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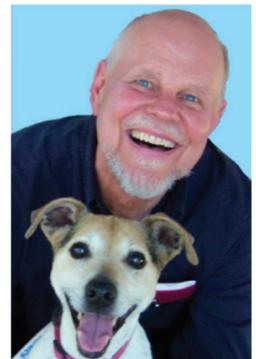
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Cryptocurrency – and how to make your accountant happy

Hello February readers! We are into the new year, and I could go on and on about financial planning topics ... but I won't!

Well, just this teensy bit:

I trust you are all organized for the tax season. Here's what your accountant would love for you to do right now:

1. Organize all your receipts and statements for 2017. If you track your receipts in a spreadsheet or program like Quicken, all the better.
2. Make a date with your favorite accountant and get your 2017 taxes put to bed before the crush. Big love will go out to you for this!!!
3. Start 2018 right. Speak to your accountant about any possible tax-saving tools available to you, like:

- Retirement Accounts: 401k, Simple IRA
- 529 College savings plans. Note: in 2018 529s can cover college as well as K-12 tuition
- Dependent children or adults in household
- Regular charitable donations

Now onto today's topic – cryptocurrency. What the heck is it ... and do we care?

Stepping back, let's break down the name. "Crypto" means "secret, hidden." "Cryptography" is a method of storing and transmitting data in a particular form (scrambling text, encryption) so that only those for whom it is intended can read and process it.

"Cryptocurrency" is money – it is a digital, virtual currency that converts legible information into an almost uncrackable code, to track purchases and transfers on the internet. It secures communication, money, and information online.

Cryptocurrency is not backed by a bank or a government. It is backed by its respective network and its participants, and

a finite amount is available. There are over 1,000 cryptocurrencies in existence.

Bitcoin is one of the most well-known cryptocurrencies. Bitcoin allows for:

- Mobile payments
- Encrypted security
- International purchases

The IRS came out with guidelines on bitcoin:

- Employers using virtual currency to pay employees must report on form W2.
- Virtual payments for independent contractors must be on Form 1099.
- The gain or loss from the sale or exchange of virtual currency is a capital asset.

Virtual currency payment is subject to the same information reporting as other payments. So, if you choose to participate in the world of virtual currency, then be certain to keep records. Below is a short list, but records should not necessarily be limited to:

- Purchase Date(s)
- Purchase Price(s)
- Exchange Date(s)
- Exchange Price(s)
- Name of Exchange(s)
- Currency in which you've entered and exited

OK, please don't hesitate to inquire should you find yourself with questions!

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@Ceterafs.com (investments) for more information.



Nicholas Casagrande
Columnist



Keeping your home in good shape

You did it! You bought a home. Now it's time to take care of your investment. The good thing about home ownership is that the money you put into your home builds equity. The bummer is that you need to spend the money, and saving for a new water heater is really boring compared to almost anything else.

One of the best ways to make sure you don't get caught with a home repair you can't afford is to create a savings account where you put money aside for home repairs and expenses. How much should you put away? Let's estimate.

If you bought a house for \$250,000, you'll need about \$3,750 per year (estimate about 1.5 percent of the purchase price). Expenses will include insurance: homeowners, flood, and earthquake. Homeowners insurance is required, and it costs about \$500 per year. If your home is in a flood plain, you'll have to purchase flood insurance, and it costs approximately \$800 to \$1,000/year. Earthquake insurance is optional, but if I lived on the side of a hill or along a known fault line in a masonry house, I'd consider it. It costs about \$500 per year with a 15 percent deductible. If

you do the math, the earthquake insurance may not be worth it, but I'm sure not going to be the guy who tempts fate and tells you to skip the insurance!

Now that insurance is taken care of, we need to consider long-term expenses to maintain the structure. At some point, you'll need to repair or replace the paint inside and out, flooring, roof, heating/air conditioning, and appliances.

How quickly or how often you need to maintain your home depends on how much wear and tear you cause. Children can be hard on a home. As the father of several, I can personally attest to this. Pets can also speed up the need for new flooring, for example.

