

# REAL ESTATE SECTION



Photos by  
Maureen  
Jennison



Above: All Things Trees groundsman Eric Hensley, left, and owner Bradlee Beck, right, smile for a quick photo as they worked on the trees at the Little Lake Cemetery Friday morning. Below, from left: Several branches were big enough that Beck noted the importance of having a trained tree trimmer helping with their removal. Hensley and Beck work together to trim up an oak tree. Beck holds a mini chainsaw at the end of a pole, making it easy work to reach the branches that need trimming.



## Graveyard Limbs

All Things Trees donates time to help clean up in-need trees at Little Lake Cemetery

The misty morning looked all the more picturesque Friday, with the low-hanging branches, dripping moss, and yellow, green and brown leaves fluttering onto the grass and graves below, but while the ambiance is aesthetic, it's not necessarily safe for those visiting the Little Lake Cemetery.

While walking the grounds, one already has to watch where the footsteps fall, being respectful of the interred, and also trying not to trip over headstones, markers and monuments, some broken, some covered in moss, and others sinking quietly into the soil. No one wants to worry about getting poked by branches or tripping over downed limbs at the same time.

Thankfully, All Things Trees heard the call of Dave "Cemetery Dave" Ramos in last week's paper; Ramos is the caretaker of the Little Lake, Willits and Laytonville cemeteries and asked the community for some help limbing up the trees and getting the grounds in order.

"All in all we worked on nine trees on the upper eastern portion of the cemetery, and did some extra cleanup, hauling branches to the burn pile and blowing leaves, too,"

said All Things Trees owner Bradlee Beck. "It took me and my groundsman Eric Hensley about four hours and there's certainly more that could be done. There were some bigger branches that needed to come down that really needed an expert hand to remove, and we were happy to come and help.

"While this publicity is great," Beck chuckled, "We like to do stuff like this all the time: I love to donate and help the elderly, or the vet community, and when we heard this needed some assistance, we said no problem!"

The four hours of two-man crew time amounts to about \$1,200-\$1,500 worth of work, and they plan to come back and work on the lower, western half of the cemetery in the near future.

"We hope this helps create an inviting and serene space for people to come and to visit loved ones, or pay respects to those buried there," said Beck. "We were happy to come and help."

If you are interested in donating time to help clean headstones, repair broken stones, rake, weed or do other helpful tasks, contact or leave a message for Ramos at 707-459-5252 and find out more.

Below: A before and after set of photos showing the tidy-looking grounds after the expert trimming, raking, and cleaning up of Beck and Hensley of All Things Trees.



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Photos courtesy All Things Trees



# Long-term care

Neighbors, friends, It's important that we talk about making sure you are covered should you have a serious health issue requiring long-term care. I know, no one wants to think about you or a loved one being unable to live on their own ... but we must.

We all have lived or witnessed a scenario where a split second changed the family dynamics. Knowing that a change can seriously add financial stress to a family, it is best to be as prepared as one can.

Long-term care is made up of a variety of services to help a person live as independently and safely as possible when they can no longer perform everyday activities on their own.

You may need long-term care if you have a serious ongoing health condition or disability. You may need it suddenly, like after a heart attack or stroke. Or you may need it more gradually as a disability progresses – something like Alzheimer's.

Fifty two percent of people turning 65 will require some sort of long-term health care services in their lifetime. Women will need an average of 2.5 years of long-term health services; men will need 1.5 years of care. Things like dressing, grooming, eating, bathing, transport, physical therapy, companionship.

Often a partner, spouse, child or relative provides long-term care services at home, but there are situations where that is not possible or no longer possible ... and that is why it's important to have insurance coverage.

Typical long-term care services are:

- Nursing home care
- Assisted living facilities
- Adult daycare services
- In-home care
- Home modification
- Care coordination

Now, you may be thinking, "doesn't my regular health insurance or Medicare or Medicaid cover such services? No, they will not. Medicare is a federal program for people 65 and over. It has very tight rules around long-term care and explicitly does not cover custodial care or daily living activities like bathing, dressing, etc.

Medicaid is a program for very low-income individuals and is administered by the states. In theory, it covers long-term care services, but qualifying is challenging and some states manage the program better than others. Medicaid should never be your primary insurance plan.

When researching a long-term care insurance policy, there are many things to consider: age, family health history, gender (women live longer than men), marital status, your current health insurance plan, and the type of plan you purchase.

There are traditional long-term care insurance policies, and there are life insurance policies where a long-term care provision can be added. This is termed a "rider." So, one might be able to obtain a life insurance policy with a long-term care provision.

It's not a quick or easy decision, but long-term care costs are an important part of your long-range financial plan, especially if you are in your 50s. Waiting until you need care is not an option, you won't qualify.

