



Karen & "Noodles"

Who is responsible for Supplemental Taxes? Find out in this Issue.

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### Inside This Issue

Is Your Future in your FICO?...Page 1  
 FICO continued.....Page 2  
 Sleep Tight.....Page 2  
 Big Bear Lake Report.....Page 2  
 Help For Troubled Teens.....Page 3  
 August Big Bear Events.....Page 3  
 Big Bear History Corner.....Page 4  
 Supplemental Taxes Explained.....Page 4  
 September Big Bear Events....Page 4

**THANK YOU** for reading my *Service For Life!*® personal newsletter. I wanted to produce a resource that has great content and is fun and valuable to you. Your constructive feedback is welcome. **AND...** whether you're thinking of buying, selling or financing real estate, or just want to stop by and say "Hi," I'd love to hear from you...



ASK FOR  
*Karen*  
LAVROUHIN

# Service For Life!®

*"Insider Tips For Healthy, Wealthy & Happy Living..."*

## Is Your Future in Your FICO Credit Score?

Although none of us has a crystal ball, our nations current financial situation is a pretty strong indicator that lending guidelines are not likely to return to the "anyone with a pulse can get a loan" practices that greatly contributed to this economic free fall. And even though I make my living selling real estate, I don't think they ever should! Since most of us will need to secure mortgages in order to purchase property, having good credit is going to be key to making that happen in the future.

### What is a FICO® Score?

While FICO® scores are what U.S. lenders most commonly use when making credit decisions there are other scores some lenders may use to evaluate your level of credit risk. FICO literally stands for Fair Isaac Corporation, the company that created the system used by the 3 major credit reporting agencies in the U.S. (Equifax, Experian and TransUnion). A credit score is a number that summarizes your credit risk, based on a snapshot of your credit report at a particular point in time (when the information is pulled). FICO®scores range from 300 to 850.

Fair Isaac establishes FICO®scores based solely on the information in consumer credit reports maintained at the credit reporting agencies. They do not verify the accuracy of the information provided so it is vital that you review your credit report from all 3 reporting agencies annually to make sure your credit score is not impacted by errors in reporting.

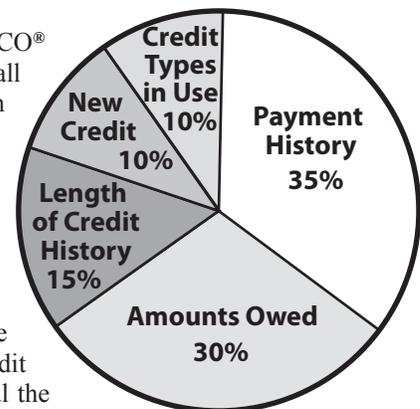
### FREE Credit Reports

It is fairly common for the reports to have incorrect derogatory information. The great news is that each of the 3 major credit reporting companies are required to provide you with a free copy of your credit report, once every 12 months if you ask for it. There is a central website and a toll-free number for consumers to order the free annual credit reports. (www.annualcreditreport.com or Call 1-877-322-8228). If you contact the credit reporting companies directly or at another website /phone number, you may end up paying for a report you are entitled to for free. You may order reports from each of the 3 at the same time, or stagger them over the year. Once you get your reports, check them for inaccuracies and contact the bureaus to dispute them. (In the Next Newsletter I will provide great tips for disputing errors on your report).

### What Counts on a FICO® Score?

No one piece of information alone determines your FICO® score. The impact of any factor depends on the overall information in your credit report. For some a given item may be more weighted than for someone else with a different credit history. As the information in your report changes, so can the importance of any factor in determining your score. For example a new 60 day late charge may have far more impact on your score than a 5 yr. 90 day late payment.

The percentages in this chart represent the importance of the 5 categories for most of us. For a new credit user, these percentages may be different. In general the two most important areas are *making on time payments* and *keeping the percentage of available credit you use low*.



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## Sleep Tight

If you're not getting a good night's rest, think about changing how you sleep.

Experts say the best position to sleep in is on your side curled in a fetal position. Rest your head on a pillow, which should hold the head level with the rest of your body.

The second-best sleeping position is flat on your back with your head resting on a pillow. Try to avoid sleeping on your stomach, a position that could strain your neck and back.

