Learn how to respond to wilderness medical emergencies

This spring, the Tahoe Rim Trail Association is partnering with the American Red Cross, Wilderness Medicine Institute, Lake Tahoe School and Crested Butte Outdoors for a series of wilderness medicine courses. Whether you're a crew leader, a wilderness guide, an outdoor enthusiast or you work in a remote environment, these courses are designed to give you the skills you need to respond to a backcountry emergency when help is delayed.

Crested Butte Outdoors (Wilderness Medical Associates) courses:

Location: Lake Tahoe School, 995 Tahoe Blvd., Incline Village.

Dates: April 5–7: Wilderness First Responder Recertification.

April 9–13: Wilderness First Responder.

American Red Cross courses:

Location: 948 Incline Way, Incline Village.

Dates: May 4: Adult CPR & AED.

May 5–6: Wilderness and Remote First Aid.

May: 4–6: Wilderness and Remote First Aid & Adult CPR/AED.

Wilderness Medicine Institute of NOLS courses:

Location: 948 Incline Way, Incline Village.

Dates: May 16–17: Wilderness First Aid.

For program fees, online registration and other details about these courses, visit the website and search under “Medical Trainings”.

Toby Keith

Toby Keith with Brantley Gilbert will play at Harvey’s Outdoor Concert Series on Aug. 8 at 7pm.

Conservation Corps looking for military vets for crews

By Cathy Locke, Sacramento Bee

The California Conservation Corps seeks military veterans interested in forestry work to join veterans crews based in Northern California.

Members of the residential crews will live and work from CCC centers in Auburn and South Lake Tahoe, and receive paid training from the U.S. Forest Service in wildland firefighting and chain saw use, according to a California Conservation Corps news release. The crews will work on fuel reduction and

other forestry-related projects. Some work may require 10-day camping and work stints away from the veterans' base center.

Veterans selected for the crew will receive a living stipend, room and board, and basic health insurance. Uniforms, safety gear and tools are provided.

To qualify, veterans must be between the ages of 18 and 25, have an honorable discharge or general discharge under honorable conditions, and not be on probation or parole. Those interested in applying for the program should contact the CCC by April 2.

Read the whole story

Documentary about Aldo Leopold at LTCC

"Green Fire: Aldo Leopold and a Land Ethic for Our Time" will be shown at the Duke Theatre at Lake Tahoe Community College in South Lake Tahoe on March 28 at 7pm.

Admission is free.

Doors open at 6:30pm.

A question and answer session will follow the documentary about this legendary conservationist.

Seminar focuses on surviving in the world of e-commerce

This is the “information age” and “everything is on line” but what, why, how, and where does the small business professional begin?

Find out the answers March 30 from 2-4pm in a seminar called Finding the Easy in E-commerce at Harrah’s Lake Tahoe.

Gene Romagna, business consultant for the Northeastern California SBDC, and Anthony Howard, owner-founder of HowardSEMGroup.com, will host this workshop for Lake Tahoe South Shore Chamber of Commerce.

This workshop is $20 for chamber members, $30 for non-members. It includes entry to the 2012 Business Expo. Reservations are required. Contact Emily Abernathy at (775) 588.1728, ext. 303.

5-day cycling event rolls through Lake Tahoe

Cycle the Sierra is a five-day ride that will be staged for the first time this summer.

Registration for the June 23-27 event is open to 300 riders.

Cyclists will start in Grass Valley, go to Coloma, Kirkwood, Lake Tahoe and Sierraville, before returning to Grass Valley.

The ride benefits several groups including the League to Save Lake Tahoe and American River Conservancy..

Cost is $835, which covers food, camping, equipment shuttle and entertainment.

For more information, go online.

Opinion: Short sales don’t deserve a bad reputation

By Theresa Souers

It seems that no matter what one reads these days regarding the real estate market, the term “short sale” will have a strong presence in the discussion. A short sale is the term applied when a lender is willing to accept less than what is owed on an existing loan. As a primarily second-home resort area, South Lake Tahoe has seen its own share of distressed sales. During the past year, approximately 18 percent of the homes sold involved short sales, while another 34 percent represented bank-owned sales.

At this time it appears 2012 will continue to follow suit. Yet, despite the fact that short sales have been an ongoing force within the real estate industry, it is not uncommon to hear potential buyers shy away from the idea of purchasing a short sale despite the investment opportunities. Even hopeful sellers, as much as they might want to try to explore the option of a short sale, are overwhelmed with the rumors that

come their way.



While short sale sales and purchases may not be for everyone, it is important for buyers and sellers to know that much of what is commonly heard is based upon rumors and myths. To help clear the air, the California Association of Realtors recently put together a list of the top 10 myths surrounding short sales.