Last thing to be aware of is that our elected California state legislators are actively researching and designing a mandatory state-wide long-term care insurance program whereby a payroll tax would be implemented and shared by employers and employees.

The bill is called Assembly Bill 567. These monies would be set aside to give the employee access to different long-term care services and support. Details are being worked on but target timing for implementation is January 2025.

As always, please reach out for further clarification. My best,  
Nick

Nicholas Casagrande, EA, is an accountant and a financial advisor. His firm, NC Financial Group, is a wealth-management firm serving individual clients as well as small-to-medium-sized businesses. Client work includes personal and corporate taxes, investment planning, insurance, and real estate. NC Financial Group's Willits office is located at 675 South Main Street; contact 855-240-6606 or nicholas@ncfinancialgroup.com (taxes) or Nicholas.Casagrande@Cetera.com (investments) for more information.



Nicholas Casagrande  
Columnist

# DIY energy and water-saving toolkits

available at library as part of Climate Awareness Campaign

Submitted by County of Mendocino

In 2021, the County of Mendocino made a monumental commitment to reducing its greenhouse-gas emissions. The board of supervisors unanimously approved a Net Zero Carbon Resolution which dedicates \$2 million toward lowering carbon emissions from county government operations.

In 2022, one of Mendocino County's first actions was to upgrade its facilities, including all eligible library branches, to Sonoma Clean Power's 100 percent renewable and locally generated 24 / 7 EverGreen service. By using local solar energy during the day and geothermal energy at night, the county has reduced its carbon emissions by over 75,000 pounds of CO2 so far. (For more info, visit https://sonomacleanpower.org/programs/evergreen.)

To inspire the public to reduce their own carbon footprint, the Mendocino County Library and Sonoma Clean Power have partnered to launch "Climate Corners," a climate-change-awareness campaign highlighting ways to take climate action and save energy at home.

The displays in each library branch offer climate-related books for all ages and Do-It-Yourself Energy and Water-Saving Toolkits which are available for checkout. The catalog

of climate books has been expanded at every branch with funding from Sonoma Clean Power.

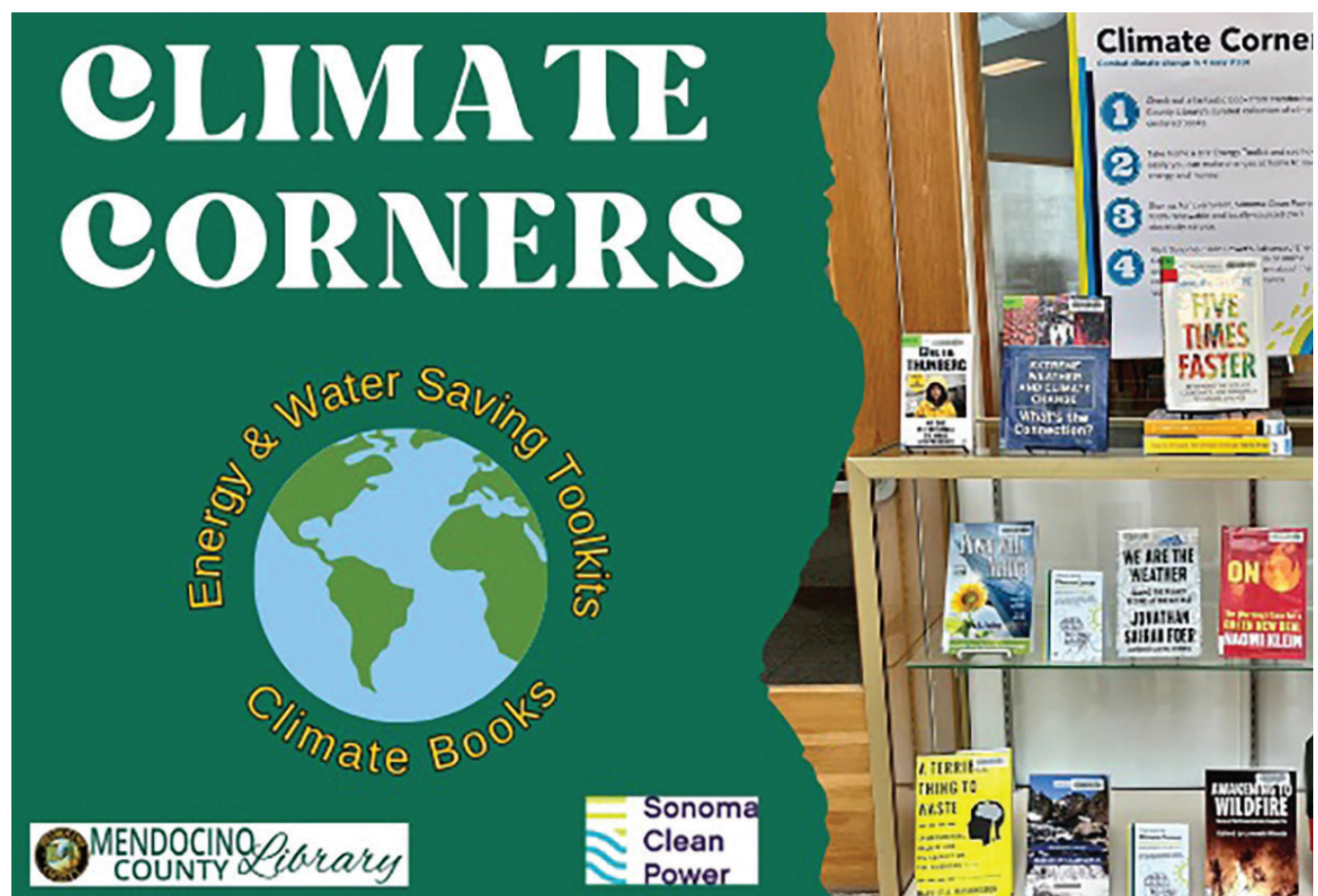
Each DIY toolkit comes with free supplies, including LED light bulbs, weather stripping, and low-flow showerheads, as well as tools to help measure energy and water use in your home, including a kilowatt meter and flow-rate bag.