According to the director of the Northwest Sleep Center, "The best way to ensure that you get the sleep you need is to stop using an alarm clock." Here's how: Move your bedtime up by 10 minutes each night until you don't need the alarm to wake up. Once you wake up right before the alarm would normally be set to go off, stick to that bedtime.

**The Pillow** According to the Better Sleep Council, your pillow should give you the right cushioning to position your head and neck properly. It should hold your head in the same relation to your shoulders and spine as if you were standing with correct upright posture.

If you sleep on your side, you may want a fairly firm pillow to give your head & neck extra support. If you sleep on your back, try a medium-firm pillow to cradle your head with more "give." And if you sleep on your stomach choose a soft pillow to lessen the strain on your neck.

Everyone's individual sleep needs vary. In general, most healthy adults require 8 hours of sleep a night. However, some of us are able to function well after as little as 6 hours of sleep. Others can't perform at their peak unless they've slept 10 hours.

If you have more than the occasional problem sleeping, there are some great resources available online or through medical sleep experts. Better sleep could make a huge improvement in your life!



**THE BIG BEAR DAM**

*Continued from page 1*

**Once you know your current score you can go about improving it. Here are some tips to try:**

### **1) PAY DOWN YOUR CREDIT CARDS**

Paying off installment loans like a mortgage or auto loan can definitely help, but normally that doesn't have as much impact on your scores as paying down, or paying off, revolving accounts like credit cards. Lenders like to see a substantial difference between the amount of available credit limits and the amount of credit you are actually using. Reducing your balances below 30% of the available credit limit can be a great way to improve your score.

### **2) USE YOUR CARDS CONSERVATIVELY**

Big balances can negatively impact your scores, even if you pay your bills in full each month. What is normally reported to the credit bureaus, and as a result impacts your credit score, is the balance reported on your last statement. (That doesn't mean paying off your monthly balances isn't the right thing to do, it is the best thing to do, it's just that it doesn't help your credit scores). A great practice that should boost your scores is to go to the credit card issuer's website about a week in advance of the statement closing date and pay off what you owe. It will effectively widen the gap between your limit and your closing balance.

### **3) CHECK YOUR CREDIT LINE LIMITS**

You can call your credit card companies and request a credit line increase on your card based solely on your payment history. If they increase your limit, that will improve your credit balance to limit ratio, which should improve your score over time.

### **4) AN OLDIE BUT A GOODIE-DUST OFF A CARD YOU HAVEN'T BEEN USING**

The older the credit history, the better relative to your scores as it shows a longer, more established credit history. If you stop using your older cards, the issuers of those cards may stop updating the accounts at the credit bureaus. Although the accounts will appear on the report, their unused status may result in their not being given as much weight in the credit scoring formula as your active accounts. Experts suggest that you use your oldest cards every few months, charging a small amount and paying it off when the statement arrives.

### **5) DISPUTE OLD UNFAIR NEGATIVES**

Say a fight with a creditor over an unfair bill some years ago resulted in a collections account. You can try disputing the account with the credit bureau as "not mine." The older and smaller a collection account the less likely the collection agency will bother to verify it when the credit bureau investigates the dispute.

For more information on *FICO® Scores* visit, [www.myfico.com](http://www.myfico.com).

## • • BIG BEAR LAKE REPORT • •

### *What's Going on at the Dam?*

Cal Trans has begun construction of a new bridge along State Route 18 over the canyon downstream from (West of) the dam at Big Bear Lake. We are told the project will preserve and highlight the natural and cultural resources of the immediate area around the dam.

The \$39 million project is located at the Big Bear Dam on State Route 18 at State Route 38. It began this March and will continue through the summer of 2011. The new bridge will move the intersection of SR 18 and SR 38 West of its current location and will add a traffic signal at the intersection.

Along with a new bridge and roadway realignment, Cal Trans will also construct three 12-foot travel lanes (one westbound lane will have a right turn option), 10-foot shoulders, and a 5-foot American Disabilities Act (ADA) compliant sidewalk on one side of the bridge.

