



Karen & "Noodles"

Don't "Chase the Market"
Learn More in This Issue!

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THANK YOU for reading my Service For Life!® personal newsletter. I want to produce a newsletter that has great content and is fun and valuable to you. Your constructive feedback or subject suggestions for future newsletters are welcome.



ASK FOR
Karen
LAVROUHIN

Seasons
Greetings

Service For Life!®

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

Confessions of an Enlightened Seller

We spent some of Thanksgiving weekend with our neighbors who divide their time between La Quinta and their home here in Big Bear. We were discussing the current housing market when our friends Sally & Tom recounted their experience trying to sell a home in the current market. Here is what they had to say:

"After a long, drawn out 2 1/2 years of trying to sell our second home in the desert, we often offer unsolicited advice to those going through similar pain of selling a home in this market.

Number 1: Sell 'furnished', especially in a resort community. Buyers often want a 'turn-key' home, so the FUN can begin as soon as they take possession. Not everyone likes to shop (who knew?!). Furnished doesn't have to mean EVERYTHING; treasured pieces can be omitted from the inventory list.

Number 2: Price as LOW, or LOWER than the recent comparable sales. This is SO important, it should be number one! Then when it comes time to deal with an offer, be confident and sort of firm with the negotiations.

We learned that many buyers set their criteria, such as price and furnished, when searching on-line or working with a realtor. If a house is not listed as furnished, and not listed at a competitive price, buyers just pass you by! The idea that we sellers cling to is that we will price high and then entertain lower offers. Instead our properties don't get any activity and while we are waiting for that offer, the market has further declined. A really low price can sometimes bring in more than one buyer, which can cause the price to go up due to competitive bidding!!

We only wish we'd come to these realizations 2 1/2 years ago...basically we lost lots of money and time by fooling ourselves that our house was worth more.

The GOOD News: After we eventually sold (for considerably less than when we started), we found a replacement home for a price so low that it made up for our loss!

The Lesson: Listen to your realtor and/or get a current appraisal of your property. It defies logic to think you can sell a home in this market for more than it will appraise for, but as sellers we want to ignore that fact. Banks are more than ever scrutinizing appraisals and values. Don't let pride of ownership or stubbornness keep you from pricing competitively or you will end up chasing the market just behind the "sell price" curve.

If we had priced low enough from the beginning we would have almost certainly sold sooner for more than we finally got. We could have saved lots of money on mortgage payments in the months/years we were trying to sell and could have gotten on with our lives in our new home that much sooner."

*This information was contributed to us by our Boulder Bay neighbors:
Sally & Tom McKenna - Thank you for the wonderful advise!*

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Want to Stay On Top of Available Big Bear Bank & Short Sales?

We maintain a weekly updated list of Foreclosure and Short Sale properties in Big Bear which is available on my website www.yourbigbearhome.com. We can also add you to auto notify so you receive email notification of all new bank owned listings

Just call me at
909-866-9888

and I will happily
add you to auto-notification

The World As 100 People...

If we could shrink the earth's population to a village of 100 people, with all the existing human ratios remaining the same, it would look like this...

- 60 Asians
- 12 Europeans
- 8 Latin Americans
- 5 from USA & Canada
- 1 from South Pacific
- 14 Africans
- 49 would be Female
- 51 would be Male
- 82 would be non-White
- 18 White
- 67 would be non-Christian
- 33 would be Christian
- 32% of the world's wealth would be in the hands of only 5 people and all 5 would be U.S. citizens
- 80 would live in substandard housing
- 24 would not have electricity
- 33 would not have access to safe water
- 67 would be unable to read
- 50 would suffer from malnutrition
- One would be near death,
- Two would be near birth
- Only one would have a college education
- 7 would have internet access

When you consider our world from such a perspective, the need for both acceptance and understanding becomes glaringly apparent.

Thanks for Thinking of Me!
Did you know I can help you or any of your friends, family or acquaintances save time and money when buying or selling a home? Thanks for keeping me in mind with your referrals...and spreading the word!

Resource Conservation Tips

What you can do as a Homeowner to Use Less Water

Here are some great ways to reduce water usage and help with our community water supply!