In addition to the long-term maintenance, you'll need to do annual upkeep, too. Clean rain gutters, caulk window frames, make sure downspouts move water away from your foundation, replace air filters on central air systems (every 4 to 8 weeks), and clean chimneys. Annual upkeep will save you money and keep your family safe.

Read the rest of **Shape** | Over on Page 5



Richard Selzer
Columnist



Ace Copy's Martin Rodríguez, in the blue jacket, works with Daniel Haley, in vest, on the new landscaping project.
Photos by Saprina Rodriguez



Community Beautification

New landscaping by Ace Copy features red mulch, new plants and – soon – tulips

"I'm proud of my husband, Martin Rodríguez [of Ace Copy], for taking on a community beautification project," said Saprina Rodriguez of Imagination Station Preschool and Childcare Center, on Facebook last week. Passersby can see the new landscaping to their right, when driving north, right before the Willits Arch.

"At his expense he cleaned out the patch of property located between Ace Copy and the railroad tracks," Rodríguez continued in her post. "He hired Dave Watts for design. Daniel Haley and his son did the work and installed the drip irrigation. Martin had a weed blocker put in place, new plants, and covered the area with 30 bags of red mulch. Martin used 15 railroad ties to frame the area. I can't wait to see it once all the tulips come in."



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Photo by Alex Aragon



Photos by Ree Slocum

Far left: This water collection system was designed and built by Alex Aragon for John Schaeffer from The Solar Living Institute and Real Goods. The water runs over and through the metal mesh, keeping rocks and debris from entering the water catchment.

At left: Alex Aragon, owner of Aragon Electric, has worked in renewable energy systems since 2001.

Below: An off-grid homeowner's simple water collection point in his seasonal creek. He's dug out a hole and sunk a wooden box to collect water. The top of the box is covered with mesh to catch debris and rocks under the water fall. The penstock pipe is coming out of the buried box and makes its way to the barrel catchment.



Off the Grid

Hydro power from a seasonal creek can supplement solar power in rainy winter months

Despite this year's scarcity of rain so far, most winters in Northern California have plenty of water for small-scale hydro-power systems. Starting around the Winter Solstice, when there's the least amount of sun available, a solar system can become quite inadequate to meet the electrical needs of even a small household. With the cacophony of generators running, your own included, and the rain bringing seasonal creeks alive, it seems natural to start thinking more seriously about adding a micro-hydroelectric system to your off-the-grid property to help keep your batteries charged.

Willits Weekly talked with Alex Aragon from Aragon Electric who lives in Willits and also works with the Solar Living Institute in Hopland. He's worked in renewable energy

systems since 2001.

This article is just a sketch – with points made by Aragon – of what it takes to have a micro-hydroelectric system using water from a seasonal creek.

Things to consider

- A 50-foot drop in elevation and 50 gallons of water per minute can produce approximately 250 watts of power while the turbine is running and producing electricity, amounting to 6 kilowatt-hours a day, which is similar to the production of a 2 kW solar array in the winter.

- Don't take all of the water in the stream to achieve that!

- Know that you will need to perform maintenance on the system.

- "You'd better enjoy hiking," Aragon advised with a chuckle, also admitting he

likes that part of the maintenance.

- Take at least one season to get to know your stream through its high flow as well as low flow. That's the time to measure how many gallons run per minute from high flow to low flow. This will help determine how to design your system or if it's even feasible.

- You need a way to protect your batteries from overcharging. A diversion controller is a must. Overcharging will destroy batteries.

- Plan to have one or two electrical appliances to "dump" the excess electricity into.

- As with all improvements, the hydroelectric system should be approved by the county. It needs to be approved by Fish and Wildlife and the North Coast Regional Water Quality Board.

What a system looks like

A micro-hydroelectric system in a seasonal creek from the intake to the home electrical power room looks something like the following:

- You'll find an ideal spot for collecting water in the streambed that has at least a 50-foot drop in elevation from that point to where the turbine is located.

- The water intake can be the overflow of a pond or collection tank.

- The water collection point in a creek bed is typically made by creating a dam, digging a hole in the stream bed, sinking a wooden, plastic or concrete box in the hole with a pipe coming out. The top of the box is open and covered with a mesh screen to keep rocks and other debris from entering into it while allowing water to flow freely.

