



Karen & "Noodles"

Do You Have an
Advanced Health Directive?

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BE SURE to log on to my new web site: www.yourbigbearhome.com. It's got a great new look and lots of new features. You also can get property values through my new service at: www.bigbearpropertyvalues.com. Thanks for reading my newsletter. Don't forget, if you know anyone who would like to receive it, just have them send me their address my email or snail mail and I'll happily add them to my mailing list.



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First Time Home Buyers Credit Extended-Yipee!!

Good news for first-time home buyers and hopefully continued stimulus to real estate sales and the overall condition of our economy. A new law went into effect on November 16, 2009 extending the first-time homebuyers credit from November 30, 2009 to April 30, 2010. Additionally, if a buyer enters into a binding purchase contract by April 30, 2010, the buyer has until June 30, 2010 to complete the purchase.

The prior credit was available to buyers who had not owned a primary residence for the prior 3 years of the date of purchase. The new program has added a provision for "long time resident credit" of up to \$6,500 to those who do not qualify as first-time home buyers. For this a buyer must have owned and used the same home as a primary residence for at least five consecutive years of the eight year period ending on the date of purchase of a new primary residence.

This could be a great opportunity for those wishing to down size or upgrade by taking advantage of this new credit along with the amazing current interest rates and aggressive home pricing. Of course this new category of buyers will not help decrease inventory levels since it will necessitate selling their existing home before making an alternate purchase.

Some other good news is that the new law raises the income limits for those who purchase homes after November 6, 2010. The full credit will be available to qualifying purchases for taxpayers with modified adjusted gross incomes (MAGI) of up to \$125,000 for individuals or \$225,000 for joint filers. Individuals with MAGI between \$125,000 and \$145,000 or joint filers with MAGI between \$225,000 and \$245,000 are eligible for a reduced credit. Those with higher incomes do not qualify for this program.

Here are some of the other guidelines on purchases that occur after November 6, 2009:

- Dependents are not eligible to claim the credit
- No credit is available if the purchase price of the home exceeds \$800,000
- A purchaser must be at least 18 years of age on the date of the purchase

Additional Help for The Military- Members of our Armed Forces and certain federal employees serving outside the U.S. are being given an extra year to buy a principal residence in the U.S. and still qualify for the credit. To qualify, they must buy or enter into a binding contract to buy a home by April, 30, 2011 and close the purchase by June 30th of that same year.

The National Association of Realtors reported that existing home sales rose 10.1% in October. Anticipation of the *First-Time Buyers Credit Program* ending was the likely contributing factor. According to Adam York, economist for Wells Fargo, "it's really a story of the tax credit, and a payback is inevitable...The expansion of the tax credit could bring in a whole new segment of people to the market...It was a big, big jump," York said regarding the huge increase in existing home sales and he expects only a 5% decline in the coming months from the huge October jump.

With the time extension and new additions to this buyer credit program, current market pricing and the historical interest rates, I truly believe there may never be a better time to buy. It would be my sincere pleasure to help you or a family member in any way I can,

For more information on this program, visit <http://www.federalhousingtaxcredit.com>

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Guacamole should be Green!

Who among us has not had the unpleasant experience of yesterdays Guacamole taking on a less than appetizing brown layer?

The cause is good old air and although covering it tightly with plastic wrap has brought us moderate success, our friend Geena shared a new trick that is the Bomb!

Since Salsa & Guacamole are best friends, take your leftover Salsa and cover the top of the Guacamole with it until you can't see the green. The next day you won't see brown either. The acid from the salsa inhibits the avocado from turning. Of course all great things have a time limit. Tim and I find it works great!

Energize Your Career With Good Feng Shui

Feng shui (fung-shuay) is an ancient Chinese belief that suggests your physical surroundings affect both the positive and negative energy in your life. By providing visual affirmations or cues, it helps you to see peace and prosperity in your surroundings. If your career could use some energizing, you might want to follow these tips from the Feng Shui Institute of America:

- Position your desk so that you are facing the door with your back to a solid wall. This will give you a sense of control and support.
- Eliminate clutter and trash from your workplace to make room for more positive objects.
- Place decorative red objects around your office, such as red roses or candles, to attract greater recognition.
- Add live plants and lights to energize the room. (Remove dead leaves or plants as they have the opposite effect)
- Even silk flowers or plants will create a feeling of life and prosperity around you.

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Do You Have an Advance Health Care Directive?

Many of us avoid this difficult subject and it may be the biggest disservice we do to ourselves and those that we love. By exploring your options early, you can ensure the quality of life that is important to you and avoid having your family "guess" your wishes or having to make difficult medical care decisions for you while under stress or in emotional turmoil.