- (1) **Replace your toilet with a high-efficiency, low-flush toilet.** Low-flush toilets that use 1.6 gallons per flush are currently available. Toilets older than 1994 typically flush at 3.5 to 7 gallons per flush. (If you find low flow to mean low function strongly consider a Toto toilet, we found them to make a world of difference. A little more expensive but worth it).
- (2) **Check for toilet leaks at least once per year.** Toilet leaks can waste hundreds of gallons of water a day. The DWP offers free toilet leak detectors.
- (3) **Install high-efficiency, low-flow faucet aerators.** The DWP offers free kitchen and bathroom aerators that use 2.0 gallons per minute or less.
- (4) **Fix leaky faucets right away.** Simply replacing the washers may fix many leaks. Even small drips caused by worn washers can waste 20 gallons of water or more per day. Large leaks can waste hundreds of gallons.
- (5) **Shorten your shower time and install low-flow shower heads.** Depending on your shower head. Some showers use between 2.5 and 5 gallons of water or more per day. Cutting your shower time can really save water. The DWP offers free low-flow shower heads
- (6) **Run the dishwasher only when it is full.** Most dishwashers use between 12 and 15 gallons of water, full or empty. When loading the dishwasher, scrape food off dishes and pots instead of rinsing them to save even more water.
- (7) **Fill the sink with soapy water when hand washing.** If you wash dishes by hand, fill the sink instead of letting the faucet run while soaping and rinsing. Soaping and rinsing with running water consumes much more water than it takes to fill both basins.
- (8) **Run the washing machine only when it's fully loaded.** Regular top-loading washing machines use between 30 and 50 gallons of water per full load. Fully loading the washing machine will save you water, electricity and time.
- (9) **Consider upgrading to a Front-Loading washing machine.** If you're thinking about buying a new washing machine, consider the new front loaders. These washers can cost more initially, but they use 1/3 less water per load than top loading machines, and usually will handle larger loads saving you even more time and money.
- (10) **Lay mulch around trees and plants outside.** One to two inches of mulch will retain soil moisture, slow evaporation, and discourage weed growth.
- (11) **Weeds are water thieves.** They will rob your plants of water and nutrients. Try to keep your lawn and garden weed-free.
- (12) **Use timers to avoid over watering.** Use a timed valve or simply set the kitchen timer to remind you to turn off the water. A lot of water can be wasted in a short period of time if you forget to turn off the water.
- (13) **Avoid watering on windy days.** The wind will blow the water everywhere but where you want it to go and increases evaporation tenfold.
- (14) **Install drip irrigation.** Drip irrigation systems are cheap and easy to install yourself. Water goes directly into the soil and less is lost to evaporation. Water goes only where you want it, not into the air and on sidewalks and driveways.

• BIG BEAR LAKE REPORT •

Every year the Big Bear MWD pays San Bernardino Valley Municipal Water District to deliver water to downstream water rights holders "in-lieu" of releasing water from Big Bear Lake. Since 1977 the MWD has spent \$14M on this program keeping more than 63,000 acre feet of water in the lake. The severe California drought and recent court decisions that limit pumping from the Sacramento-San Joaquin River Delta threaten to cut Muni's primary imported water supply by up to 88%. In spite of these obstacles Muni assured MWD officials Tuesday that they will be able to meet their in-lieu contract obligations and lake releases will not be necessary.

Also, Muni has purchased water from the Yuba County Water Authority, has some carryover water availability from the State Water Project, and access to water wells in the San Bernardino valley. This combination of sources should be able to meet both their in-lieu obligations and other domestic and irrigation requirements which together total 18,500 acre feet.

Current lake level is 6'7" below capacity (up 1" from the 11/24 reading) and the average water temperature is a chilly 44° Fahrenheit. source: BBMWD

Big Bear Events...

December 27 & 28, 2008

1:00 PM - 04:00 PM

Discovery Center Snowshoe Tours start on December 27th and continue until Sunday, March 8, 2009 (depending on snowfall). December 27th and 28th tours are scheduled from 1:00 p.m. - 4:00 p.m. Additional holiday tours are scheduled for Monday December 29th and Tuesday December 30th from 9:00 a.m. - 12 noon. Tours depart from Big Bear Discovery Center located at 40971 Northshore Drive (Hwy-38). Cost is \$35 adults and \$25 ages 8-16, which includes snowshoes, pole, water and snacks. Space is limited to 13 and reservations are recommended. To reserve a spot on the snowshoe tours log onto www.bigbear.com or call 800-4-BIG BEAR (800-424-4232). *Note: tours are dependent on snow conditions. Call 909.382.2790 to confirm snowfall.

December 28, 2008

09:00 AM - 12:00 PM

Take a tour of Big Bear to see the wintering bald eagles in their natural habitat. Saturday December 27th and Sunday December 28th from 9:00 a.m. until 12 noon. Adults are \$30 and children 16-6 are \$20. To reserve a spot on the eagle tour log onto www.bigbear.com or call (800-424-4232). For more information contact the Discovery Center at 909.382.2790 or go to www.bigbeardiscoverycenter.com

December 31, 2008

New Year's Eve Torchlight Parade

(909) 866-5766

After a great day on the slopes on New Years Eve guests will be treated to a torchlight parade (7:00 p.m. start time), which will serpentine down Miracle Mile run at Snow Summit. For more information call, (909) 866-5766.