"Our county's commitment to reducing our environmental impact and improving our long-term sustainability stems further than just our own facilities. We want our community to be part of this movement too," says Supervisor Dan Gjerde.

"The Climate Corners at our local libraries are a reminder that we cannot ignore the climate crisis, and they are also a place for people to get informed and empowered to take action," Gjerde added.

In addition to the library Climate Corners and the upgrade to EverGreen, the county intends to electrify its vehicle fleet, improve the energy-efficiency of its facilities, expand access to public electric-vehicle charging, and simplify the permitting process for solar-panel systems.

For more information about the Climate Corners, visit www.mendolib.org or contact the Mendocino County Cultural Services Agency at 707-234-2873.



COLUMN | How's the Market?

# How to hire for home repairs

Whether you are considering building a new house, a home remodel, or any big home project, here are some questions you should ask before you choose a contractor or other licensed professional.

How long have you been in business?

In a community as small as ours, word gets around if you don't know what you're doing. In bigger cities, there's an endless supply of people who need work done and have no idea whether a contractor is any good, but in Willits, it's hard to stay in business for very long doing shoddy or unscrupulous work.

Are you licensed and insured?

A license doesn't guarantee quality work, but it does increase the chances that your contractor will have the skills to do the job. Be sure your contractor is licensed to do the specific work you need – and that he or she carries both liability and workers' compensation insurance.

Hiring a licensed and insured professional not only increases the likelihood of quality, but it may also provide financial security if something goes wrong. Years ago, a local homeowner hired a licensed tree-trimming company. Sadly, one of the tree trimmers fell and broke his back. The homeowner felt terrible for the injured man, but believed that he had chosen a licensed contractor, assuming the tree trimmer's care would be covered by the company's insurance.

Come to find out, the tree-trimming company had not renewed its insurance, and without insurance, their license was no longer valid. So, the homeowner had to file a claim with his homeowner's insurance carrier.

Much to his surprise (and disappointment), his policy required tree trimming to be done by a licensed professional and it didn't cover claims when work was done by unlicensed contractors. So, the homeowner ended up paying for the tree trimmer's medical bills out of his own pocket. The moral of the story is to verify license and insurance.



Richard Selzer  
Columnist



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# The best interest rate

One of the founders of the United States of America was Benjamin Franklin. He once said, "An investment in knowledge pays the best interest." There you have it. My column is done. Well, not quite, but that's a good beginning.

As I sit here writing this morning, it's a crisp, sunny fall morning. Rosie, my sweet, sweet little dog, is stretched out next to me on the fireplace side of my writing chair, keeping us both warm and cozy. Later on I'll take a long walk to the library. I have some things to return and I get to breathe in that fresh air and get my body moving. Perfect day for that. The street is busy with walkers this morning. I just love that about Willits. It's truly a great place to live!

On November 8, 1731, Benjamin Franklin opened the first library in the North American colonies. Franklin briefly served as a librarian. That's nearly 45 years before the Declaration of Independence, the founding document of the United States, approved by the Continental Congress on July 4, 1776. We still owe a great debt to indigenous peoples who inhabit the Americas. Just saying.

