

REAL ESTATE SECTION



"Now" photos by Maureen Moore

Now and Then

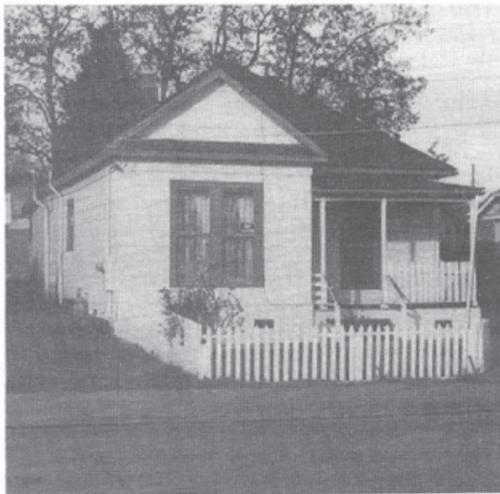
Pine Street homes are also a part of Willits' architectural heritage



168 Pine Street built ca. 1905

The first owner of the small house at 168 Pine Street was Henry Marks. He and his brother, Abe, ran a large mercantile establishment in Ukiah, known as the City of Ukiah. They also had a branch store in 1901 in Willits and one in Covelo. Their Willits store burned in the 1901 fire. The Marks brothers decided to rebuild their Willits store because Henry Marks owned several pieces of real estate in Willits.

Resting on a raised foundation, this house has a medium hip roof and is rectangular in shape with a slightly projecting in offset gable. The gable is plain with no ornamentation, and the roof line projects slightly, ending in a plain based cornice. The house, though nondescript, is important to the understanding of the type of inexpensive houses that were built for the laborers in the community, about whom little is known. The basic architectural style is also important to Willits, as it is a common style, possible attributable to the Whited brothers.



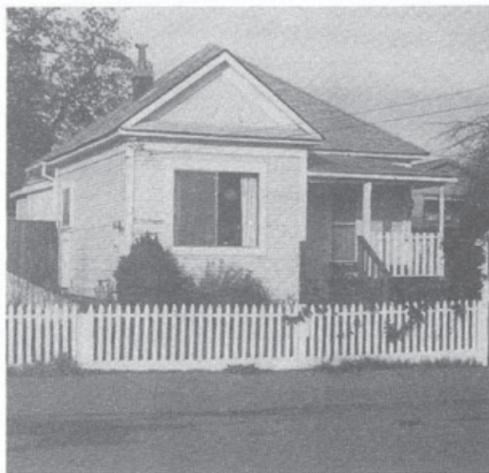
156 & 186 Pine Street

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.

156 Pine Street built ca. 1890

The small vernacular cottage at 156 Pine Street is located within the original boundary of Willitsville, on lot 9 of Block 8. It was first owned by Mrs. Adah Norton, the widow of H. L. Norton, who had tried to run a lumber mill in the area of Brooktrails.

This house is one story in height and has a low hip roof with a front projection under a low gable. The gable is covered with overlapping shingles, and has a pediment formed by a small section of roof. The gable and the main roof is trimmed with a boxed cornice, sloped soffit, and a plain frieze. The house is covered in narrow shiplap and the corners of the house are marked with end boards. The entrance to the house is through an attached porch with its own sloped roof that is supported by narrow squared columns.



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NC Financial Group

Nick Casagrande talks 'taxes, investments, insurance, and real estate'

"One of the biggest prizes we treat ourselves to is our home," said financial planning advisor and Enrolled Agent Damian Sebouhian. Nicholas Casagrande during his refreshingly animated tax talk last Thursday at the Willits Center for the Arts.

"When it comes time to do the mortgage, we all know the advantage of paying a little bit extra," Casagrande said, before emphatically reminding the audience of roughly 25 area residents, "that sometimes, with some mortgage companies, you have to tell them to apply this to the principal."

Casagrande offered an example of a typical mortgage situation.

"Say you have a \$150,000 mortgage at a 4 percent interest rate, and you're on a 30-year schedule, which would take us out to 2047," Casagrande said. "If you pay \$15 a week, which is \$62 a month, you would take \$716 off each year, which would shorten your payment down by four years."

