



Karen & "Noodles"

How Safe are your Savings
Find out in This Issue!

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Big Bear Lake, CA

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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.



Service For Life!®

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

From Shake Roofs to Safe Roofs

New Big Bear Lake Policy Helps Homeowners Create a Safer Home

Good news for those with wood shake roofs and their neighbors. The City of Big Bear Lake has passed an ordinance requiring that all wood shake/shingle roofs in the City be replaced by the year 2012. Where that may not sound like good news to everyone...here is the good part. After two years of effort, the Big Bear Lake Fire Department has gained approval through the Governor's Office of Emergency Services and FEMA, the Federal Emergency Management Agency, to assist Big Bear Lake property owners on a cost share reimbursement program for those homeowners near the San Bernardino National Forest, typically south of Hwy 18 in the Boulder Bay area.

According to the California Forestry Service, untreated wood shake/shingle roofs, which can catch windblown sparks, are the NUMBER ONE cause of home losses in wildland areas. Studies have indicated that homes with wood shake/shingle roofs are 3.68 times more likely to catch fire during a wildfire event than those homes with non-cumbustible roofs. The forestry service identifies the solution as installing a fire-resistant roof. For those of us who watched what happened in the fires of recent years, the dangers of the wood shake roofs should come as no surprise.

The wood shake/shingle roof program could reimburse property owners up to 70% of the lowest contract bid with a maximum cap reimbursement, per square of roof, of \$238.00 and a maximum cap of \$6,250.00 per parcel. The program reimbursement rate is based on the installation cost of a Class A composition asphalt shingle, having a 30 year warranty, underlaid with 30# felt with ice dams.

A prerequisite to the program is that properties must be in strict compliance with State and local defensible space requirements of the State of California and the City of Big Bear Lake. Home owners are required to attend a home owner workshop where the program is explained with a representative of the City of Big Bear Lake Fire Department.

For the rest of us North of Highway 18 the City of Big Bear Lake Fire Department has recently submitted for a new grant that would aid property owners in replacing their wood shake/shingle roofs. It is expected to take a year before the fire department hears back from FEMA whether funding is approved.

All of us with homes in the Big Bear Valley share the concern of fire safety. There is an increased emphasis by the local fire departments to improve that fire safety. Be sure to get the most current requirements including defensible space, changes to allowed vegetation and current building requirements so you can be an active participant in protecting our beautiful mountain paradise.

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

We are now maintaining a weekly updated list of Foreclosure and Short Sale properties in Big Bear which is available on my website www.yourbigbearhome.com.

Or just call me at
909-866-9888

and I will happily
mail you the current list

Is Your Dryer Safe?

The heating unit on your clothes dryer can burn out if air can't pass through it sufficiently to cool it. Even if you clean the lint trap every load, dryer sheet residue may restrict the air flow through the fine mesh that is there to trap the lint. The same stuff on the dryer sheets that make your clothes soft and perfumed, can clog the openings in the screen in the lint trap. You can test it by holding it over the sink and putting a cup of water on it. If it doesn't run right through, your dryer could be at risk.

If you use fabric softener, or dryer sheets, it's a good idea to wash the filter with a soft brush and warm soapy water every so often. Then try the water test. You should see a difference right away. Your clothes will dry faster and use less energy with a clean lint trap too.

Consumer Corner

Here are a few tips and tricks to save money and avoid possible dangers in your life...

- **Carpooling:** Obtain car insurance that covers potential injury to all passengers when you drive. Your current policy may only cover family members.
- **Ocean Riptides:** If you're ever caught in an ocean riptide, don't fight it! These fast-moving currents will pull you away quickly. Go with it (it won't be far) or try swimming parallel to the beach until you're out.
- **Dangerous Products.** To check for the latest product recalls -- on everything from groceries to toys to cosmetics -- go to www.recalls.gov.
- **Cut Down on Dirt.** 85 percent of household dirt, dust and allergens comes from the bottom of your shoes. Take off your shoes at the door and ask your kids and guests to do the same. Keep a supply of socks handy to cover bare feet.
- **Mirrors:** Magic windows. Hang a mirror on the wall directly opposite a window. The reflected outdoor view will give the illusion of a second window in the room.