- There's a pipe (penstock) coming out of the box and diverted from the stream bed to keep it safe from falling trees, rocks and boulders. It runs downstream and sometimes to another catchment (like a pickle barrel) acting like a settling basin that will have the cleaner water flowing out of it.

- Keep the pipe as short and straight as possible to prevent loss of energy due to friction. The pipe should be buried in order to keep it safe.

- The water in the pipe will enter a turbine. The spinning turbine creates the electricity.
- The electricity produced from the turbine will be transmitted to your home power room by heavy-gauge wire.

- The closer the turbine is situated to the house, the less you'll have to spend on expensive wire.

Read the rest of **Hydro** | Over on Page 5



At left: A closer look at the simple water collection point in the homeowner's seasonal creek.

Above: A barrel catchment used to collect sediment as water continues its journey down the slope to turn the turbine and make electricity.

Redwood Meadows is an active independent senior community featuring 101 apartment homes, primarily a mix of one and two bedroom apartments which are single story 4-plex cottage-type set amongst seven acres of park like landscaping.

We are a smoke-free and pet friendly community. We boast a community center where activities are held like card games, Bingo, birthdays and socials. We also have a barbecue area for residents to get together for social functions.

Redwood Meadows is conveniently located adjacent to the William F. Harrah Senior Center with a thrift store, cafeteria and taxi service, and Howard Memorial Hospital is just blocks away.

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The rest of **Hydro** | From Page 4

Many variables

There are a plethora of variables that need to be considered and figured out. The amount of vertical drop will determine the amount of pressure in the system from pipes to turbine. The stream's flow you are going to use is measured in gallons per minute. Once those are figured out, the amount of resistance in pipes can be determined. These are crucial steps since they will tell you how much electricity can be produced with the system.

When everything is up and running, you'll hear a comforting hum near the gurgling creek while the turbine is producing needed electricity to your home. Enjoy the hikes and walks when you check the system, and feel the comfort of knowing you've invested in a renewable resource.

Local micro-hydro equipment retailers include Real Goods in Hopland and Advanced Power in Calpella.

If you want to explore what it takes to strike out on your own, check the internet for websites by doing a search for "micro hydro power." To consult with Alex Aragon about design, call 707-272-4274.

Above: The owner of an off-grid home near Willits turns down the flow of water to his turbine, which produces needed electricity in winter. He has this part of the system in a small shed next to the stream where he collects the water for his micro-hydro system.

Below: A Pelton-type water wheel attached to a manifold that Don Harris from Laytonville designed. It had been in this property owner's system since the mid-1980s and was recently replaced with a Turbo wheel. The new wheel produces twice the amount of electricity that the old one did.



The rest of **Shape** | From Page 2

Some repairs can wait, and others can't (or shouldn't). A faulty electrical outlet above a sink should be fixed as soon as possible. A leaky faucet is unlikely to improve with time, so you might as well save yourself the irritation of listening to it drip and wasting the water. Also, a drippy faucet may cause a bigger plumbing problem, and you always want to address those sooner than later.

Depending on whether you're handy with tools and the scope of a job, you may consider hiring a contractor for certain repairs. If you need a list of contractors with valid licenses and current workers' compensation and liability insurance, call your Realtor. If you're debating about whether to take on a project yourself, here's my suggestion: If it deals with electricity or gas, hire an expert. Otherwise, if you feel comfortable doing the work and have the time, by all means, take it on. Be aware that some work may require permits from the city or county.

When money is tight, you may be tempted to choose the lower-quality product that saves a few bucks. Resist the temptation. If you hire painters to paint your house, for example, you are mostly paying for the labor. If you choose the highest quality paint, you won't have to hire painters again for a long time. If you need to replace your water heater, different heaters come with different warranties. As a property manager, I can tell you that if the warranty says it's a five-year water heater, it will not last much longer than that. For the additional cost of the better-quality product, you'll usually save money in the long run.