Casagrande acknowledged the benefit in such a strategy, as long as "you tell [the financial officer] directly to apply the payments to the principal. It's the same with a car payment. You have to stay on top of it."

Casagrande began his energetic talk with a story about a pheasant, recounting the time he received his first lesson in taxes. At the age of 12 he won a blue ribbon for a ring neck pheasant he had entered into the San Rafael fair.

"Don't give a 12-year-old a blue ribbon," Casagrande joked. "All of a sudden, I thought I could raise anything. I had a complete menagerie. And my mom hates birds."

Proud of his accomplishment, young Casagrande sold his pheasant for a respectable price, completely unaware that he would be expected to pay taxes on the sale, until he received a 1099 in the mail, "and another one later with interest."

"At that point I realized that you can make money, you can invest, but we've got to keep our taxes down," Casagrande said. "And they're all related. I had a hard lesson. I had to pay that thing off in installments. At that point, [I decided that] I'm going to teach everybody not to do what I did."

From there, Casagrande presented a slide show with a running commentary on strategies for dealing with a slew of financial concerns, including mortgage financing, insurance, investing, and tax deductions.

When it comes to making deductions on your tax returns, Casagrande stressed the importance of keeping and showing receipts, and that in more and more cases, the IRS will not simply accept bank statements as evidence.

Citing a recent case Casagrande said: "I went to tax court five months ago, and [my client] brought in her bank statement and the IRS agent said: 'Just because it's a bank statement, we're not going to take it at all.' I asked why, and he said that they need to see actual receipts. Different agents are going to attack us for different things. Sometimes they'll say they'll take it, sometimes they won't; they'll need some sort of receipt to validate [your claims]."

As a tax return specialist, Casagrande explained that the two primary criteria he uses for determining deductions are: "Is it ordinary and is it necessary?"

"Are you a gymnast? No. Would you hire an elephant to go to work? No. But a circus performer probably would."



Casagrande said. "In the circus performer's case, buying and owning an elephant would be ordinary and necessary for that case. When you make a deduction, just think: Is it ordinary or necessary? If it fits those two criteria you can probably do pretty well."

For those who Casagrande identified as "road warriors" – realtors, contractors, truck drivers, handymen, etc. – he recommended a phone app that he used to win a case recently. "It's called Mile IQ," he said. "The client [had installed] the app. Subsequently, his mileage was questioned. He's a long-distance hauler. We won because he was able to tally up all those expenses through the app. When the agent got through the first three pages [of data] he said, 'I'm done.'"

For parents with children who want to start a college fund, Casagrande highly recommended going with what is called a "529 Plan."

"One of the beauties of the 529 is, if you set it, and the first child gets a full scholarship, you can reassign the 529 to another child," Casagrande explained. "Plus, as the account grows, you do not get a 1099, so you don't have to pay tax on it if you use the money for college, or higher education. If you have a 529 and you name yourself as the beneficiary, your income grows tax-deferred. If you want to use it for yourself to go to school to learn a new trade, a new skill, you have your money sitting there. If you're going to school, you're working less by definition; therefore you don't have to worry about paying the college bill. The worst-case scenario with a 529 is you pay the ordinary income tax and clear out the account and take the cash."

Casagrande used the tragedy of the Middletown fires from two years ago as an example of the importance of insurance.

"Unfortunately, a lot of the homes were not adequately insured," Casagrande said. "A lot of times they had their cash in the house. When the fires came, they burned down their house and they had to start all over. If you're going to get a mortgage, you're going to have a home, you're going to do an update, call your insurance agent and ask to up the insurance. The cost to replace is a lot more than you think it is."

Casagrande ended his talk by reminding people of the benefits in investing in the stock market.

"I'm an investor. And I'm a believer that the markets will work over time. The laws of supply and demand do work. That's why when you look at the history – we know what happened in the 1930s – but overall, the markets do work. Are there hiccups? Absolutely. But if you invest for the long haul, you will reap a reward."

Nicholas Casagrande and the NC Financial Group offer full-service wealth management guidance for "individuals, families and businesses in the following areas: taxes, investments, insurance, retirement, and real estate."

His Willits office, at 675 South Main Street, can be reached at 855-240-6606. For more information, go to www.ncfinancialgroup.com.