Myth No. 1: The homeowner must fall behind on mortgage payments in order to qualify for a short sale. Debunked: Years ago this may have been true, but not in 2012. A financial hardship must exist, such as the adjustable rate mortgage increasing in monthly payments, loss of job or income, health or medical issues, or extraordinary loss in home value (which may be considered a hardship).

Note: Agents should not advise a homeowner to miss a mortgage payment.

Myth No. 2: Banks would rather foreclose on a property than approve a short sale. □□Debunked: Many still believe this myth to be true, but more accurately, banks would prefer not to foreclose on a property due to the $50,000 to $70,000 it may cost the bank per transaction. Banks lose less money on a short sale than on a foreclosure.

Note: In California, some lenders may pay owners as much as $25,000 to opt for a short sale.

Myth No. 3: Homeowners must be pre-approved by their lender to be eligible for a short sale. Debunked: Absolutely not true. Most lenders will consider short sale offers. However, each lender may have unique and specific processes to follow, from

listing the home to the acceptance of a short sale. Bypassing any part of this process may result the sale not closing, so be sure to follow each lenders' processes closely.

Myth No. 4: Short sales never close. Debunked: Obviously not true. In some areas of the United States, nearly 50 percent of all closings are considered to be "distressed" properties, meaning REOs and short sales.

Myth No. 5: Short sales take months (and months) to close. Debunked: The short sale processes must be learned. Once mastered, it may not be uncommon to close a short sale in 30 days. However, certain idiosyncrasies may slow the process and each lender presents their own unique set of specific challenges. No two short sale transactions are identical.

Myth No. 6: Damage to the homeowner's credit standing is comparable in a short sale and a foreclosure. Debunked: In many cases, credit repercussions and deficiency protections are more damaging with a foreclosure. Short sale transactions can often lead to faster financial recovery for the homeowner and should be carefully considered.

Note: If the homeowner missed no mortgage payments, they may be eligible to finance the purchase of a home immediately following a short sale transaction.

Myth No. 7: Following a short sale, the homeowner will be ineligible to purchase another property for the next five to seven years. Debunked: Not true. Using conventional lending guidelines, some consumers may obtain a Fannie Mae backed mortgage a short 24 months after the close of their short sale.

Myth No. 8: After a short sale transaction, the homeowner will receive a 1099 and be forced to declare the loss as income. Debunked: The owner may indeed receive a 1099, but due to the 2007 Mortgage Forgiveness Debt Relief Act, among other considerations, the homeowner may not owe any taxes on their

transaction.

Note: This Act is due to expire at the end of 2012.

Myth No. 9: The lender will sue the homeowner after the close of a short sale (or foreclosure, or deed in lieu of foreclosure) for the deficiency. Debunked: California has certain anti-deficiency protections in place for short sales and foreclosures, depending on the circumstances.

Myth No. 10: As an agent, I don't need additional training to learn all of the ins and outs of the short sale process. And if I wait long enough, the market will recover so I may not need to deal with short sales at all. Debunked: How long are you willing to wait? Based on the most recent housing reports, home values are still falling. Hopefully, 2012 will see the bottom of the housing market but price recovery may continue to take some time.

Theresa Souers is public relations chair for South Tahoe Association of Realtors.

Ski companies survive with diverse locations, activities

By Susan Wood

Even the Easter Bunny wouldn't put all his eggs in one basket this spring. So why would a smart ski resort company do the same in winter?

That’s the question major U.S. ski resort companies such as Vail Resorts and Powdr Corp. ponder every year with their mix of assets, investments and planned capital improvements – much like an investor evaluates and reevaluates the diversity of a financial portfolio.

Ski resort companies are no longer satisfied with one area and one activity in an industry that’s constantly evolving.



When Northstar on Dec. 20, 2011, didn't have enough snow to cover its slopes, Vail Resorts' Colorado resorts did. Photo/LTN file

Take Vail, for example. The Broomfield, Colo.-based corporation is often seeking good investment opportunities – including China, which would introduce a mass population and completely novice market to the industry.

According to the China Ski Association, the number of skiers and boarders who graced the slopes in places as untouched as inner Mongolia and the Altai Mountains featured in the 2009 Warren Miller film “Dynasty” has soared. Records show the numbers jumped from 200,000 in 2000 to 5 million five years later. If the right opportunity arises, this discovery would

spell mega dollars for a company that already owns four ski areas in Colorado and soon will have three in Northern California with the finalization of the Kirkwood Mountain Resort deal which is expected this week.

Along with Boreal Mountain Resort in the Lake Tahoe region, Powdr Corp. out of Park City claims holdings in Utah, Colorado, Oregon and Vermont. The names are synonymous with landmark skiing –Park City, Mt. Bachelor and Killington.