I was chatting with the Willits and Laytonville Interim Librarian Denise Jessie recently. I'm hoping Denise will be appointed to the position permanently. I can't think of anyone better. She's a dynamite woman who's revitalized our library with lots of new and interesting groups and activities open to all.

You can not only get pretty much any book, but also DVDs and books on CD due to the partnership with all Mendocino and Sonoma County libraries. You can use a computer or the library's Wi-Fi. There's story time for kids, discussion groups, and much more. Our precious library is a hot-spot in town now.

I asked Denise about herself. She married young and had two kids. She graduated with her first master's degree when her son graduated from high school. She told me she had the best of both worlds, getting to teach her kids to study and be on time. She began to teach right away. For 15 years she taught at a community college and Fresno State.

She trained in online teaching *before* the pandemic. She still teaches at the college level and is still learning. She told me she has purpose in life – family, teaching, the world of knowledge and curiosity. Library science opened her eyes to learning. She's currently working on a second master's degree. Old Ben Franklin would have appreciated this woman.

I asked her how she stays so motivated and productive. "I have a drive," she responded. "I had to learn how to learn because I didn't think I could." She's become good at helping others do their best

and helping people figure out what they're good at as a result.

I asked Denise who was an important role model, someone who had a big influence on her. "My mom." She didn't even have to think about it. "She taught our family how to stick up for each other. She demonstrated that by how she cared for her elderly mother. Family's important."

"My mother taught me to be creative even with limited means. She taught me how to sew. For a period of time we sewed every day till I got it. I made a lot of my own clothes. She taught me how to arrange flowers and how to make a scrapbook. She loved color and design. She was a widow for 40 years. Most importantly, she believed in me. She's the president of my fan club. 'You can do it!'" Wow! Now that's a role model.

"My mother worked part-time," Denise explained. After her husband died, Denise's mother went back to school and eventually became the director of programs at Pepperdine University's Graziadio Business School. "She did not allow adversity to rule her life." She earned an MBA in business.

I asked her about her role as a librarian. "We have to keep the collection diverse on a limited budget and space," she said. "Librarians have to do something called 'weeding' the collection of materials not used, to make room for books and materials that are demanded by the community.

"I talk to people to see what they want. I look at what's newly released. It's a challenge because it's important to keep the collection diverse. I read reviews and research authors."

I asked what brought her and her husband to Willits. "We wanted a small town with services," Denise answered. "A

hospital was important. We could afford Willits. Utilities in Fresno averaged \$800 a month. We needed to downsize. We wanted to be near a coast.

"We made Cloverdale our starting point. We like Northern California. Sonoma County was way too expensive. Even Ukiah. Willits is not overcrowded. It's green, lots of trees. We found a piece of land we could afford and there was room for two houses, so our son could build his own house too. We built a house to our likes."

I've come to respect and really like Denise. She welcomes everyone to the library, building on the work of Donna Kerr. It's become much more than a book repository with her guidance and seemingly tireless energy and enthusiasm. Her mother taught her well. She's a very special person. A rare jewel who has learned to inspire others to be their best. Such a gift. Our community is fortunate to have her here, passing along the inspiration she learned from others.

I don't have to wonder why I love Willits when I meet someone like Denise. I get the feeling that she's a person of nearly infinite interest. Willits isn't for everyone. No place is. I've lived in big cities like New York City and San Francisco, small towns like The Dalles, Oregon next to the magnificent Columbia River and Lake Oswego, Oregon – which was a small town when I lived there. Even Florida for six months – not for me.

I learned a lot in each place. Each place has its own special things to share and teach, but I've lived in Willits for nearly half of my long life. Still going strong. The people I count as friends here is a long list. I know old-time ranchers, artists of all kinds (Willits is a treasure-trove of talented artists), professionals of all stripes, those on their spiritual journeys, all kinds who find the best that this place has to offer. Some stay. Some move on.

As Paul McCartney wrote many years ago, life is "the long and winding road." It's a never-ending journey, as interesting as you want it to be. To be sure, there are lots of bumps, even tragedy – but also joy and always learning. What door that road leads to is the great adventure, I guess.

My special thanks to Denise Jessie and the great and dedicated staffs of the Willits and Laytonville Branch Libraries, and to all library workers. Thank you, dear ones, for your investment in knowledge and for sharing it with all of us. Now that's a great interest rate.

Bill Barksdale was inducted into the 2016 Realtor® Hall of Fame, and served as Chair of the County of Mendocino Assessment Appeals Board settling property tax disputes between the County Assessor & citizens and businesses. DRE# 01106662, Coldwell Banker Mendo Realty Inc. Read more of Bill's columns on his blog at [www.bbarksdale.com](http://www.bbarksdale.com). 707-489-2232



Bill Barksdale  
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Denise Jessie is the interim librarian for Willits and Laytonville.

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