The project began planning in 1986 and is now coming to fruition. The communities of Big Bear Lake, Big Bear City, and Fawnskin have anxiously awaited it as it will ensure year-round access to Big Bear communities by providing needed standard lanes and shoulders, and separate the highway from the dam. The new bridge will move the road off the existing dam. There has been concern about the long-term impact on the dam because of its age and the stress the road puts on it.

Certain phases will require one-way traffic control with flagging. Delays are not expected to exceed 15 minutes. No weekend closures are planned for this project; work requiring lane restrictions are M-F 7am to 5pm.

## August Events

August 2, 2009 12:30 p.m.  
60th Annual Old Miners Day Parade  
Parade travels west along Big Bear Blvd.,  
from Summit Blvd. to Pine Knot Ave.  
Phone: (909) 866-4607  
Website: [www.oldminersday.org](http://www.oldminersday.org)  
Ticket prices: Free

August 7-9, 2009  
20th Annual Antique Car Club Fun Run  
Fri 10 a.m. – 6 p.m., Sat 9 a.m.- 3:45 p.m.  
Sun awards ceremony 9 a.m.- 10:30 a.m.  
in the Village of Big Bear Lake  
Phone: (909) 866-3938  
Ticket prices: Free for spectators

August 8, 2009  
Movies on the Beach “Madagascar 2”  
Gates open at 7 p.m. movie starts at 9 p.m.  
at the Swim Beach at Meadow Park  
Address of location: 41220 Park Ave.  
Phone: (909) 866-9700  
Website: [www.bigbearparks.com](http://www.bigbearparks.com)  
Ticket prices: FREE

August 8-9, 15-16, 2009 10 a.m.- 6 p.m.  
Big Bear City Renaissance Faire  
At 39115 Rim of the Word, Fawnskin  
Phone: 800-4 BIG BEAR (800-424-4232)  
Ticket prices: Children/Seniors/Students:  
\$12, Adults: \$15

August 9, 2009  
Discovery Center Summer Music Series:  
“Captain Cardiac and the Coronaries”  
Gates open 5:30 pm, Concert starts 7 pm.  
At the Big Bear Discovery Center  
40971 Hwy 38 (North Shore)  
Phone: (800) 424-4232  
Website: [www.BigBear.com](http://www.BigBear.com)  
Ticket prices: Adults: \$15; Ages (13-17):  
\$10; Ages 12 & under: FREE  
Tickets will be available at the Discovery  
Center Adventure Outpost or online at  
[www.BigBear.com](http://www.BigBear.com).

August 15-16, 2009  
Art on the Lake  
Sat 10 a.m.- 5 p.m., Sun 10 a.m.- 4 p.m.  
At the Marina Resort 40770 Lakeview Dr.  
Phone: (909) 585-5916  
Website: [www.bigbearartscouncil.org](http://www.bigbearartscouncil.org)  
Ticket prices: Free

August 20-23, 2009  
Big Bear Cowboy Gathering and Storyfest  
For entire event schedule visit  
[www.bigbearcowboygathering.net](http://www.bigbearcowboygathering.net)  
At the Big Bear Performing Arts Center  
39707 Big Bear Blvd.  
Phone: (909) 649-3492 or (909) 866-4970  
Website: [www.cowboygathering.net](http://www.cowboygathering.net)

August 29, 2009 9 a.m.- 4 p.m.  
Big Bear Air Fair  
At the Big Bear City Airport  
501 W. Valley Blvd., Big Bear City  
Phone: (909) 585-3219  
at the Big Bear Airport. [www.bigbearcityairport.com](http://www.bigbearcityairport.com).

## Helping Troubled Big Bear Youth...Skys the Limit!

Although I find the location of the new Sky High Training Inc, somewhat amusing, (Nestled between Domino's & The Grizzly Restaurant in what was the much missed Belotti's Bakery); it embodies what I love most about Big Bear...there's something for everyone!

Sky High Training, Inc is a non profit corporation started by our own Boulder Bay neighbor, Bobby Antonacci. His vision is to combine his love and expertise in mixed martial arts (specifically Wrestling, Boxing and Karate) and his extensive knowledge of high altitude testing and training to create a facility and programs that foster self esteem, promote self discipline, mentor and provide a means for positive influence leading to healthful social choices for youth and teens living in the Big Bear area.