COLUMN | Numbers by Nick

Getting organized for taxes

By Nicholas Casagrande, EA

Hello Willits friends and neighbors of the Redwood Empire. Thanks for taking two minutes away from your day to read "me."

My "ask" of you this month is for you to take another 10-15 minutes out of this fine day and get yourself organized to submit your 2016 taxes. If you do follow some of my suggestions below, you'll have laid the foundation for making your 2017 tax prep even easier.

The benefits of organizing and doing a little every month are:

1. Dread of the task is reduced
2. Stress associated with dread in #1 is reduced.
3. You can enjoy late winter and spring activities – not have your fun tainted by stress and dread!

First: Have a drawer or box or something that is your "tax space" (and nothing else).

Second: if you keep a calendar, try writing in 20 minutes a month to organize your tax space. If it's on your calendar, you may be more apt to do a little each month.

Then: Get file folders, an accordion file, or 8x10 envelopes and scribble what they hold on the outside.

Income – most of this arrives by the end of January.

- W-2: from every company you worked for in 2016.
- 1099 Misc: if you are an independent contractor, you should have received this from your client.

Deductions

- Social Security numbers of dependent kids and relatives. If you are filing for the child care credit, get the tax ID number of the person who takes care of the kids while you are at work.

- If you are self-employed, add every possible receipt you can write off that is on behalf of your business.

Save them! Mileage tracking, utilities for home office, equipment.... You may want envelopes for some of your regular expenses. You can use a cell phone picture, scanner, copy - just make sure to have a record.

- Interest earning statements (1099-INT): College fund, mortgage (1098), IRA. You should get these statements in January, and you can write them off!

- Property tax statement and cancelled check: another write off!
- Charitable deductions: You need detailed receipts for donations above \$250. Track your time, your miles ... these are all write-off-able.

Software can help with tracking expenses: Mint, Quicken, Shoebox.com, evernote, or just a spreadsheet.

Hopefully some of the above might apply to you ... and doing these tasks will go a long way to making tax time no big deal.

You got this!

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 for more information.



Agent Profile

Sal Madrigal

Willits Realtor Sal Madrigal enjoys selling real estate for many reasons, but one of them is that it gives him the opportunity to see remote parts of Mendocino County. "I've been all through Mendocino County, but there's places I haven't seen – some of these remote ranches and properties and houses – so for me, I had a big interest in seeing what the rest of Mendocino County looks like. The beautiful coast, the beautiful valleys, Spy Rock, Bell Springs, Gualala, all of that is pretty neat."

Madrigal got his real estate license in 1992, and has been working mainly in Willits since 1998. "Through Century 21," he said, "and then of course they were bought by Realty World Selzer Realty, and I've been working there since then." Madrigal, whose family came to Willits in 1957, was born in Mexico and is bilingual, which can be an advantage in real estate sales.

These days, most of Madrigal's business has been in residential properties, although he's done land sales, too.

"I really enjoy working with people and sharing their excitement when they purchase a home," he said.

Madrigal does some of his travels around the county through his work with Mendocino County's Public Guardian/Public Administrator's Office, which is part of the Health & Human Services Agency. That office's mission statement says: "The Public Guardian/Public Administrator's Office is committed, when no viable alternative exists, to compassionately and effectively protect, assist and manage in a timely manner the affairs of Mendocino County resident decedent estates and residents unable to care for themselves or those who may be a danger to themselves or others."

"Part of the job I do with the county deals with a lot of real property, taking care of the decedent's estate, whether it be real or personal property." Madrigal said what he's learned from the county job has been helpful for his real estate sales, and vice versa. "That's the main reason I've stayed, doing the multiple jobs," he said. "I'm learning from one, gathering info from the one to apply to the other, working with attorneys and other real estate offices."

Madrigal will be retiring from the county in June, and looks forward to spending more time on real estate sales. Although, he confirms, with real estate sales picking up in the last year and half or so, there isn't a whole lot of residential property for sale in the Willits area right now. And the rental market is tight, too. "It's nothing like it used to be, he said. There's no houses for rent in Willits proper at all; if you're looking for an apartment or a duplex, there's some things available."

"It's the same way in Ukiah," he said, citing recent calls from residents of Redwood Valley and Ukiah, looking for rentals in Willits.