Going on Vacation? Here's How to Protect Yourself and Your Home

Each year thousands of vacationers experience the humiliating, degrading, and sometimes frightful effects of crime. You might think I'm talking about personal assault, but statistics indicate there's a more common crime: personal theft while on vacation.

Although summer and holidays are the most popular time for vacations, anytime you travel for business or pleasure, you can become a target for burglars and thieves. Many of them are watching and waiting for just the right opportunity to strike.

Here are a few tips to dramatically reduce your chances of becoming a victim:

- When leaving your home, double check all doors and window locks, and purchase slide-lock protection for sliding doors – a frequent point of entry for burglars. The locks cost less than a dollar and simply screw onto your window frame. Garage windows and doors, also a frequent point of entry, should be secured.
- Ask a friend to stop by your home at different times while you are away, or to be a house sitter. Ask them to turn on lights at night, or consider buying a light timer set for every evening. Setting up multiple timers in alternating rooms works best. Set a timer on a radio or TV set to come on in the evening as well.
- Temporarily cancel newspaper subscriptions and postpone mail delivery, unless you've made arrangements for someone to pick up these items on a daily basis.
- Engrave your name or an identifiable number (your own "secret code") on large valuables. It makes them less attractive to burglars, and makes them easier to identify and recover if they are stolen.
- Consider installing an alarm system, which can serve not only as protection, but may qualify you for a discount on your homeowner's insurance. Post a sign that tells potential burglars you are protected even if you don't have a service contract. Even a "Beware of Dog" sign can be an effective deterrent.
- If you have more than one car, park your second vehicle in your driveway while you're away. If you will be away for more than a week, ask a friend to change the position of the car a few times during your absence. A few children's toys in the yard, such as a tricycle or scooter can be effective as well.
- Move expensive electronic equipment away from the windows where they might be visible. Recently, flat screen TV's have been a big draw.
- Don't give your home a "closed-down" look by completely shutting all drapes and blinds.
- When you hide your valuables, avoid the master bedroom, it's the first place a burglar will search. The least likely places to be searched are young children's rooms, garages, and unfinished basements. Home safes are a bad idea too. They consolidate the family's valuables in one place and make them easier to steal. If the burglar lacks the ability to crack the safe, he may just take the whole thing, or worse, wait for you to return to force you to open it.

(continued on page 3)

• BIG BEAR LAKE REPORT •

August & Sept. saw plenty of thundercloud activity, with practically no precipitation. The lake level is now at 6' below capacity. The average water temperature is falling and is currently at 65°F. Only one more month left of fun on the water. :>(

The MWD has begun its annual invasive plant species control program. In the summer of 1996, the District completed an experimental application in Grout Bay of a product called Sonar. Sonar is an aquatic herbicide developed specifically for the control of aquatic plants. Sonar's active ingredient is Fluridone, which is not a chronic poison or a carcinogen. It works by restricting the plants' ability to make food, causing them to die. As the invasive species are removed, a return of the native plant species will ensure this essential food source remains in Big Bear Lake. This program is paid for by dock fees and is at no cost to taxpayers other than dock owners.

Big Bear Events...

October 11 - 12, 2008

38th Annual Big Bear Lake Oktoberfest!
The Convention Center at Big Bear Lake
(909) 585-3000

For more information, email info@bigbearevents.com or call (909) 585-3000.

October 18, 2008

7th Annual Wolf Awareness Day
Moonridge Animal Park
(909) 584-1299

We dispel myths about wolves and inform everyone of their importance within the circle of life. Have a fun day at the zoo with fun activities for the kids. For more information, call (909) 584-1299 or (909) 878-4200.

October 18 - 19, 2008

38th Annual Big Bear Lake Oktoberfest!
The Convention Center at Big Bear Lake
(909) 585-3000

For more information, email info@bigbearevents.com or call (909) 585-3000.

October 25, 2008

38th Annual Big Bear Lake Oktoberfest!
The Convention Center at Big Bear Lake
(909) 585-3000

For more information, email info@bigbearevents.com or call (909) 585-3000.

October 31, 2008

Boo in the Zoo
Moonridge Animal Park
(909) 584-1299

This Halloween event has all of the Big Bear utility companies showing their scariest wares and goodies, all while enjoying the wonderful animals of the zoo. There is an admission cost. For more information call (909) 584-1299 or (909) 878-4200.