If you have questions about real estate or property management, please contact me at rselzer@selzerrealty.com or visit www.realtyworldselzer.com. If I use your suggestion in a column, I'll send you a \$5 gift card to Roland's Bakery. If you'd like to read previous articles, visit my blog at www.richardselzer.com.

Dick Selzer is a real estate broker who has been in the business for more than 40 years.

COLUMN | Real Estate Beat

Market slavery

What constitutes a "market"? The answer: a willing buyer and a willing seller – at least that's the principle. The word "willing" is somewhat subjective, open to interpretation, when it comes to housing and what "willing" means.

Housing is one of the things all living creatures, including humans, consider an absolute necessity. As for yourself, could you live without a place to live in, protected from the elements? So are you actually a "willing" buyer or renter if the cost of a place to live costs so much that you can't afford heat, or necessary medications, or utilities, or adequate food?

Market forces, i.e. supply and demand, dictate the cost of housing. Financial markets collapsed at the end of 2007 after years of seriously flawed financial theory espoused by the likes of Federal Reserve Chairman Alan Greenspan and his guru Milton Friedman, who guided the thinking of political leaders from the late 1970s through the Great Recession, and even now. Remember "Trickle Down Economics"? There are those that embrace the theory if you make the super-rich even wealthier, that wealth will eventually "trickle down" to the masses, and we'll all prosper. That hasn't happened, as we all know.

It's more than a little ironic that economist Milton Friedman, arguably the chief theorist and supporter of the free market, set the stage for the collapse of the U.S. economy and quickly on its heels, like dominos, the world-wide economy. We have, in the U.S., a combination of free-market and economic socialism – that's a fact. How else could the free-falling economy at the end of 2007 have been rescued from total collapse? Government stepped in and rescued the failed "free-market" with multibillion-dollar rescue packages, at taxpayer expense, even as those taxpayers were losing their homes and savings.

Millions of homeowners lost their homes, as corrupt financial institutions and wealthy investors sucked the tax dollars out of the economy and bought up those homes, and are now making huge profits off their booty. Investors are now buying up low-income mobile home parks, substantially jacking up the space rents and throwing the elderly, disabled and poor onto the street. Well, that's a kind of market. A new class of elites who like to refer to themselves as "Free Market Capitalists" has emerged, enslaving the vast majority of Americans who work just to make ends meet, sometimes falling into homelessness.

Sorry to bring this up, but didn't the U.S. fight a revolution to free ourselves from the dictates of wealthy royalty? Oh, that's right, we did! Does that mean anything to you?

Today we are seeing all over again, those ugly Greenspan-Friedman failed trickle-down economic theories reemerge.

Read the rest of **Market** | Over on Page 6

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CLOSE TO UKIAH: 192 acres minutes from Ukiah out Robinson Creek Rd. One bdrm. remodeled home with large barn. Great spring water, quad trails around property. Less than 15 minutes from downtown Ukiah; with great neighbors, this could be a great weekend retreat or full time residence. \$625,880

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The Skunk Train Depot today.