An "Advance Health Care Directive" (AHCD) lets your family, friends and doctors, know your health care preferences, including the types of special treatment you want or don't want at the end of life, your desire for surgical procedures, cardiopulmonary resuscitation and organ donation.

The AHCD is now the legally recognized format for a living will in California. California consolidated various earlier forms used to indicate health care preferences into one Advance Care Directive. All valid health care directives properly executed before July 1, 2000 can remain in effect. Examples of these earlier forms include: Natural Death Act Declaration, Directive to Physicians and Durable Power of Attorney for Health Care.

Many people believe a living will is the same as an Advance Health Care Directive) however the AHCD allows you to do more than the traditional living will which only states your desire not to receive life-sustaining treatment if you are terminally ill or permanently unconscious. With the AHCD you can state your desires about your health care in any situation in which you are unable to make your own decisions, not just a coma or terminal condition. In addition it allows you to appoint someone you trust to speak for you when you are incapacitated. The AHCD allows you not only to appoint an agent but to give instructions about your own health care.

To complete an AHCD you must be a California resident who is at least 18 years old or is an emancipated minor of sound mind, and acting of free will. The AHCD is valid forever, unless you revoke it or state in the form a specific date which you want it to expire. Once completed the form should be signed, dated and either notarized or witnessed by two qualified individuals. Keep the original in a safe place where your loved ones can find it quickly. Give copies of the completed form to the people you have appointed as your agent, alternate agent(s), your doctor, health plan and to family members or anyone else likely to be called in a medical emergency.

Although it is not something most of like to discuss, considering our options and expressing our wishes clearly in this legal manner to our close family and friends can ensure that our wishes are fulfilled and make what can be a painful process for those loved ones easier as they know they are honoring our true wishes.

Before completing an Advance Health Care Directive, be sure to consult with a trusted healthcare or legal professional

•• BIG BEAR LAKE REPORT ••

Winter is nearly here. Let's Fill'er Back Up!!

It seems like we just put our boat in the water and then it's time to take it out again. I hope everyone has had as full a summer on the water as we did. We're sorry to see it go but every season in Big Bear is beautiful and we welcome the white stuff. SPEAKING OF WHITE STUFF. Today we were graced with a rare early storm of substance with somewhere between 10"-12" of new snow. Over two nights we went from Fall to a Beautiful Winter Wonderland.

The lake is currently down about 8'27/32". The water temperature has been dropping and is currently at 46° F. The last time the lake was full was May of 2006. In August of 2004 it was down over 16 feet and before that it was last full in May of 1998. Just in case you were wondering, when it is full the surface elevation of Big Bear Lake is about 6,743 feet above sea level and is over 70 feet deep in places.

Most recently we have had a couple of dry years, but with the El Nino conditions in place, we are expecting a wet season. Typically the El Nino brings us more moisture and a longer season with snowfall as late as June. With any luck, we should be back up to maximum capacity by Mother's Day. Our October storm brought some unexpected and welcome moisture to the valley, but unfortunately the storm dropped less than an inch of rain. This latest storm should help. Generally speaking, 10" of snow is equal to about 1" of rain.

Snowmaking started October 28th this year and both resorts are open as of Thanksgiving with a limited number of runs. So it's time to "Think Snow" and dust off the skis, snowboards, shovels & snow throwers. Let's visualize a White Christmas & New Years too. See you on the slopes!!

December Events

December 13 USASA Giant Slalom at Snow Summit, 880 Summit Blvd. 909-866-5766

December 16 Go Huck yourself at Snow Summit, 880 Summit Blvd. 909-866-5766

December 28-29 The Nutcracker Ballet at Performing Arts Center, 39707 Big Bear Blvd. 909-866-4970

December 31 New Year's Eve Torchlight Parade at Snow Summit 880 Summit Blvd. 909-866-5766

January Events

January 2-3 South Series GS Race at Snow Summit, 880 Summit Blvd., 909-866-5766

January 9 Design Unlikely Feature at Bear Mountain, 43101 Goldmine Dr. 909-866-5766

January 10 Volcom Peanut Butter and Rail Jam at Bear Mountain, 43101 Goldmine Dr., 909-866-5766

January 16 Eagle Celebration at the Discovery Center, 40971 Hwy 38 909-866-3437

January 16 Burton Demo Tour at Bear Mountain, 43101 Goldmine Dr. 909-866-5766

January 17 Burton Am Series Halfpipe at Bear Mountain, 43101 Goldmine Dr. 909-866-5766

January 18 Burton Am Series Slopestyle at Bear Mountain, 43101 Goldmine Dr. 909-866-5766

January 23-24 Gatorade Free Flow Tour at Bear Mountain, 43101 Goldmine Dr. 909-866-5766

January 30-31 South Series Ski Race at Snow Summit, 880 Summit Blvd. 530-559-4845

January 31 USASA Slopestyle at Bear Mountain, 43101 Goldmine Dr. 909-866-5766

February Events

February 6 3rd Annual SnowShoe The Bear, Call 909-224-9315
February 6 Go Huck Yourself at Snow Summit, 880 Summit Blvd., 909-866-5766

February 7 USASA Slalom at Snow Summit, 880 Summit Blvd. 909-866-5766

February 13 Eagle Celebration at the Discovery Center, 40971 Hwy 38, 909-866-3437

A Few of Our Favorite Things!!!! Enjoy Some of Our Favorite Holiday Recipes



Dill Cheddar Biscuits

These tasty cheesy morsels are a surefire crowd pleaser that are Quick & Easy!

