prevent heart disease, colorectal cancer, and type 2 diabetes.

Here are some tips:

Aim for at least two hours and 30 minutes of moderate activity a week. This includes things like walking fast, dancing or biking. If you can't walk fast at first, set your own pace. Walking with a friend is enjoyable.

Do muscle-strengthening activities at least two days a week. Try to strengthen muscle groups in your legs, hips, back, chest, stomach, shoulders, and arms.

Though you may not have thought of it this way before, these are three important pieces of fitness equipment: a pencil, a paper and a clock. Good intentions do little for your health unless you make a plan, one you will enjoy and that can fit into your schedule.

All it takes to get fit is 150 minutes a week to lengthen your life and improve its quality.

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## DIY Corner— Salads!

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### Mandarin Bleu Cheese Salad

- 1 head red leaf lettuce, torn into bite size pieces
- 4 oz. gorgonzola or other bleu cheese, crumbled
- 1 can mandarin orange segments, drained
- Raspberry vinaigrette

Place lettuce in the bottom of a large salad bowl. Layer on the mandarins and then the bleu cheese. Drizzle with dressing to taste. The salad is also beautiful served on individual plates as a composed salad.

This salad is great as a main course or side salad. Warm sour dough bread goes great!

### Chicken and Pear Salad with Honeyed Pecans

- 1 head green leaf lettuce, torn into bite size pieces
- 1 pear, thinly sliced
- 1 chicken breast, cooked and thinly sliced
- 1/4 cup pecans, toasted
- 1 T. honey, or to taste
- 1 T. balsamic vinegar
- 3 T. olive oil
- Salt and pepper to taste

Toast pecans then drizzle with honey while still warm, toss to coat. Set aside.

To make dressing, whisk together balsamic vinegar and olive oil; season with salt and pepper.

In a large bowl, toss together lettuce, pecans and dressing—reserve 1 tablespoon of dressing.

Divide lettuce mix evenly among 4 plates. Top with sliced chicken and pears - I like to alternate the slices. Drizzle with reserved dressing.

**Bon Appétit!**

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## 3 Legal Documents Every Graduating Senior Needs to Ensure Parents Can Act On Their Behalf In An Emergency

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BY HEATHER R. CHUBB

It's graduation time, which means your "baby" is all grown up and preparing to head out into the real world.

But before your son or daughter packs up for summer vacation or even their first semester of college, I want you to think about what having a child who is an "adult" in the eyes of the law means.

**From a legal standpoint, I can tell you that it means you will now need written permission to make important medical or financial decisions on his or her behalf.**

For example, if your daughter is having a problem registering for fall classes because she is missing medical records, you can no longer just reach out to her doctor to access them without explicit permission.

**Even worse—imagine your child was seriously injured in an accident or became ill hundreds, or even thousands of miles away from home.**

If you did not have specific legal documentation in place that gave you permission to make important medical and life-saving decisions, the hospital or doctors could easily bar you from being involved in your child's care (and they rarely bend the rules on this either—it goes against privacy laws).

To avoid all this, I encourage parents of graduating seniors to take some time this summer and create 3 simple documents with their "adult" son or daughter. They consist of the following:

**Advance Health Care Directive** This document allows a young adult to appoint someone they trust (the parent) to be their health care agent should they wind up in a coma or become otherwise incapacitated in a serious accident. It also specifies the type of long-term care or life support the child would want should they become incapacitated or left in a permanent vegetative state.



**Financial Power of Attorney** Having a financial power of attorney is necessary to give someone (preferably the parents) permission to access any bank accounts and act financially on the adult child's behalf if an emergency occurs. Such activities covered under the power of attorney include paying bills, buying or selling assets, applying for social security or other government benefits and the opening and closing of accounts.

**HIPAA Form** Parents should have their adult child sign a HIPAA form, sometimes called a Medical Release form, to ensure they can immediately communicate with physicians and access important medical records.

Finally, for added protection, I would also create an ICE Card (In Case Of Emergency) to be kept in the child's wallet listing the names of all approved emergency contacts, health insurance information and all known allergies and prescription medication.

Remember, it's a natural instinct to want to jump in and help your child in an emergency. Yet without these documents in place, you could be a helpless spectator of your child's care if he or she is unable to communicate.

So make it a point to create these 3 legal documents before summer officially begins. It's as simple as requesting my Parent Sanity Kit. It's the peace of mind you and your child deserve if the unthinkable happens.

**This Parent Sanity Kit is normally \$350**, but to ensure your child is protected before the summer or college starts, **you can now receive this critical kit for just \$150** when you call (916) 635-6800 and schedule your appointment by June 15<sup>th</sup>. **And I have a Graduation Gift for YOU:** Mention this article and receive a **FREE Peace of Mind Planning Session** (normally \$750) to go over YOUR will, trust or other legal documents! Having an "adult" child is a huge life-change for mom or dad too and your estate planning documents must be updated accordingly!

*Written by Heather R. Chubb, Life Transitions Lawyer, speaker, Mom 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](http://www.chubblawfirm.com).*

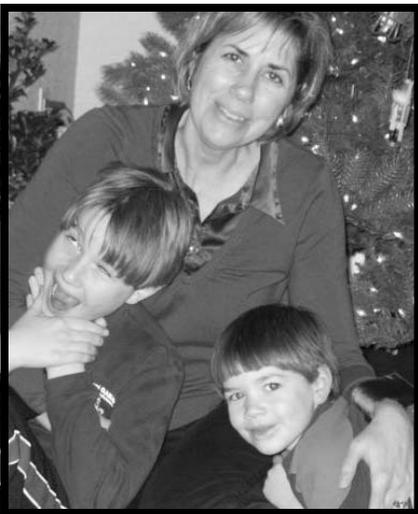


The Chubb Law Firm

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

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Mother's Day is May 8th and what will I be doing? Stripping wallpaper, painting base trim and cleaning cupboards getting Hal's house ready to be put on the market. When I told this to a friend of mine she insisted that it was wrong and I was to be treated like a queen on my special day. I told her not to worry that I would get my day. And I would choose it on a day that wasn't so crazy. I have never been fond of the big days to go out to eat with family. The restaurants always seem extra crowded and there's pressure to turn the tables too quickly to really enjoy the experience. I would rather take a different, ordinary day, and really enjoy the company. And that's just what we'll do—on our terms.

Happy Mother's Day to all the moms out there!

All my best,

*Heather*

Guiding You and Your Loved Ones Through All of Life's Transitions<sup>SM</sup>

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