"It appears that Willits is getting to be more of a retirement community, rather than having young people coming in to buy a first home. In town, certainly, that's the case. Out in the country, they're still doing their thing. My last three



sales were older people: a couple with VA loans, some with HUD loans ... but without the inventory, you can't get them homes. Maybe it will open up a bit in the next month or two."

So how to improve the inventory of homes to buy in Willits, or get new homes built? Madrigal suggested the City of Willits "needs to revisit their water plan. Now they even have the two wells out in the valley," he said. "One of them is supposed to have high arsenic levels, but the other well is more doable. Is there enough water in Willits, and in the Willits valley, to encourage new building?" The need is especially great within city limits, he said. "The older people coming in want to be inside city limits, he said, near the hospital and other "urban" amenities.

Madrigal also suggested the possibility of revisiting some of the city's zoning, too. "I have two commercial properties with Railroad Avenue addresses, industrial parcels. When we first listed them, many years ago, people wanted to do duplexes or fourplexes there, small apartments, but it's not zoned that way there, it's for heavy industrial down to mom and pop businesses, with some living quarters. One of the two parcels has multiple water hookups; they go all the way back to when he house was first built in the 1960s. Are people interested in starting any new businesses in Willits right now, with the freeway bypass?"

But for residential housing, Madrigal said: "There's an opportunity out there; there are ready, willing and able buyers, but there's no property and there's no lifting of the water moratorium yet – maybe in the near future we'll see it."

To contact Sal Madrigal, call his cell phone, 354-1950, email madrigalsal@comcast.net, or contact the Realty World Selzer Realty office in Willits, 36 South Street, at 459-6175.

Realty World Selzer Realty sells most properties

Realty World Selzer Realty maintained its first-place ranking in real estate sales volume for 2016, when compared to all other real estate companies in Mendocino County – from Hopland to the south, through Laytonville and Potter Valley to the north. Realty World agents participated in hundreds of transactions in 2016, totaling \$158,218,635; this represents 34 percent of the total market share and approximately the same sales volume of the next two real estate companies combined. If you bought or sold a real estate property in inland Mendocino County last year, there is a good chance that a Realty World agent represented the buyer, the seller, or both.

"We've been the top-selling real estate company in

Mendocino County for more than 20 years. In fact, our agents have sold more than a billion dollars' worth of real estate in the last 10 years alone," Broker/Owner Richard Selzer said.

Selzer credits the company's success to hardworking Realtors who are knowledgeable, experienced and dedicated to their clients. "Management's job is twofold: provide incredible support, and then get out of the way," he said.

Selzer and his sales manager Jason Van Housen

Read the rest of **Properties** | Over on Page B5



COLUMN | Garden Tip of the Month

February: Onions

This time of year, gardeners are thinking of starting seeds indoors – tomatoes and peppers come to mind. In reality, tomatoes started in March would probably catch up with tomatoes started now. What really needs an early start is the onion. It's easy to get big yields of giant onions in Willits, but lots of folks have a hard time with them. That's because they haven't heard two facts:

Onions are not roots.

The true roots emerge from the little plate on the bottom surface of the onion. The bulb itself is made from the swollen bases of the leaves. Each "ring" is a leaf. So, the more leaves your onion plant grows, the bigger the bulb will be. To grow lots of leaves, you need moisture and fertile soil. Onions need more fertility and organic matter than true roots like carrots. They like lots of compost.

So it is very important to start these slow-growing plants very, very early. Now is the time. Some people start in January, but you can catch up by using heat mats under the flats, or starting your seeds in the house, where it's warm. Optimum sprouting temperature is 75 to 85 degrees, so seed trays in a warm spot will go much faster than those in a greenhouse.

Timing is everything.

Once the plant has grown lots of leaves, it is day length – not the age of the plant or the temperature – that makes the leaf bases swell into a big bulb. When we have had 14 hours of daylight for a certain number of days (depending on variety), the onion plants will stop making new leaves. They will concentrate on swelling up the bulb.

So the more leaves the onion has before July, the bigger your bulbs will be. Hot sun shining on the shoulders of the bulb helps them mature and keep well, so give them water but no shade.

