



September 2009

CHUBB REPORT

WHAT'S GOIN' ON BY WAYNE CHUBB

I've come to realize that, while the fall is my favorite time of year, August also holds a special place in my heart. It brings the start of the NFL season – and for we Browns fans, the start is always more optimistic than the finish. The **California State Fair** opens on August 21st, and I am a closet Fair junkie. The rides, the animals, the fried Twinkies – I love it all, and can't wait to go. The second of my three must-do events this month is the **Japanese Food and Cultural Bazaar** at the Sacramento Buddhist Temple, Aug 8-9, which features the best Teriyaki chicken and tempura vegetables, bar none, in the north state. The last is **Animal Grossology** at the Lawrence Hall of Science in Berkeley, which features all manner of blood sucking and slime producing creatures at our favorite hands-on museum. The show runs through Sept. 6. Get there in the afternoon, and watch the sun set over San Francisco Bay from this incredible site.

If you haven't lost your appetite in Berkeley, there are several fruit and vegetable based fairs this month, many based on the staple of the valley, the tomato. Start with the **Woodland Tomato Festival** on Aug. 8. That is then one-upped by the **Tomato Weigh-In and Salsa Contest** in Chico the same day, and both are two-upped by the **Tomato Festival and West Coast BBQ Championships** in Fairfield on the 15th and 16th. Farther out of town is the **Berry Creek Berry Festival** on the 8th. I'm intrigued not only because we love blackberries, but also because Berry Creek is on the north fork of Lake Oroville, in an area known more for other types of, er, crops. Don't sneak off to "pick your own" ... Of course, you won't want to miss the **Hayward Zucchini Festival** on Aug 15-16, because you can never have enough zukes!

Not interested in the State Fair, and prefer yours a little smaller? How about the **Yolo County Fair** in Woodland on Aug 19-23, the **Plumas-Sierra County Fair** in Quincy (celebrating its 149th year!) Aug 13-16, or the **Nevada State Fair** in Reno on Aug 26-30?

But suppose none of this floats your boat. Is there anything else to break up the dog days? Well, yeah. Go move the junk in your trunk at the **George Na'ope Kane and Keiki Hula Festival** in, naturally, Modesto, August 8-9. Or you can shake it at the **Reno-Tahoe Blues Festival** in Reno, the **Brews, Jazz and Funk Fest** at Squaw Valley, or the **Sutter Creek Ragtime Festival**, all on Aug 14-6, and the **Cajun Zydeco Festival** in Fremont on the 22nd and 23rd.

But maybe you would rather slow things down a little. Try the **Sacramento Gem Faire** at the Scottish Rite Center in Sacramento on Aug 14-16, just don't let Heather know about it. Get out of the heat and head to Portola, north of Truckee, for the **Portola Railroad Days** celebration on August 21-23, which is the only place I know of where you can drive your own diesel engine – yes, a real, full-sized one. Relive your childhood in Oakland and San Jose on Aug 12-23 as **Ringling Bros and Barnum & Bailey Circus** – again, the real, full-sized one, comes to town. Or you can head to Pleasanton on Aug 21-23 for the **Goodguys West Coast Nationals** car show, one of the west's largest with over 1000 classic cars and hot rods. I've taken the boys to both this and the one at Cal Expo, and you won't run into a nicer group of people who are extremely eager to show off their cars, especially to kids - highly recommended.

All of which brings us to Labor Day Weekend. In addition to the close of the State Fair (there I go again), Sacramento also offers the three day **Greek Festival** (food, music, and art) at the Convention Center, and Old Sacramento turns back the clock to the 1850's during **Gold Rush Days**. Earlier in the week, actress **Betty White** will host a reception and fundraiser for the new Giraffe House at the Sacramento Zoo, September 3rd.

Until September, boogie down, and go Browns!

Who Are You? — The Case of the Identity Thief BY HEATHER R. CHUBB

The other day I was meeting with a new client, an older man with adult children one of which carries nearly his same name. My client indicated that it looked like his son had opened an account in his (client's) name and was wondering what the implications of this were and how to prevent it in the future. He didn't want to take any action against his son, but he did want to protect himself from inadvertently being taken advantage of.

Let's get one thing straight, the son posing as dad is a form of identity theft. The Federal Trade Commission (FTC) estimates that as many as 10 million Americans have their identity stolen every year. So, what can you do to protect yourself from identity theft? The options depend a bit on the circumstances, but you should start by placing a fraud alert on your credit report or doing a credit freeze.

Fraud alerts come in 2 forms: an **initial alert**, good for 90 days, and an **extended alert**, good for seven years. You can request an initial fraud alert if you suspect you have been, or are about to be, a victim of identity theft, for example, your wallet has been stolen or you have been taken in by a "phishing" scam. An initial alert requires potential creditors to take reasonable steps to verify your identity before issuing credit in your name. The drawback is that these steps may not be enough to always alert the potential creditor that the applicant is not you.

You can request an extended alert if you've been a victim of identity theft and you provide the consumer reporting company with an Identity Theft Report. You can obtain an ID Theft Complaint form from the FTC website at <https://www.ftccomplaintassistant.gov/>. The extended fraud alert requires potential creditors to actually contact you, or meet with you in person, before they issue you credit.

Placing an initial fraud alert on your credit report entitles you to one free credit report from each of the three nationwide consumer reporting companies, and, if you ask, only the last four digits of your Social Security number will appear on your credit reports.

Placing an extended alert on your credit report, entitles you to two free credit reports within twelve months from each of the three nationwide consumer reporting companies. In addition, the consumer reporting companies will remove your name from marketing lists for prescreened credit offers for five years unless you ask them to put your name back on the list before then.