ONGOING EVENTS FOR DECEMBER:

Daily

Animal Presentations

Moonridge Animal Park

(909)584-1299

12 noon (weather permitting). Free with admission. Park admission: Adults (11 and Up): \$9; Children (3-10): \$6; Seniors (60 and Up): \$6; Children (Under 3): Free! For more info, call 909.584.1299.

Saturday and Sunday

Animal Feeding Tour

Moonridge Animal Park

(909) 584-1299

3 p.m. Join a zookeeper every on a tour around the grounds, stopping at many exhibits to feed the animals and learn exciting insights to their behavior and circumstances. Free with admission. Park admission: Adults (11 and Up): \$9; Children (3-10): \$6; Seniors (60 and Up): \$6; Children (Under 3): Free! For more info, call 909.584.1299.

*** THINK SNOW ***

Energy Saving Tips for Winter

- (1) Lower the thermostat on your water heater.** A setting of 120°F provides comfortable hot water for most uses. Set the level to the lowest setting (sometimes marked "vacation") when away for extended periods.
- (2) Consider upgrading your water heater.** Newer water heaters are more efficient and heat faster. The new "tankless" models only run when you need hot water so you don't waste energy keeping water hot in a tank all the time.
- (3) Check your home thermostat as well.** Set your thermostat between 65-68° during winter months (health permitting). You can save about 2% on heating bills for each degree you lower it.
- (4) Close your fireplace damper.** Since most building codes now require damper stops for gas fireplaces, keep the damper and glass doors on your fireplace closed when it is not in use.
- (5) Limit use of exhaust fans.** In just one hour, exhaust fans in your kitchen or bathroom can deplete a house of its warm air. Turn fans off as soon as they have completed their job.
- (6) Check your dryer exhaust system.** Improve the efficiency of your dryer by ensuring that the exhaust system is installed correctly. Dryers should always vent outside the house or garage. Metal ducting should be as short and straight as possible. Remember, the more air that can pass through the clothes in the dryer, the more efficiently it can carry away the water in them. Keeping the lint filter clean will help clothes dry faster and extend the life of your dryer. (See the article entitled "Is Your Dryer Safe?" in issue 7 of this newsletter.)*
- (7) Insulate, insulate, insulate.** If you don't have double glazed windows, consider inexpensive storm windows that install outside over your existing windows. Install weather-stripping around doors, and make sure the threshold contacts a rubber strip at the bottom of the door. Light coming in around the door is a good indicator of leakage. Insulation can be easily installed under the floor if none exists there. Much heat is lost through an un-insulated floor.

On a personal note, our home was built in 1973. We have an older furnace that still is in good working order and we are not yet ready to replace it. We recently had the ducting replaced and more efficiently configured and we are really experiencing a positive improvement in our heat delivery, comfort and efficiency.

Notes from Noodles...

Holiday Hazards

Try to imagine the Holidays from my point of view! The house is changing daily. Furniture moved around, nothing is where I expect it, there's a tree in the house. Maybe some mistletoe, holly or poinsettias. Strange people are coming and going. It's very stressful for me!

First of all, try to keep me to my regular routine. Meal time, walks, family time. This helps us dogs to feel at home and safe.

Second, don't hang food where I can get it. Especially on the tree. (I could pull the whole thing down on me. That scares me silly!)

Those lights in the window are very pretty and inviting. Make sure all electrical connections and outlets are secured and concealed. Tape cords to the walls and floor to make them less inviting.

Plants such as poinsettias, amaryllis, mistletoe, and holly are very poisonous. Make sure they are out of your pets reach.

After you have feasted on your holiday meals, throw those bones away. I hate to say it, but as yummy as they are, bones can splinter and cause damage to our throats and intestines.

Also avoid feeding us turkey skin, chocolate, candy, and cookies. They can be very toxic to us dogs. (See my article in issue 3 of this newsletter for doggie no-nos*)

After we open all our presents (I LOVE PRESENTS!!!) quickly dispose of all wrappings, ribbons, and bows that can be swallowed by curious, playful pets. The last thing any of us want is a trip to the veterinarian on Christmas day!

Finally, be sure to keep some healthy treats (I LOVE SALMON JERKY) around to keep us happy while you are stuffing yourselves in front of us. We'll be happier and you won't be as tempted to give us human food.

* Past Newsletters are available for viewing at www.yourbigbearhome.com



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More Funny Employee Performance Evaluation Quotes...