They have to grow special onions in the south, where summer days are short. Here in Willits we can grow either long-day or intermediate-day types. For a big, long-keeping yellow onion, try Newport. A long-keeping red onion is Mill Creek, a Mendo heirloom saved from extinction by Bountiful Gardens and local gardeners Phil Cool and Ellen Bartholomew. For fresh eating, try Italian Red Torpedo, or Walla Walla Sweet. You can start green onions anytime.

Jamie Chevalier has gardened professionally in both California and Alaska. She writes about gardening for Bountiful Gardens Seeds, www.bountifulgardens.org.

Above: These locally grown onions were big, firm and stored all winter. Below: When the onion tops start to yellow, you can bend them over and stop watering. The onions will cure and store well.



Photo by Jamie Chevalier

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REALTY WORLD
Selzer Realty

How's the market?

Who's responsible for what?

In a real estate transaction, it's important to know who is responsible for what. If your house doesn't sell as quickly as you hope or you can't find the home of your dreams, who is responsible? If your house sells in a day or the first house you view is perfect, who gets to take credit?



Richard Selzer
Columnist

As you can imagine, each situation is unique. Each buyer or seller has his or her strengths and weaknesses, as does each Realtor. Just as insurance companies are quick to point out that they are not responsible for acts of God, some situations really are just good or bad luck. I can tell you what each person is responsible for, and then I'll leave it to you to sort out who gets the credit or blame. When you boil it all down, there are really only two reasons why almost any property sells: price and exposure. You determine price.

Your Realtor is responsible for exposure.

On the selling side, the Realtor should research the local housing market to determine the property's fair market value, and then advise the seller about how to price the house so it will sell in the time period the seller is hoping for. The Realtor should also create and execute a marketing plan to sell the property. Part of the plan should include recommendations on how to prepare the property for sale, like staging and what improvements to undertake. Once an offer is on the table, the Realtor should facilitate the negotiation and advise the seller on how to respond.

The seller is responsible for determining the asking price, making the property as attractive and available to show as possible (through proper staging and by keeping the house clean and in good repair), and responding to offers.

Anytime an offer comes in, three responses are possible: accept the offer, reject the offer, or counter the offer. One of these is a foolish mistake. You should never reject an offer. If you don't like the offer, respond with something other than, "No way!" Remember, this is a business transaction, not an emotional brawl.

While you may not think an offer is fair, sometimes it is your emotional connection to the property or a sense of frustration about the true value of the home (versus what you paid for it) that is making you upset. I've looked at hundreds of appraisals and, sadly for some, I've never seen the "but I paid so much for it so it should be worth more" clause. On a happy note, many people sell their house for much more than they bought it for, so the market cuts both ways.

On the buying side, the Realtor should work with buyers to prioritize their needs and wants, and filter the available properties accordingly. They should also facilitate offers and counter offers. Buyers should make themselves available to see properties as much as they can. They should get pre-approved for a loan so that when the right property comes along, they are ready to act and, ultimately, they should decide how much to offer when they want to purchase a property.

When it comes down to it, a Realtor should help property owners sell their house for the highest possible price in the least time with the least hassle. After all isn't that what you're after? A Realtor should help buyers find properties for sale that match their needs and assist the buyers in negotiating a fair price. That's basically it in a nutshell.

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.



Consider moisture issues when choosing insulation

By Scott McGillivray

What older homes have in character they may lack in modern amenities. For example, whereas many homes are now built with energy efficiency in mind, older homes may not be so eco-friendly. Fortunately, there are many ways for homeowners who love their older homes to keep that love going strong while making their homes more energy efficient at the same time.

We insulate our homes primarily to keep them warm in the winter and cool in the summer. As a result, most of us evaluate insulation based on its thermal properties, which is definitely important to consider. However, there is another aspect of wall and ceiling insulation that should be considered before making a final decision, and that's moisture. If you choose the wrong insulation, moisture can seriously damage the long-term performance of the insulation, drastically reducing the benefits it offers to your home.