Be aware that because potential creditors must either contact you or take reasonable steps to verify your identity, this may cause some delays if you're trying to obtain credit. Also, only people who've had their ID stolen – or who suspect it may have been stolen, may place fraud alerts. In California, anyone can place a credit freeze.

What does a fraud alert not do?

While a fraud alert can help keep an identity thief from opening new accounts in your name, it's not a solution to all types of identity theft. It will not protect you from an identity thief using your existing credit cards or other accounts. It also will not protect you from an identity thief opening new accounts in your name that do not require a credit check – such as a telephone, wireless, or bank account. And, if there's identity theft already going on when you place the fraud alert, the fraud alert alone won't stop it. A fraud alert, however, can be extremely useful in stopping identity theft that involves opening a new line of credit.

An alternative to the fraud alert is a **credit freeze** which allows you to restrict access to your credit. If you place a credit freeze, potential creditors and other third parties will not be able to get access to your credit report unless you temporarily lift the freeze. This means that it's unlikely that an identity thief would be able to open a new account in your name. Placing a credit freeze does not affect your credit score – nor does it keep you from getting your free annual credit report, or from buying your credit report or score.

Credit freeze laws vary from state to state. In California an identity theft victim can freeze his or her credit file for free. If you are not a victim of ID theft, and are under the age of 65 it will cost you \$10 to place a freeze. Those over 65 pay \$5. If you want to

. . . Who Are You (continued)

freeze your credit, it would mean placing the freeze with each of three credit reporting agencies, and paying the fee to each one.

If you want to apply for a loan or credit card, or otherwise need to give someone access to your credit report and that person is not covered by an exception to the credit freeze law, you would need to temporarily lift the credit freeze. In California, the cost for temporarily lifting and removing a credit freeze for a specific time or specific creditor is the same as placing a freeze – free for ID theft victims, \$10 for non-victims under 65 and \$5 for non-victims over 65. When a freeze is placed you will receive a PIN from each credit bureau and instructions on how to lift the freeze. The credit bureau has 3 days to lift the freeze after a request is placed. You can find out more about California's credit freeze law by going to the California Office of Information Security and Privacy Protection http://www.oispp.ca.gov/consumer_privacy/.

What does a credit freeze not do?

While a credit freeze can help keep an identity thief from opening most new accounts in your name, it's not a solution to all types of identity theft. It will not protect you, for example, from an identity thief who uses your existing credit cards or other accounts. There are also new accounts, such as telephone, wireless, and bank accounts, which an ID thief could open without a credit check. In addition, some creditors might open an account without first getting your credit report. And, if there's identity theft already going on when you place the credit freeze, the freeze itself won't be able to stop it. While a credit freeze may not protect you in these kinds of cases, it can protect you from the vast majority of identity theft that involves opening a new line of credit.

Getting Your Free Credit Report

The Fair Credit Reporting Act guarantees you access to a free credit report from each of the three nationwide reporting agencies — Experian, Equifax, and TransUnion — every twelve months. AnnualCreditReport.com is the ONLY authorized source to get your free annual credit report under federal law. Many people have been fooled by TV ads, email offers, or online search results and paid hidden fees or agreed to unwanted services when they thought they were ordering their free annual credit report.

Do not contact the three nationwide consumer reporting companies individually; they provide free annual credit reports only through

www.annualcreditreport.com, 877-322-8228, and Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348-5281.

There are a variety of commercial services that, for a fee, will monitor your credit reports for activity and alert you to changes to your accounts. Prices and services vary widely. Many of the services only monitor one of the three major consumer reporting companies. If you're considering signing up for a service, make sure you understand what you're getting before you buy. Also check out the company with your local Better Business Bureau, consumer protection agency and state Attorney General to see if they have any complaints on file.

Awareness is an effective weapon against many forms of identity theft. Be aware of how information is stolen and what you can do to protect yours, monitor your personal information to uncover any problems quickly, and know what to do when you suspect your identity has been stolen.

Armed with the knowledge of how to protect yourself and take action, you can make identity thieves' jobs much more difficult.

Written by Heather R. Chubb, Personal Family Lawyer, speaker, and MOM. Heather makes it easy for your family to talk about and plan for tough subjects like money, death and taxes, and other life transitions. Visit her online at www.chubblawfirm.com.

Thank You for Your Referrals

There is no question that I have the best clients on the planet. My business is built on word of mouth advertising and I'd like to thank the following people who were kind enough to recommend my services to their friends and family.

Marge Gessner

Thank you soooo much!





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It seems like September came and went in a flash. The volunteer pumpkins and squash that sprang up from the compost are maturing nicely and will be good size just in time for Halloween.

The last week of September I had the pleasure of my parents coming from Maine for a visit. We weren't really sure they were still coming until a few days before when Wayne checked the weather report—yep, it was going to be an entire week in the 100s so my folks must be coming to town. It doesn't matter what time of year they visit—spring, summer or fall, they arrive just in time for an extended hot spell. Thank goodness for our pool and air conditioning! We had the best visit in years. My parents really enjoyed seeing their grandkids and playing in the pool with them. I enjoyed catching up a little bit. I was surprised to see how much they had aged since our visit a year ago. They seemed a bit slower, even my dad the marathon runner, which made me realize they won't be around forever. In turn it made me cherish their visit even more. While they were here I made sure to check with them to see that all their ducks were in a row. Like many people they hadn't updated their estate plan in a while, primarily because they felt like they don't have much. While passing on your wealth or avoiding estate taxes (which fewer of us need to do these days) are the traditional reasons most people think of for planning, there are more important reasons, like keeping control while you are still here and making sure the right people can speak for you when you are unable. If you haven't looked in on your plan in a while I encourage you to do so now. And while you're at it check with your parents and your kids to see that their ducks are in a row, too.

All my best,

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

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