- "He would be out of his depth in a parking lot puddle."
- "This young lady has delusions of adequacy."
- "He sets low personal standards and then consistently fails to achieve them."
- "This employee is depriving a village somewhere of an idiot."
- "This employee should go far – and the sooner he starts, the better."
- "When she opens her mouth, it's only to change whichever foot was previously in there."

Are We Getting Too Much Iron?

When we first moved to Big Bear our doctor up here told us it is common for people on the mountain to have elevated levels of Iron in their blood. We discovered this after Tim's down-the-hill doctor detected high levels of Iron in his periodic blood work-up. His Doctor was surprised by the results but didn't have the on-the-mountain direct experience to recognize the possible cause.

Iron is in our pastas, cereals – even in potato chips and candy bars. By federal mandate all flour is fortified with iron. But now scientists think we may be eating too much of it.

Iron overload may contribute to everything from chronic fatigue syndrome to infertility, from heart disease to cancer. Iron deposits can end up in the arteries, the liver, and other organs. "It's a real hazard to take in too much iron," says Eugene Weinberg, a microbiologist who has spent 30 years researching iron and its effects.

The National Institute of Health is studying whether Americans should be tested for iron overload. If you have questions, ask your doctor.

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- The Big Bear History Corner -

Constable E. L. Stanfield

When I drive around Big Bear Valley, I often see a street name that makes me wonder, "Who was that named after?" Stanfield Cutoff is one such street. Etzel Leroy Stanfield was the law in these parts back in the 1920's when the population in the Big Bear Valley was only 500 strong. At that time the Stanfield Cutoff crossing was a raised washboard of felled logs called The Narrows. It was often a muddy dangerous crossing but was an invaluable shortcut across the valley rather than going all the way around the lake. The Stanfield family had an old store that was at the end of The Narrows and so the street was named for it some time later. In 1935, the original store was put on a flatbed truck and was moved to 633 Pine Knott Blvd. and became "Rawson's Shoe Repair Shop". Constable Stanfield was known to all simply as "Stan" and it wasn't until fairly recently that local historian Tom Core was able to confirm his real name. Some of Stan's contemporaries have names that I'm sure you will recognize on street signs and businesses around the valley. They were: Charlie Stillwell, Gus Knight, the Bartlett brothers, Jim Erwin, B.G.Holmes, Bill Knickerbocker, Will Shay, the Talmadge brothers, and Herb Garstin. Sometimes we forget how much history our little community holds. A history of silver and gold mining, cattle ranching and fox farming, and now-world class fishing, skiing and snowboarding.

Is Your House Safe for the Winter?

Many of us are new to winters that can see temperatures below the zero mark. Here are a few pointers that will help prevent damage to your valuable property in Big Bear.

1) Shut your "Stop & Waste" valve: When leaving the mountain for an extended period of time it's a good idea to drain your plumbing system. Generally there will be a square metal rod coming out of a piece of 3" black plastic pipe somewhere between your house and your water meter. This is the Stop & Waste valve. It must be all the way open or all the way closed or it can leak. By closing it, your pipes will drain into a small catch basin under the valve so that in freezing temperatures your pipes will be protected. Turn it 90° clockwise to close it, 90° counter-clockwise to open it.

2) Open Faucets & Hose Bibs: After closing the Stop & Waste valve, open some faucets on each floor of your house to allow air to replace the exiting water. Opening hose bibs will speed the draining of the house and allow you to physically see when your plumbing system has been emptied. Once emptied, close the faucets and hose bibs.

3) Flush Toilets and Prep Drains: If you're going to be gone all winter, flush the toilets after shutting off the water to drain the tank. Pour some organic anti-freeze in the toilet and all the sink and washer drains to prevent freezing of the standing water there. If your heater fails in the winter the interior of your house could get cold enough to freeze the toilet tanks and drain traps breaking the porcelain toilet trap or the (usually plastic) drain traps.

4) Keep the Heater Running: It's always a good idea to keep the house from getting too cold so we recommend keeping the heater at at least 55° all winter. This will keep your house in better shape by avoiding extreme expansion and contraction of all its parts and will greatly shorten warm-up time when you do visit. In order for your house to be really comfortable the walls and floor need to come up to a comfortable temperature as well as the air in it.

4) Insulate All Pipes: Even when you take all of the precautions listed above, in severe temperatures, pipes can still freeze. Properly insulate the pipes using foam insulation making sure to seal all seams and elbows with tape to be certain no air can get to the pipe. Even the smallest gap can allow freezing temperatures to infiltrate. Some homeowners opt to use electric heat tape in exposed areas (pipe not enclosed under the crawl space). This product plugs in to an electrical source (GFI protection is best) and is often thermostatically controlled and only comes on when the temperature drops to vulnerable levels. As always, consult manufacturers instructions for proper installation.

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