Mother Nature bestows her will differently from one area of the United States to another. This means the region that gets the snow in one year may carry the weight of the balance sheet in revenue and vice versa.

“It certainly helps to have resorts located in different regions across the entire country. It can help us balance out the weather pitfalls,” Powdr Corp. Chief Development Officer Tim Brennwald told *Lake Tahoe News*. He called it “common sense” and “not a grand scheme” because the snowfall “can vary all the time.”

Proving their point

This year made for a prime example in January. Snow was expected to hit Boreal in the Sierra Nevada Mountain range. Instead, the storms split and dumped nearly 5 feet of snow in Bend, Ore., where Mt. Bachelor was only too happy to advertise to a snow-hungry California market. Whistler in Canada jumped on the same marketing bandwagon.

Brennwald said his company has passed on the Asian market to instead keep an eye on possibilities in Europe and New Zealand.

Snowmaking has in many ways changed the game a bit, and sometimes it doesn’t even take snow to tout amenities at a resort. The corporation plans to turn Boreal into a year-round resort this summer by building Woodward Tahoe, a 33,000-

square-foot facility geared toward action sports such as skateboarding, skiing, snowboarding, BMX riding and gymnastics.

“Obviously, we won’t need a lot of natural snowfall to make this work and is another way we diversify our properties,” Brennwald said.

Importance of more than one location

Snow – where to make it (in the cold) and where to get it (in the storm track) – is the key to success for most ski resort companies.

But even the downward slope of snowpack levels – (well below normal in Lake Tahoe this season) – didn’t hurt lodging reservations in February according to a recent report from Mountain Travel Research. One could say the market itches for the sport – especially following a record, blockbuster winter like 2010-11 that builds positive snow equity.

“It’s true the weather is the driving force behind ski resorts diversifying. There isn’t necessarily a consistency (in weather) from coast to coast. There’s lots of experience in defense of this notion, and it serves these (resort executives) well to believe that. They’ve done well in the last 10 years,” said Michael Berry, president of the National Ski Areas Association.

Future ski resort holdings will expand beyond the typical boundaries of North America for companies such as Vail, Berry predicts.

“They’d love to see China open up,” he said. The novelty would make any ski equipment manufacturer salivate. Outside North America and Western Europe, enthusiasts ski and board with primitive gear.

Berry notes one of the biggest benefits to the diversification

of ski resorts is the multi-state season pass. Vail's Epic pass provides a Tahoe rider with an invitation to hop a plane to Denver and experience Vail resorts with varying personalities – from the high altitude Breckenridge and quieter cousin Keystone to the luxurious Beaver Creek and massive flagship Vail resort.

The company has become so much about skiing that a recent quarterly report to investors indicated less of a focus on building its RockResorts beachy hospitality brand at the expense of its ski properties.

"Our real strategy is a geographic strategy," Blaise Carrig, co-president of Vail's mountain division, told *Lake Tahoe News* in a recent conversation.

Diversity in properties makes for one major consideration in ski area companies investing in properties.

Carrig, with a long background running Heavenly Mountain Resort, explained how the South Lake Tahoe ski area is quite different than Northstar in Truckee. Both resorts must have something special to bring to the table. The former has expanded its offerings in other amenities such as snowshoeing and cross country ski trails and equipment in the winter, and an adventure park with dry inner tubing in the summer. The latter, on the other end of Tahoe, has long been the destination visitors' delight with amenities as diverse as golfing and tennis to stargazing and hiking off the gondola.

Access to transportation and a solid bed base are other considerations in terms of buying properties.

From there, investments that pay off in the long haul like snowmaking can always be added, Carrig said. Being a "tough year," he took much solace in a corporate report that showed a 15 percent drop in skier visits compared to last year.

"This means that 85 percent of our customers are still coming

to ski and spend money. Sure, we're off, but I'm going to look at the point where the glass is full," he said. "I don't see (the weather) as a pattern. I guess our plan B is investment in our resorts."

It's been said, "You have to spend money to make money." The big ski companies are doing just that.

Beer-food pairing

Jake's on the Lake Tahoe in Tahoe City is having a beer maker dinner March 22 at 5:30pm. Five Gordon Biersch beers will be paired with four courses. Space is limited for the $38 event – call (530). 583.0188.

Fundraiser for canine association

Pints for Paws is a beer tasting featuring beers from Bison Brewery with proceeds benefiting South Lake Tahoe Canine Association.

The event is March 15 at 5pm at Cork and More, 1032 Al Tahoe Blvd., South Lake Tahoe.

Cost is $15. Tickets are limited and may be purchased before that night at the store.

For more information, call (530) 544.5253.