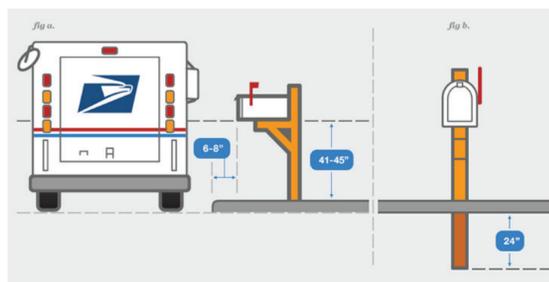
Although wall and ceiling cavities may be out of sight after a home is built, they are very important spaces in residential construction and remodeling projects. They play a critical role in managing the interior temperature, noise level, air-flow and mold levels. It is important that the insulation in the walls and ceilings works just as well years after installation as it does the day after the project is completed. This means that the insulation needs to stay consistent over time any sagging, compressing or rotting will compromise the safety and comfort of your home.

To combat these potential problems, look for insulation that does not absorb water, but repels it. Stone wool insulation, like that produced by Roxul, is a good choice. Water-resistance is important year-round, but especially in summer, when humidity levels rise, and in spring and fall, when rain and moisture levels can increase dramatically. It's vital that your insulation won't compress or sag within the wall or ceiling cavity, because when insulation materials compress and sag, they leave gaps, compromising the thermal performance of the wall. Cold, heat and sound can pass through much more easily, creating a living space that's less comfortable and more expensive to heat and cool.

Another important consideration when choosing insulation is mold resistance. Materials that resist mold growth, like stone wool, are essential to the health of your home and family. Because mold feeds on organic matter, selecting an insulation that is composed of nonorganic matter is ideal to prevent rot.

Keeping moisture and mold at bay with a quality insulation will contribute to a safer indoor environment and provide energy savings and comfort benefits that can last for the lifetime of a home.

Scott McGillivray is the award-winning TV host, a full-time real estate investor, contractor, author, and educator. Follow him on Twitter at [@smcgillivray](https://twitter.com/smcgillivray).



The rest of Properties | From Page B3

are non-competing brokers whose sole responsibility is to provide resources and information for the sales agents. It is rare for a real estate office to have a non-competing broker: Most brokers are also active sales agents. Before moving into management, Van Housen garnered several top real estate awards, including:

- 2013 and 2014 Presidents Award, Realty World Northern California and Nevada;
- 2014 Realtor of the Year, North Bay Association of Realtors Mendocino Chapter; and
- 2014 Excellence Award Nominee, Realty World Northern California and Nevada highest honor.

Van Housen explained that he and Selzer promote a culture of support and education to maximize an agent's continued success, which attracts both experienced and new Realtors to the office. Since he became sales manager, Realty World has recruited 14 new agents.

Many Realty World Selzer Realty agents have more than 20 years of experience.

They have built relationships with local lenders, escrow and title companies, insurance experts, and people who can help clients with issues relating to their property's structural integrity, pest and fungus, well and septic, natural hazards, heat and air conditioning, and more.

Several Realty World agents are members of the North Bay Association of Realtors Mendocino County Chapter Hall of Fame, an honor bestowed by fellow Realtors. Hall of Fame inductees must have 25 years in the industry and demonstrate a blend of competency, honesty, high integrity, and dedication to clients. Realty World NORBAR Hall of Famers are Dick Selzer, John Bogner (deceased), Glenys Simmons, Diane Rucker, Gary Nix, Shirley Blattner, Ray Hansen, Patty McMillian, and Joan Dooley.

"If you want success in your buying or selling transaction, call us at 459-6175 or stop by and see us at 36 South Street in Willits," Selzer said.

Submitted by Realty World Selzer Realty.

Mail Safety

Taking theft prevention and mailbox security into your own hands

It's something we all take for granted – letters arriving, bills, catalogs, that online purchase, they'll just always be there, patiently awaiting our arrival at the curb-side mailbox. Sure, for the most part, that's true. However, the second you realize someone else may have helped themselves to your new shoes, that reimbursement check, or letter with \$20 from grandma, it's time to take action.

Mail theft has risen in Willits in recent years, in correlation with the trend across the nation, explained Willits Postmaster Dale Briggs. "The absolute best thing you can do to keep your mail safe is to be diligent."

Briggs noted the importance of keeping tabs on your mail – incoming and outgoing – and knowing the general time when your carrier delivers. "They usually deliver within the same general time frame each day," he said. Also, never leave mail out overnight.