Now and Then

299 East Commercial Street

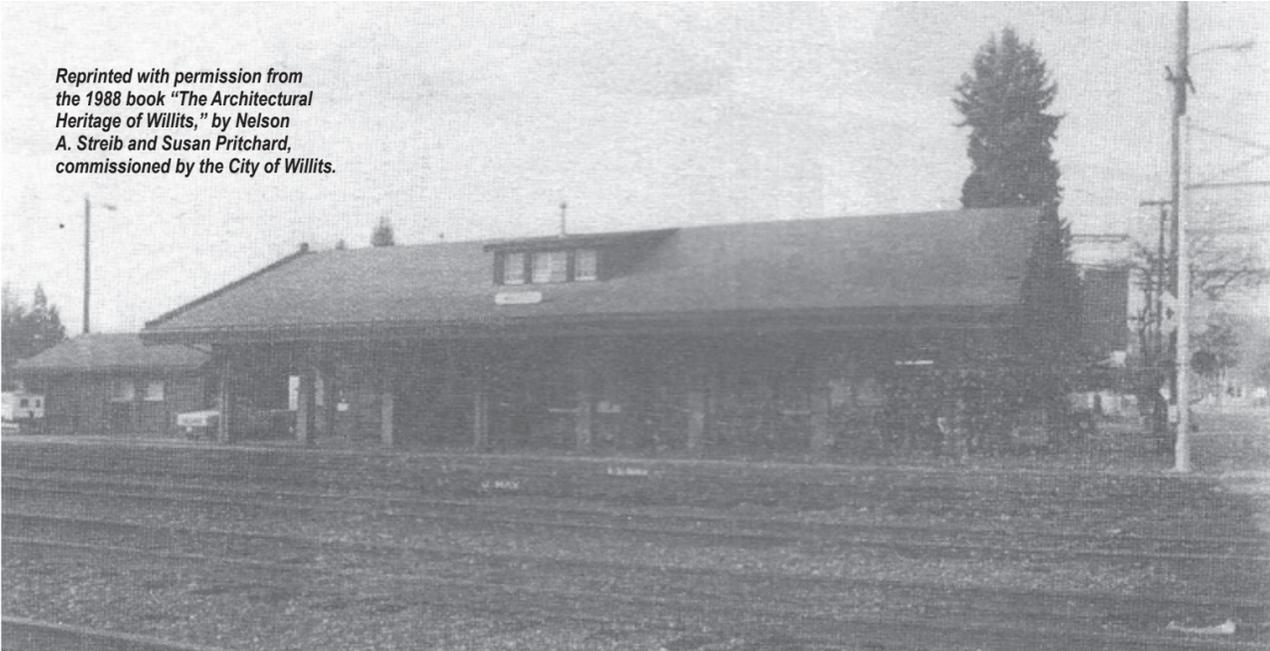
In 1915, work began on the present Depot in Willits as the original one built in 1901 had become too cramped and small to supply the needs of the growing town. By 1915, Willits was the center of commerce that connected the lumber mill at Fort Bragg with the markets in San Francisco as it also linked Humboldt Bay with those markets. The previous year had seen the completion of the Northwestern Pacific Railroad to Eureka.

The Willits Skunk Depot consists of two parallel one and a half story buildings constructed of redwood. Both have medium gable roofs, with the gable line running north-south, the same as the depot. The

building closest to the tracks also features a shed-roof dormer window that faces the tracks.

Also the building closest to the track is a recessed veranda that is supported by squared wooden columns. These columns are supported by gray bricks. The interior wall of the open veranda is marked by wooden columns set in the wall, also of gray bricks, added to the original wooden structure. The windows of the depot buildings, including the dormer, are cross paned. The two buildings are connected by a low wooden covered walkway. The roofs of the two buildings are supported by exposed turned brackets underneath a decorated box cornice.

Reprinted with permission from the 1988 book "The Architectural Heritage of Willits," by Nelson A. Streib and Susan Pritchard, commissioned by the City of Willits.



The rest of Market

From Page 5

Wealthy corporations and investors who would now be bankrupt or in prison if we had an actual "free market," are now super wealthy due to government bailouts, which is the actual way we avoided total financial ruin. One can only hope that there is a God and the architects of free market theory will spend an eternity in an actual free market afterlife and its natural consequences.

As for the rest of us, we need to explore what community actually is. We need to explore ways to create adequate and even satisfying housing at affordable, truly "market" cost. On a local level we need to look at land use rezoning and developing alternatives to big single-family homes on oversized lots which waste land. We need strong social safety-net support systems, and alternatives to super expensive health-care costs. You can't afford a house if your money all goes for health care. This is common sense survival, not political double-talk.

Choose carefully when you vote, to select the leaders that actually have solutions. The politician that suavely avoids answering the question, "What workable solutions do you have?" deserves your "No" vote.

By the way, if you choose not to vote, your voice is not heard and you don't count. That's the tough rule of a democracy, defined as a representative government. If your candidate is taking pay-offs from undisclosed donors, wealthy corporations, and super wealthy individuals - that politician may not be working for your best interest. Look closer. Your home and freedom depend, literally, on your decision.

Bill Barksdale has been a real estate agent in Willits for over 25 years. He can be reached at Coldwell Banker Mendo Realty Inc.: 707-489-2232 or bark@pacific.net.

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