Sky High's Human Performance Center offers a true high altitude training facility for athletes, and gives local residents access to the Human Performance Center's club and outreach programs to improve the health/fitness status of the community. The facility has some very advanced equipment enabling them to perform sophisticated testing including hydrostatic weighing which is the “gold standard” for determining body fat, cardiometabolic profiling and comprehensive wellness/fitness assessments. With all of that, Bob is going to be one busy guy! Please visit their website or stop in to check out all the community based programs they offer: [www.skyhightraining.org](http://www.skyhightraining.org). or call: 760-525-8298.

### Helping Big Bear Youth

The driving motivation behind Sky High Training, Inc is to help troubled Big Bear kids. In the short time they have been open they have made a positive impact on troubled teens. Unfortunately, most of the teens do not have the financial resources to pay for the programs and Sky High must seek assistance from social groups, corporations and individuals to sponsor teens. Two of the center members, Terry and Jamie are teens on probation for violent behavior and are now a part of Sky High, improving their lives. Both live with relatives because their Mom or Dad are currently in jail and of course they don't have the means to pay the monthly program fee.

According to Bobby, a tax deductible donation of \$480 provides *full sponsorship* of a youth in the Boxing, Wrestling or Taekwondo club for an entire year. A \$720.00 donation would offer *full sponsorship* in the Mixed Martial Arts program for an entire year.

Obviously the current financial environment can make it difficult for us to easily give financial help. That being said, making a difference in our community is part of what keeps Big Bear this special *mountain paradise*. By helping kids that can't really help themselves we improve our community and enhance our own children's experience.

Tim and I have decided to donate \$200.00 to be used towards sponsorship. If what the center is about appeals to you, why not make a tax deductible donation in an amount you are comfortable with? If our donations are combined, together we can help some of these kids. So often we make donations to large national organizations and rarely know where the money goes. This is very local and there are names and faces that are positively impacted right here. Remember every donation helps, no matter the amount.

### Give and Get!

To demonstrate their appreciation for those who offer *full sponsorship* (\$429 or \$720.00), Sky High will include the name of the sponsor on a sign in front of their Big Bear Blvd. facility and on their website. In addition, they will gift a comprehensive wellness/fitness assessment for one individual per *full sponsorship*. The assessment has a \$200 value. Visit their website, and click on *Human Performance Center* to learn more about the assessment. There are classes and training for all ages, so don't think you can't join in.

Bobby likes the idea that “a mighty forest begins with a single acorn., and so do we! Please join us in any way you can to help support Bob's vision for a healthier Big Bear.

## September Events

September 4 - 6, 2009

Holcomb Rendezvous with The Big Horn Mountain Men  
 Fri. 8 am- 8 pm; Sat., Sun. 8 am- 6 pm  
 At the Holcomb Valley Scout Ranch on Van Dusen Canyon Road  
 (951) 785-0727 or (951) 780-9331  
[www.bighornmountainmen.com](http://www.bighornmountainmen.com)

September 5, 2009 11 a.m.- 2 p.m.

Ice Cream Safari  
 At the Moonridge Animal Park  
 43285 Goldmine Dr.  
 (909) 584-1299 or (909) 878-4200  
[www.moonridgezoo.org](http://www.moonridgezoo.org)

September 5 - 6, 2009 10 am- 5 pm

Fall Festival  
 At the Convention Center Address of Big Bear Lake 42900 Big Bear Blvd.  
 (909) 585-3000  
[www.bigbearevents.com](http://www.bigbearevents.com)

September 6, 2009

Concerts on the Beach "Latin Society"  
 Gates open at 5:30 pm, Concert starts at 9 pm.  
 At the Swim Beach at Meadow Park 41220 Park Ave.  
 (909) 866-9700  
[www.bigbearparks.com](http://www.bigbearparks.com)

September 11 - 12, 2009

Run The Bear - Big Bear Marathon  
 Fri., Sept. 11, 3:00 pm - 8:00 pm - Registration and Street Festival.  
 Sat., Sept. 12 -- 6:30 am - Cycle Tour Start - 8:30 am - Half and Full Marathon Start - 9:30 am - 5K Start - 10:00 am - Kid's Fun Run - 2:00 pm - Awards Ceremony - 3:00 pm - 5:00 pm - Finish Festival  
 At Pine Knot Landing 472 Pine Knot Blvd., Big Bear Lake, California  
 (909) 866-9700  
[www.runthebear.com](http://www.runthebear.com)