3 cups all purpose flour	4 1/2 tsp baking powder
1 1/2 tsp dry mustard	1 tsp salt
1 tbs sugar	1/4 cup chilled unsalted butter
1/4 cup vegetable shortening	1 cup + 2 tbs milk
1/4 cup chopped chives or scallions	3 tbs chopped dill
2 1/2 cups grated cheddar cheese	

Preheat oven to 450°f. Mix flour, baking powder, sugar, mustard, and salt in a large bowl. Cube butter and shortening and add to dry ingredients. Rub mixture with fingertips until mixture resembles coarse meal. Whisk milk, chives and dill in a medium bowl. Pour into dry ingredients: stir until moist dough forms. Mix in 2 cups of cheese.

Turn dough out onto floured surface; knead lightly to distribute cheese evenly. Roll out dough to generous 1/2 inch thickness. Using floured 2 1/2 inch cookie cutter, cut out biscuits. Gather scraps; roll out again and cut out additional biscuits.

Transfer biscuits to heavy large ungreased baking sheet. Top each with a pinch of grated cheese. Bake about 15 min or until golden brown. Serve warm or cold.



Chilled Spinach Dip

Our Friend Suzie E gave us the recipe for this wonderful chilled Spinach Dip. You can serve it with tortilla chips or thinly sliced baguette. We have been known to scoop the center out of a round loaf of country bread to serve it in.

2 10 oz. pkgs frozen chopped spinach	1 pkg dry Leek Soup mix
2 cups sour cream	1 cup mayonnaise
1 tbs lime or lemon juice	1/3 cup chopped scallions
1/4 cup chopped fresh dill	1 tbs chopped fresh oregano
1/4 cup chopped fresh parsley	ground black pepper to taste

Combine all ingredients in a large bowl. Transfer to serving bowl, cover, and chill for 1 to 4 hours. (flavors will blend and intensify during refrigeration)



Chocolate-Kahlua Pecan Pie

OK, are you ready for Dessert yet? Here's a Pecan Pie with an Attitude. People who usually don't like pecan pie say this is their favorite holiday dessert.

1/2 cup sugar	3 large eggs
1/4 cup unsalted butter (room temp)	2 tbs flour
1 cup chopped pecans	3/4 cup dark corn syrup
1/3 cup semi-sweet mini chocolate chips	1/4 cup coffee liqueur
1 tsp vanilla extract	1 frozen pie crust
	Whole pecan halves for garnish

Pre-heat oven to 375°f. Beat sugar and butter until smooth. Beat in flour. Gradually beat in corn syrup, coffee liqueur, and vanilla. Mix in eggs, then chopped pecans. Sprinkle chocolate chips over the bottom of the pie crust. Pour filling into the crust. Place pecan halves carefully on top of filling as desired. Bake pie until filling is puffed around the edges and just set in the center, usually about 45 minutes. Cover edge of crust with foil if it is browning too quickly. When done, transfer to cooling rack and cool completely (about an hour) before serving.



January Events Cont'd from page 1
February 21 USASA Halfpipe
at Bear Mountain,
43101 Goldmine Dr., 909-866-5766

February 28 USASA Boarder Cross at
Bear Mountain, 43101 Goldmine Dr.,
909-866-5766

Winter Weekly Events

- Animal Presentations at Moonridge
Animal Park (Daily 12 noon) ,
43285 Goldmine Dr., 909-584-1299
- Animal Feeding Tours at Moonridge
Animal Park (Daily 3pm)
43285 Goldmine Dr., 909-584-1299
- Nature Walks at Discovery Center
(Sat 1 PM & 2 PM), 40971 Hwy 38,
909-866-3437 FREE!
- Snowshoe Tours at Discovery Center
(Sat & Sun 9 am – 12 PM),
40971 Hwy 38, 909-866-343

THERE'S SOMETHING NEW TO DO IN THE WINTER IN BIG BEAR

A new Big Bear Enterprise, Rai-Bear Inc. is opening an ice skating rink called The Big Bear Ice Garden in The Village. They are hoping to be open just after Thanksgiving through Presidents Weekend in February. People often ask if there is a skating rink in town, and now the answer will be **YES!!** *Tim and I are planning a trip to New York this December and one of the things that was a "must do" was skating in Rockefeller Center. Now we can have that experience in Big Bear!!*

Real Life Dilbertisms

Real quotes from Dilbert-like managers.