Outgoing mail that is left in the morning is susceptible to theft before the carrier has a chance to pick it up – especially with the bright flag up and raised, indicating contents are inside. Similarly, incoming mail left in the box from an early delivery can be available for "pick up" by anyone before the real recipients return home.

So what to do?!

There's a few solutions, depending on your budget and schedule.

Several levels of security mailboxes that feature a locked drop box are available online and at local retailers. Carriers can drop mail into the slot, but retrieval of the mail can only be completed with the matching key. This works great for envelopes and small parcels, but does not accommodate large boxes.

If you're usually home during the day or at mail delivery time, but you're planning a trip or short vacation, mail can be held at the post office for a minimum of three days, and up to 30 days at no charge. Holds past 30 days can also be approved by the postmaster. This allows all incoming mail to be received at the post office and held securely there until your return.

Similarly, post office boxes are another useful option. Not only do you not have to give out your home address to those

wishing to send mail, but by default, mail is held securely inside the post office. Different size boxes are available for annual and six-month commitments.

However, none of these really deal with outgoing mail issues.

Even the secure, locking mailboxes do not offer a "secure" outgoing mail option. Individual residences cannot have individual locking outgoing mailboxes. That would be a nightmare for the carrier trying to keep track of keys, and would also create a time issue for carriers, as they can create hundreds of homes to deliver to on their daily routes. Taking the time to lock and unlock each individual mailbox would take far too much time to be possible for outgoing mail.

So, again, what to do? The most secure and best answer is to take outgoing mail directly to the post office. Hand it over the counter, drop it in the post office's secure box. Another option is to watch for your mail carrier, and hand important mail to them directly when you see them drive up.

Commercially available boxes should bear the PMG (Postmaster General) seal of approval, but any home-constructed or alternative collection device must have the local postmaster's OK, too. Bring plans to Postmaster Briggs for approval before building or replacing your mailbox.

If you think that you have been a subject of mail theft, don't delay. Take action right away.

Call your local law enforcement office and alert them to the problem.

Alert the local post office, your mail carrier or the postmaster, too. You may want to put a temporary hold on your mail while you sort out issues.

Call your bank and other financial institutions, and have them cancel or place holds on any outgoing checks you think might have been stolen. Call your credit card companies and one of the three major credit bureaus to alert them to potential fraud.

Take action to alert authorities, and hopefully the mail thieves will be deterred brought to justice.

– Maureen Moore

At left, at top: The new, secure mailbox, at left, features a tilting incoming mail slot with a metal guard which prevents reaching into the box. Mail is placed on the shelf, and drops into the box when the door is closed as the shelf tilts at the same angle, allowing the mail to drop into the box.

At left, center: Diagram from USPS.com shows how new mailboxes are to be installed.

At left: Old mailboxes which feature a lock less doors are more susceptible to theft or damage.

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It's Here! It's Here!

The Soroptimists' 2017 Willits Community Telephone Directory is ready

Once again, Willits Weekly was proud to partner up with the Soroptimist International of Willits to help distribute the annual Willits Community Telephone Directory, created annually by the SIW to help raise funds for their scholarships and club programs.

The 2017 book features a group image of several Soroptimist members, not only to help drive home the group who creates the book, but also to help put a face to the name of members of the service club, helping give awareness to the local chapter that's been around some 45 years.

Maureen Moore
Graphics & Photographress
maureen@willitsweekly.com

The vision of the Soroptimists is to help offer women and girls resources and opportunities to help them reach their full potential and live their dreams. They help achieve this through their mission: improving the lives of women and girls through programs leading to social and economic empowerment.

This economic empowerment is given in the form of scholarships and cash awards to chosen applicants from the community. The Violet Richardson Award, The Live Your Dream Award and the Ruby Award all offer money to women and girls. Scholarships to high school students are also awarded.

"Scholarships were given to seven Willits High School graduates, including Olivia Cooper and Hillary VanBezooen, who received the Evelyn K. Kennedy award, and Kristyna Hewitt, Hannah Friend, Flor Haschack, Gabriel Agenbroad and Shanna Gayski, who received traditional scholarships," said Soroptimist Tanya Musgrave. "The Evelyn K. Kennedy scholarship money was given under the guidelines that it be given to a student who is entering the teaching or medical field for their college education, keeping at least a 2.75 grade point average. The Kennedy scholarships were \$2,500 awarded in two payments over two years. The traditional scholarships were for \$1,000."

