

# REAL ESTATE SECTION



WILLITS WEEKLY'S SELECTED  
PROPERTY FEATURE

## 487 East Valley Street, Willits

MLS: 325029081

Offered for sale at: \$350,000

### Own a piece of Willits history!

This listing includes three units, but needs some TLC to bring them up to their original integrity. Built in the early 1900s, the main residence is now a duplex. One unit is a 2 bedroom, 1 bathroom, while the second half is a 1 bedroom, 1 bathroom, totaling 1,651-square feet between the two residences in the main building. The smaller residence is also a 1 bedroom, 1 bath unit, which measures 572 square feet in size. The property generates good rental income and could be used as three rentals, or as a mix of rental, and owner-occupied spaces.

Property feature listed by:

Alicia Kepple  
(Lic# 02108446)

Agent of:

Coldwell Banker Mendo Realty  
(Lic# 02116789)



487 East Valley Street built in 1903

Smith was a Willits City Marshall in 1903 and the *Little Lake Herald* reported on July 15, 1903 that Smith was having erected "a beautiful little cottage on his lot on East Valley Street". The house is noteworthy in addition to its association with Smith because it represents a change in the style of architecture. At the time Smith had the simple house built, the trend in Willits was for Queen Anne cottage's, with elaborate bargeboard trim and a bay window.

The house is rectangular in shape and one story, featuring an enclosed porch attached to the hip roof building. The roof is trimmed with a boxed cornice and a sloped soffit and a plain frieze. The house is covered with shiplap boards and is trimmed with end boards.

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.

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COLUMN | Numbers by Nick

## Mutal funds from insurance carriers?

Neighbors – reaching out to those of you who may have purchased a mutual fund through your insurance carrier, State Farm, Farmers, and the like.

Insurance companies' core business is insuring your home, your auto, and/or your business. They generate your initial and subsequent policies, they collect your premium payments, they process your claims. Some insurance companies bundled a mutual fund investment opportunity – leveraging the client relationship in the spirit of being "full service" while increasing revenues for the insurance company.

Today, most insurance companies no longer offer nor service their mutual funds. WHY?

The risks insurance company policies are intended to cover are becoming more severe and unpredictable. Extreme weather, natural disasters, pandemics as well as aging populations, requiring more services and coverage – all push up insurance premiums and payouts.

These factors have brought many challenges to the industry, resulting in higher premiums and cancellations. Some companies no longer exist, some are not doing business in certain niches or geographies, others are streamlining their offerings.

So insurers can better provide protection against future risk, accidents, and uncertainty, they are streamlining their business and shedding extraneous lines of business like mutual fund sales and management. From a client standpoint, this is concerning.

Your investment(s) are not necessarily integrated into your overall financial plan when at the insurance company. It's possible your investment is not being actively managed. Hold times are extremely long, direction from the phone bank reps can be confusing and contradictory.

What can you do? You should be working with a full-service wealth management firm that looks at your entire financial picture - your insurance, your taxes, your investments, your retirement, etc. All areas are important, and need proactive stewards who are responsive to their clients.

The core business of a wealth management firm is to have all the pieces of your financial life planned and working together ... and to monitor that plan with you.

Nicholas Casagrande 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. Office is located at 675 South Main Street, call 855-240-6606 or 414-480-3669.

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3 bedroom home in the redwoods with three lots. Meticulously cared for yard. Large shed that can be a workshop, art studio or separate unit for guests. New roof, attached two car garage and new vinyl flooring. Fenced yard. Walking distance to the lake. **PRESENTED AT: \$385,000**

Off-grid 3BD/2BA custom home features a wood stove, a spacious heated garage for a workshop, art studio, or extra living space. Abundant water with a reliable well, pond and seasonal streams flowing through the property. **IMPROVED PRICE: \$435,000**

Two residences on the same lot and in need of some TLC. Built in 1920, this main residence is now a duplex. One unit is a 2 bed 1 bath while the 2nd unit is a 1 bed 1 bath which totals 1651 sq. ft. The smaller residence is 1 bedroom 1 bathroom 572 sq. ft. home. **PRESENTED AT: \$350,000**

Charming 3-bed, 2-bath 1,728 +/- sq. ft. chalet-style home. Large windows and vaulted ceilings, wraparound deck off the living room. Features a pellet stove and a cozy fireplace, modern appliances. Downstairs area is ideal for a studio, music room, home office, or storage. **PRESENTED AT: \$394,000**

3 bed 2 bath home on a level sunny lot with 2 adjacent vacant lots! Spacious kitchen with a bay window, woodburning stove, plenty of closets and shelves throughout the home. Fully fenced backyard has a covered patio. Room for a boat or RV storage. **PRESENTED AT: \$449,000**

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Gary Martin teaches a class on art at Blosser Lane Elementary School in 2023, while he was curator at the Willits Art Center. Photo by Steve Eberhard.