October 31, 2008

Halloween in the Village
(909) 866-4607

Take a walk through the Village seeing all the horrors that it has to offer! Don't forget your costume or you'll miss out on the trick or treating! For more info, call 909.866.4607.

November 14-16, 21-23, 25, 28-30, 2008

C.A.T.S. presents "Cinderella"
Big Bear Performing Arts Center
(909) 866-4970

Come see our local theater society perform "Cinderella" at the Performing Arts Center. For tickets and information call 909-866-4970. Dates for this show include: November 14th, 15th, 19th, 21st, 22nd, 25th, 28th, and 29th. With matinees on November 16th, 23rd and 30th at 1:30 p.m.

Friday November 28th

Santa's Grand Entrance and Tree Lighting Ceremony In the Village
(Corner of Village Dr and Pine Knot Avenue)
(909) 866-4607

*** THINK SNOW ***

(continued from page 2)

- Make sure your homeowner's policy is paid and the policy suits your current needs. (See issue 5 of this newsletter at www.yourbigbearhome.com for tips on homeowners insurance coverage)
 - Arrange for lawn and landscaping services if your trip will be longer than a week.
 - Never leave spare keys "hidden" under doormats or anywhere outside your home.
 - If you're departing from a local airport, don't write your personal address on your luggage tags. Use a business address instead. Don't turn you back on your luggage for even a minute while at the airport.
- While On Vacation:**
- Use a hotel safe to store valuable items instead of leaving them in your hotel room.
 - Keep the entry and balcony doors locked and use deadbolts and chains wherever possible.
 - Don't open the door to anyone you don't know. Even if a hotel repairman shows up, call the front desk to verify that a repairman has been sent.
 - Don't leave keys lying around when you're at the beach or pool.
 - If you rent a car, be sure the rental agency is not advertised anywhere on the car. Tourists and travelers are frequently targeted by these means.
 - Always lock your car, even if you will be gone for just a few minutes.
 - At night, park in a lighted, visible place. If someone seems to be following you to your car, walk past it and find help.

All it takes is a little common sense and forethought, and you can measurably reduce your chances of becoming a victim of crime.

The Difference Between a "Real Estate Agent," And a Dedicated Professional...

People say I'm very different from the other real estate agents out there. I spend much of my time building relationships, making friends, and providing the absolute highest quality service available anywhere. That's why most of my business comes from referrals and recommendations from satisfied clients and good friends like you. If you or anyone you know is thinking of buying or selling real estate, or who simply has questions about their home, please call me at 909-866-9888 or email me at: info@yourbigbearhome.com.

Confused About Nutrition Bars?

While nutrition bars sound good for you, they're not all created equal. If you munch on the wrong kind, you'll consume too many carbohydrates and calories, gain weight and won't get the energy boost you need.

There are the four basic types of bars: **1) Energy Bars:** The original PowerBar designed for marathoners. Some are fortified with vitamins and minerals. **2) Protein Bars:** An energy bar with extra protein and possibly extra fat. **3) Weight-Loss Bars:** These vary nutritionally depending on the diet they follow. **4) Meal-Replacement Bars:** These contain the equivalent of a low (200-400) calorie meal.

How do you know what to buy? Here's the best advice:

- Eat a healthy diet. If you need a pick-me-up, snack on an apple, a handful of almonds, or a peanut butter sandwich on whole-wheat bread.
- Choose the bar that's right for you. Are you looking for a meal replacement or just a snack? If the bar has over 200 calories, it counts as a meal.
- Read the labels carefully. Check out the calories, protein, carbs and fat.
- Buy one bar before you buy the box. If you don't like the taste, don't waste your money.
- Don't overdo it. If your car is filled with nutrition bar wrappers, you're eating too many!

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Amusing Irrelevant Facts...