- "What I need is a list of specific unknown problems we will encounter."
- "Doing it right is no excuse for not meeting the schedule."
- "E-mail is not to be used to pass on information or data it should be used only for company business."
- This project is so important we can't let things that are more important interfere with it."

- The Big Bear History Corner - Skiing in Big Bear, a brief history

Originally a summer resort, Big Bear Lake now is known as Southern California's premier ski destination. As early as 1925, Big Bear's Motor Transit Company began promoting Big Bear as a Winter resort. The first ski lift, a sling tow, wasn't installed until 1938. The WWII years were hard on development as fuel and material prices went up, but by the 1940's and into the 50's several rope tows were installed around the valley. During this period, Tommi Tindall, a naturalized American of German/Czech descent, brought his native skiing abilities to the valley. Tommy formed the Big Bear Winter Club and taught skiing for free at the then Clifford Lynn chair lift area, and finding it inadequate, scouted and established the Snow Summit ski hill. The Snow Summit Ski Corp. was formed in 1952, and installed a mile long double chair lift. In 1964, after a decade of relatively dry winters, Tindall dug deep and installed the first large snow making system in Southern California. That winter Tommy was killed in a tractor accident and his wife Jo and his son Dick took over the business. In 1969 some Snow Summit ski instructors purchased the Moonridge ski tow and renamed it Goldmine, installing a mile long chair lift to the top of the mountain. Since then the Goldmine area has changed hands several times and in the process, was renamed Big Bear Mountain. Finally, in 2002, Snow Summit's 50th anniversary, Snow Summit Corp. purchased Big Bear Mountain making it one huge resort.

Hand Sanitizers or Soap & Water? Maybe Both!

Recently, I spent time in a hospital setting. Everywhere I went hand sanitizer dispensers were present with signs encouraging or insisting that hospital visitors and employees use the product. I of course complied but it did get me wondering what's the best method for protecting against germs and the spread of colds and flu this time of year.

Antibacterial hand sanitizers are an effective way to wash our hands *when* traditional soap and water are not available. However, manufacturer claims that sanitizers kill 99.9% of germs may be misleading. Since we naturally use hand sanitizers (wait for it) on our hands, one would assume that the manufacturers actually tested on hands, but it appears that is not the case. According to an article by About.com Biology, the testing was done on inanimate surfaces hence they are able to make the claims of 99.9% bacteria killed.

The human hands are a more complex surface, and testing actual hands would be difficult. There is good evidence that most living bacteria on your hands at the time of proper use will be killed instantly. Hand sanitizers work by using a high concentration of alcohol, stripping away the outer layer of oil on the skin. This usually prevents bacteria present on hands from surfacing and kills the bacteria that were present. After a few moments, the alcohol evaporates and your hands are briefly sanitized and bacteria re-growth, is likely slowed. It is however very much like rain and a car windshield. The wipers remove most of the rain on one pass, but the rain (or in this case bacteria) keep coming.

The rule of thumb for hand washing or hand sanitizing is that the process should take a minimum of 20 seconds (30 seconds is preferred); apparently the time it takes to sing "Happy Birthday" (don't forget the and many more part or you'll come up 5 seconds short). Much like the rarely followed recommended time for brushing our teeth, our society seems to thrive on rushing through the process which may impact our overall health more than we can imagine.

The FDA regulations for food service procedures recommends that hand sanitizers be used only as an adjunct to washing your hands with soap and water. Researchers from Children's Hospital Boston, reported that hand sanitizers effectively reduced the spread of gastrointestinal infections by 59% of secondary illness within families that were given sanitizer and instructed in proper hand health procedures.

Hand sanitizers seem to excel is in situations where there is no visible dirt or grime, nothing involving blood or fecal matter. For these, good old fashioned hand washing with soap and water is the correct action. Hand sanitizers work best on hands that are relatively clean to begin with. That is why the Center for Disease Control recommends the use of alcohol based hand sanitizers in hospital settings as a *supplement* to regular hand washing, since doctors and nurses in the course of their work, wash their hands often. Studies have shown that only sanitizers with a minimum alcohol concentration of between 60% and 95% are effective. So before you buy, look to see that the alcohol concentration falls within these guidelines.

In the time I have taken to write this article, I have been painfully aware of how many times I touch my eyes, face, nose or Noodles! My best advise to stay healthy is to be more aware and commit to a true hand washing & sanitizing regime. (*You know we can do better!*)

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