September 18 - 20 2009

10th Annual Big Bear Lake International Film Festival  
 At the Big Bear Performing Arts Center and The Village Theater North 39707 Big Bear Blvd. and 602 Pine Knot Ave.  
 (909) 866-3433  
[www.bigbearfilmfestival.com](http://www.bigbearfilmfestival.com)

September 19 - 20, 2009

39th Annual Big Bear Lake Oktoberfest - Opening Weekend!  
 Convention Center at Big Bear Lake

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## - The Big Bear History Corner - The Historic Big Bear Dam

Our most historic monument is hidden under several feet of water. The original rock dam, built in 1884 was once called "The Eighth Wonder of the World". At the time it was also famous for creating the largest man-made lake on the planet. Back in 1880 Fred Perris, assistant Calif. State Engineer, was commissioned to make a statewide survey of potential sites for irrigation reservoirs. Perris reported that a 15 foot high dam at the gorge of Big Bear Valley would create a 5 mile lake and said "it is one of the best sites for a water storage reservoir in Southern California". Then in 1883, Frank E. Brown, a graduate of Yale's engineering school came up to look at the site. Water was needed for the growing citrus groves in Redlands and the Santa Ana river wasn't supplying enough. Brown purchased an option on Big Bear Valley and managed to raise \$33,000 in the 20 day time limit. By July of '83 workers were excavating to bedrock for the dams foundation. Stone masons were brought in to cut 2x2x3 ft. solid granite blocks to build the dam from. After a trial of a 7ft snowfall on the half-finished dam that winter, the workers had to wait until the following June to complete the undamaged dam. It was finished in Nov. of 1884 and still stands under water just East of the present dam.

## *Supplemental Taxes...What, When, Why, How?*

For those of you who have recently purchased property, there is a disclosure in the real estate purchase paperwork that indicates the buyers responsibility for any supplemental taxes. In other cases some of us have made improvements to our properties and are surprised when we get that supplemental tax bill. So that all of us may understand supplemental taxes better, here's a quick overview.

The Supplemental Tax was implemented in July of 1983 to produce over \$300 million in revenue per year for the California schools. When you purchase a property, or when you upgrade it substantially, the State will re-assess based on how much you paid for the new property or the estimated value of the improvement, when you applied for a permit for that work.

Within 1 to 6 months of you taking possession of your new purchase or the completion of your improvements, you will receive a "Supplemental" tax bill that reflects the increase in property value. Unlike ordinary annual taxes, the supplemental tax is a one time tax which dates from the date you take ownership or complete the construction until the end of the tax year on June 30th. If you don't plan on buying new property (you really should...there are great values to be had) or undertaking new construction or remodel work, this supplemental tax will not affect you at all.

Once the assessor has revalued the property, there is an opportunity to discuss your valuation, apply for a homeowner's exemption (where applicable) and to file an assessment appeal.

July 1st is the date that is the anniversary for supplemental taxes. The supplemental tax is the property tax paid on the increased value for the remainder of the year in which you purchased or improved your property. Normally, when a property changes hands, the property taxes are paid and made current out of escrow funds. If you take possession on July 1, then you will be responsible for the supplemental tax bill based on 100% of the tax increase. If you take possession January 1st you will be responsible for 50% of the increase. Remember that the supplemental tax bill will arrive 1-6 months after a purchase or remodel is complete, so don't be surprised!

If Effective On:	Then You Pay:	If Effective On:	Then You Pay:
July 1	100%	Jan. 1	50%
Aug. 1	92%	Feb. 1	42%
Sept. 1	83%	Mar. 1	33%
Oct. 1	75%	Apr. 1	25%
Nov. 1	67%	May 1	17%
Dec. 1	58%	June 1	08%

Just like your regular property taxes, you may choose to pay the full amount upon receipt of the bill or you may make two payments. (The details of this and delinquent dates will be on the bill), If you have questions,, contact the Big Bear, San Bernardino County Assessors office Monday or Wednesday 8 A.M.-12 Noon and 1-5 P.M. at: 909-866-0165.

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