Gary Martin poses in front of a Rosseau painting at the Cleveland Museum of Art that he remembers made a strong impression when he was only 6 years old. Photo by Michael Martin.

COLUMN | Journal

## Gary Martin – A life in art

Sometimes in life, if we're very lucky, something happens and we are inspired. A life journey begins.

When I sat down with Gary Martin to chat I asked him how he first discovered his interest in fine art. He told me his mother used to take her children to the world-renowned Cleveland Museum of Art in Cleveland, Ohio, where he grew up. He recalls at the age of 6 seeing French painter Henri Rousseau's painting, "Fight Between a Tiger and a Buffalo," at the museum. He just sat before it for a long time totally absorbed in the picture. He felt the power of that image and knew that somehow he would be involved with art.

When one walks into the Willits Center for the Arts, over the entrance to the main gallery is a sign, it reads "The Gary Martin Gallery." It's a tribute to a man who came to the center and revitalized it when, then managing director for the WCA, Holly Madrigal, invited Gary to become the curator – the person who chooses the artists, plans the shows, and organizes the displays of the works of art. It's a job that requires that extra something – that inspiration – to do it well. Gary's extensive knowledge and career, and genuine love for what is called "fine art" brought a whole new dimension to the museum.

As we talked he shared some of his background. After he graduated from St Joseph's Academy in Cleveland in 1968, he briefly attended the Cleveland Institute of Art then became a puppeteer working marionettes for Scollon's Marionettes. They traveled and promoted movies for 20th Century Fox and Keebler Cookies. This is when he became comfortable with travel, something he spent much of his life doing.

In 1972 he moved to New York City where he explored the city and became a waiter, then went to Mexico "and spent all my money," before moving to New Orleans where he founded a gay publication called "Impact," in 1976. "I sold the paper in 1981," he said. "I learned what not to do" in business from that experience. After leaving "Impact," he began working for Primavera Gallery in 1982 in Philadelphia, Pennsylvania. "I learned the trade" (of being an art dealer) "through enthusiastic questioning of everything related to art, absorption of details, compiling and reading about art. My sales skills helped as well."

Gary went on to work with publishers and artists and began to specialize, dealing in prints for publishers and working with artists. "After a year of success selling up and down the East Coast, I began flying to major cities from coast to coast and the South including New Orleans and Texas. Canada and London were frequented by me annually. I was living in airports." His clients were galleries, architects, and high-end interior designers.

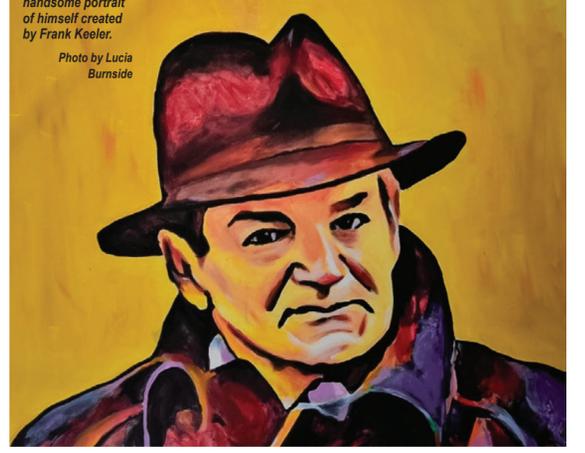
"I have been an international art dealer for 35 years. Retired at an early age [2000], I went to college to earn my M.A. in Art History" and then moved to Willits with his life partner, Louis. His life changed when he met Louis. They've been together for 45 years now.

I asked Gary who inspires him. "Great artists," he responded. "I'm always curious." He went on to name a few specific artists he finds particularly inspiring, "French painter Rousseau, of course, the 17th century Spanish artist Diego Valaquez, late Middle Ages Italian artist Giotto, French Post-Impressionist painter Paul Cézanne, and "on and on" he said. "Not so much abstract," yet he's inspired by 20th century artists Mark Rothko with his remarkable explorations of color, and sculptor Louise Nevelson, who famously made monochrome sculptures out of found objects from the streets of New York. He called her "very inspired."

We talked about New York City, a place we both lived earlier in life – the great museums, the wonderful displays in the best department stores, many of them works of art in their way. In fact he said that working at May Department Store in Cleveland helped him learn "display," which taught



Art Historian Gary Martin poses with a handsome portrait of himself created by Frank Keeler. Photo by Lucia Burnside



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# With rental property, who takes care of what?