These monies are made available by revenue generated from ad sales in the community directory. The phone book is a large fundraiser for the club, and every one of this year's advertisers will have a direct part in helping the futures of the 2017 recipients.

Applications for awards and additional information about the scholarships can be found throughout the pages of the phone book.

AT&T, Valley and Yellow Pages phone books no longer list residential listings, so the listings in the book are now added and removed, individually by hand each year. If there is anyone who would like to be removed, a business is no longer operating or if anyone would like a business, residential or cell phone number listed for the 2018 edition – that's no problem – and is available to do free of charge. It does require, however, for the Soroptimists to be told of the changes. The following email address where changes should be sent is monitored all year-round: willitsphonebook@gmail.com

Advertising is also available for next year's book; feel free to contact the Soroptimists at any point during the year to reserve your ad space.

A business-card sized ad is \$120, a quarter page is \$160, a half page is \$210, and a full page is \$360.

There is also an ad rate sheet and clip-out form to send in to reserve your space. Simply fill out the form and mail it, with a check and the ad copy and artwork that you'd like to use, to P.O. BOX 311 in Willits, CA 95490.

Additional copies of the phone book will be available around town at various businesses including the Savings Bank of Mendocino County.

Column name: Real Estate Beat

Getting a home loan – and keeping it

By Bill Barksdale, Realtor GRI

If you're getting ready to buy a house using a home purchase loan, there are things you need to be aware of, and do. Most home loans use federal funds, and the feds demand documentation.

Not all lenders are created equal. In general it's better to go with a lender and loan agent who are familiar with your area. Out-of-area loan agents may not be familiar with the special considerations of this area. A bad loan agent can slow down your loan, or even stop it. Ask your real estate agent what lenders are the best at getting the loan closed in this area.

Your lender will need things from you so get them ready in advance. Before you even start looking for a house, it's best to get prequalified for financing. That means you will contact a lender, fill out a written loan application, and be ready to furnish the following:

- If you've already made an offer, the lender wants a copy of your purchase agreement.
- Your most recent two years of tax returns, including federal W-2 & 1099 forms.
- Pay stubs for the last 60 days.
- All bank statements for the past two to four months.
- All credit card statements for the past two months.
- Retirement account info for three months.
- Statements for any outstanding loans: home, auto, school or other loans.
- Automobile titles.
- If a relative is giving you money to purchase, you will need a gift letter. Ask your lender what it should say.
- If you have ever been divorced or separated, you will be asked for your divorce or legal separation documents. The lender wants

a certified copy of those documents from the county in which the action took place.

- Let your lender know up front if you've ever declared bankruptcy, and have those files available if needed.
- If you are self-employed, have recent profit-and-loss statements.
- If you were discharged from the military and using veteran financing, have your DD214 form. Go to www.dd214.us for help.
- Have your Social Security award letter and a copy of the most recent check or direct-deposit bank statement.
- If you receive funds from a legal settlement or any other source, have those documents available.
- Document any large sums of money recently deposited into your bank accounts. Where did that money come from? Lenders are more concerned than ever about the source of funds because of federal requirements.
- If you are being relocated from somewhere else, have your relocation agreement from your employer.

Until your purchase is complete, do not make large purchases such as furniture, appliances or an expensive vacation. Do not change jobs or quit your job. Do not make late payments. Do not file for bankruptcy. Do not buy or lease a car. Do not get married, divorced or separated without discussing it with your loan agent. Do not transfer, deposit or withdraw large sums of money unless you have discussed it with your loan agent first and gotten their advice.

Do keep in touch with your lender and real estate agent, and be ready to furnish any paperwork necessary.

Be prepared for all the paperwork, documentation, and invasion of your privacy that a purchase entails. Cooperate with your lender and be reachable. Your real estate agent and your lender are helping you follow the rules to reach your goal.

Bill Barksdale has been a real estate agent in Mendocino County for over 25 years. He is an inductee into the Realtor Hall of Fame. Contact him at Coldwell Banker Mendocino Realty Inc.: 707-489-2232 or bark@pacific.net.



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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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