- Hershey's kisses are called that because the machine that makes them looks like it's kissing the conveyor belt.
- The longest recorded flight of a chicken is thirteen seconds.
- Albert Einstein couldn't speak fluently when he was nine. His parents thought he might be retarded.
- In Los Angeles, there are fewer people than automobiles.
- You're more likely to get stung by a bee on a windy day than in any other weather.
- Research indicates mosquitoes are attracted to people who have recently eaten bananas.
- A sneeze zooms out of your mouth at over 600 miles per hour.
- A Saudi Arabian woman can get a divorce if her husband doesn't give her coffee.
- The average bank teller loses \$250 every year.
- Donald Duck comics were banned in Finland because he doesn't wear pants.
- Because metal was scarce, the Oscars given out during World War II were made of wood!

Actual Quotes Taken From Employee Performance Reviews...

- "Since my last report, this employee has reached rock bottom, and has started to dig."
- "His men would follow him anywhere, but only out of morbid curiosity."
- "I would not allow this employee to breed."
- "This associate is really not so much as a has-been, but more of a definitely won't be."
- "Works well when under constant supervision and cornered like a rat in a trap."

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- The Big Bear History Corner - Pan Hot Springs

Did you know that there were natural hot springs in the Big Bear Valley? For centuries the Serrano Indians enjoyed the natural spa that existed in the east end of the valley. In 1921 Emile C. Jessorun picked up an option on 40 acres of Shay Ranch land which included these natural hot springs. Emile contracted a local well digger to drill 3 side by side wells to access the mineral rich hot springs. By 1924 he had built a huge hotel, including a grand ballroom and two large indoor and outdoor swimming pools.

The "Pan Hot Springs Plunge" featured private rooms with bathing facilities which featured the therapeutic mineral spring water. The decor was medieval, with hanging tapestries, crossed swords, and suits of armor. The complex was one of the largest resorts in the Big Bear Valley at the time.

Like so many of the old wooden landmarks in our historic valley, the hotel burned to the ground in 1933. Later, a smaller, more modest swimming pool was constructed which was popular with both residents and guests until it was damaged beyond repair in the 1992 earthquake.

Are You Getting Enough Vitamin C?

Even if you have a glass of orange juice and take a multivitamin every day, you could still need more vitamin C. Here's why:

1. Low vitamin C is very common in humans. One in three Americans has low blood levels of vitamin C. Researchers at Arizona State University think one reason is that foods don't contain as much vitamin C as we think. For example, orange juice in ready-to-drink cartons has far less C than juice from frozen concentrate.
2. The recommended dietary allowance (RDA) for vitamin C is too low. RDA is only the amount required to prevent scurvy symptoms. C is an antioxidant superpower that neutralizes free radicals that can cause cancer, heart disease, cataracts, and other medical conditions. Doctors writing in Prevention Magazine say 500 to 1,000 mg of vitamin C per day is needed to saturate blood and tissue. Current RDA levels are 90 mg for men and 75 mg for women. The latest RDA revision was in 1974. It is currently being updated in a collaborative effort with Canada and will now be called the Daily Reference Intake (DRI)
3. If you have diabetes, extra vitamin C is recommended. People with diabetes have high levels of oxidative stress. That leads to blindness, nerve damage, and heart disease. Vitamin C helps to counteract these effects. If you take supplements, be sure to tell your doctor.

The safe upper limit for vitamin C taken daily is 2,000 mg. Higher doses can cause diarrhea or stomach upset. The American Cancer Society's committee on nutrition and physical activity says extra vitamin C isn't for everyone. Don't take it if you are taking chemotherapy. If your body stores excess iron, or if you have a history of kidney stones, don't take more than 100 to 200 mg per day. Avoid taking a large dose of C before a visit to the dentist as it can diminish the effect of novacane.

Are You My Clients Of The Month?

Client Of The Month is my way of acknowledging good friends and saying "thanks" to those who support me with referrals, word of mouth, and repeat business.

This month's Clients of the Month are Art & Elizabeth Ando. I am sending a Gift Card in appreciation of their continued friendship and support. I have had the pleasure of selling the Andos a lakeview retreat which they have transformed with their combined talents and their chosen "Shabby Chic" theme. It offers amazing views and the feeling of comfort as soon as you enter. They currently have a Castle Glen lot for sale which backs to an eagle preserve and offers views of the lake & slopes. Know anyone interested in the perfect custom home site?..Call Me! Art & Elizabeth...Thank you for your friendship and Enjoy the Gift Card!

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