When it comes to renting a place to live, it can be hard to know exactly who is responsible for what – is it the landlord or the tenant? Here are some points of clarification.



**Richard Selzer**  
Columnist

### Condition of the property

The landlord is responsible for assuring the property is livable, legally known as the implied warranty of habitability, which is governed by California Civil Code 1941.2.

This includes things like windows and doors that open and shut, a roof that doesn't leak, access to hot and cold water, a heating and air conditioning system that operates properly, and functional plumbing, electrical, gas, and sanitation facilities. It also means having kitchen appliances that work, safe stairs and railings, and clean floors and walls in good repair. The residence must also have smoke and carbon monoxide detectors, a mailbox, and outdoor trash cans for municipal waste pick-up. Landlords have 30 days to address problems with these areas.

Landlords must also disclose any pre-existing conditions that affect the habitability of a residence, including lead-based paint, asbestos and other known carcinogens, methamphetamine manufacturing, and the death of a prior tenant (unless the tenant died from AIDS).

### Repairs

If you are a tenant, ask your landlord for permission before doing any repair work. At Selzer Realty Property Management, we do not allow tenants to make repairs for two reasons. First, it's not fair to expect tenants to fix a property they do not own. Second, we have no way to control the quality of a tenant's workmanship, and that's not fair to the property owner.

Almost 50 years ago, I allowed a tenant to repaint the bathroom in the duplex they rented from me. She did not have the expertise nor the attention to detail to do a good job. The old paint was clearly visible through the new paint,

and anywhere she could not reach, she just didn't paint—including behind the toilet and around the toilet paper.

Sometimes when tenants do repairs, they make assumptions about how their time and effort will be repaid. Some expect to be reimbursed for the cost of the parts and their time. Others believe their rent should not be increased for at least a year. Often, after a tenant does a home repair, landlords must bring in professionals to undo the low-quality repair and redo the work. The cost to undo and redo the work costs more than if the landlord had simply hired a professional from the start.

### Documenting the condition

If you are a landlord who wants to be able to charge tenants for any damage they may cause, before tenants move in you must take "before" photos, so that afterwards you can compare them to "after" photos.

You should document the condition of floors, walls and ceilings; the inside and outside of closets, cabinets, and drawers; blinds, drapes, and other window treatments; doors and window – and that's just the indoors. Then, go outside and document the condition of landscaping, outbuildings, and whatever else is of value. I believe the best way to do this is to make a video of the property, narrating as you go with information about the condition of paint, carpet, appliances, and fixtures. Mention cleanliness. Be sure to put the video and/or photos with notations where you can find them later.

Keeping a residence in good repair helps everyone, tenants and landlords alike. Tenants benefit from a nice place to live, and landlords maintain their investment in good condition.

If you have questions about real estate or property management, contact me at [rselzer@selzerrealty.com](mailto:rselzer@selzerrealty.com). If you have ideas for this column, let me know. If I use your suggestion in a column, I'll send you a \$25 gift card to Loose Caboose! If you'd like to read previous articles, visit [www.selzerrealty.com](http://www.selzerrealty.com) and click on "How's the Marke?"

*Dick Selzer is a real estate broker who has been in the business for more than 45 years. The opinions expressed here are his and do not necessarily represent his affiliated organizations.*

## Did you know?

Wood could be having a moment among modern home buyers. According to the real estate experts at Zillow, the term 'cozy' appeared in 35 percent more real estate listings in 2024 than in 2023.

Though various components can help to create a cozy vibe inside a home, wood has long been a go-to material when interior designers attempt to add warmth to a property.

The home renovation experts at Houzz also cite wood-infused architectural warmth among its 10 most popular home trends in the coming year.

Homeowners who want to capitalize on this trend before putting their homes on the market or those who simply love the idea of adding more wood-based warmth in their homes can consider installing ceiling beams, wood wall paneling or even wood trim throughout their homes.



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NC Financial Group 2025 awarded Gold in categories Accounting Firm, Financial Advisor (non prior in 2024), and Tax Prep. The Best of Lake and Mendocino presented by Bicoastal Media is a vote-based contest for individuals and businesses that serve Lake County, CA, and Mendocino County, CA. Nominations are provided by the community and after the nomination period is completed, the names of nominated businesses in each of the categories are finalized and make up the official Best of Lake and Mendocino voting ballot. The audience can then vote on one choice in each category. Votes are allowed to nominate without limits and once the voting period has begun, one vote per category per 24-hour period is allowed. Listing in this publication and/or award is not a guarantee of future investment success. This recognition should not be construed as an endorsement of the advisor by any client. No compensation was provided directly or indirectly by the recipient for participation or in connection with obtaining or using the third party rating or award.

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An individual, stand-alone and independent print piece

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