

# REAL ESTATE SECTION



Above, left:  
The new pavilion at 350 North Street as seen from the street. The fence is made from reclaimed wood and sawn off to replicate fence boards from long ago.

Above, right:  
The Mentons in front of their raised bed garden; Joe, at left, Estok, and Laban.

At left: The front of the North Street Collective's new home.

Photos by  
Ree Slocum

## Reclaiming History

Menton Builders restores Grandma Mavis' house using original materials

The house owned by Willits' beloved "Grandma Mavis" Bromaghim at 350 North Street was in disrepair when Natasha Hoehn from San Francisco purchased it in 2011. At the time of Bromaghim's death, the house and grounds had deteriorated, due to her inability to keep up with repairs.

Ree Slocum  
Features Writer  
ree@willitsweekly.com

"My father had maintained the house and passed away about 40 years before mom died," Bromaghim's daughter Kati Muhlhauser said. "Eventually the house was in such bad condition that you couldn't eat in the dining room any longer, because wind blowing through the cracks made plaster fall on the food!"

After their mother's passing, her children put the house up for sale. When Hoehn purchased it, she had a vision to make the home a place for artists in residency and a community space. And it has become the North Street Collective.

When asked why she chose Menton Builders to do the remodel, Hoehn said: "They have long roots in the community. [Menton Builders] are artistic craftsmen who're practical, with a sustainable orientation. They do high-quality work." Hoehn wanted to use as many of the original doors and other materials as possible. She went on to explain that the Mentons

have been working with Mendocino Community College in the Sustainable Building Program taught by North Street Collective program director Noel Woodhouse. The college program has interns and apprentices, and some worked on the North Street building project, gaining valuable experience in sustainable practices.

Estok Menton, the founder of Menton Builders, has a lifetime history of working with repurposed materials. As a lad growing up in Michigan, Menton learned the value of using old wood, driftwood, latches, nails and other materials he and his grandfather found. The young Menton lived with his grandparents most summers during his early life.

"[My grandpa] used to give me a can of bent nails in the morning and say, 'Straighten them out, and we'll build something tomorrow.'" His grandfather lived through the Great Depression when the family had few resources to buy new materials. He learned to be creative and resourceful, and through fun and hands-on projects, taught his grandson the value of using what's on hand, how to use them, and how to be resourceful

Read the rest of  
**North Street** Over on Page RE2

Get your office, agents, open houses and listings included in our next edition on  
November 9

Call for ad space:  
**April Tweddell**

Willits Weekly  
Ad Representative

**707-972-2475**

Call or email!

[april@willitsweekly.com](mailto:april@willitsweekly.com)

**Find Water Before You Drill!**

**707 354 4618**

**Water Surveys**

Donald McEdwards, Ph.D.  
Certified Hydrogeologist No. 153  
watersurveys@comcast.net

1025 Hearst Willits Road  
Willits, CA 95490

**COLDWELL BANKER**

**MENDO REALTY, INC.**

**3870 Muir Mill Road - Listed at \$465,000**

**Tara Moratti**  
Broker-Associate  
CalBRE #01420657  
707-367-0389 - Cell  
707-459-5389 ext. 106 - Office

Are you seeking the perfect retreat? Magical and sunny, south-sloping, 41-acre property located minutes from downtown Willits and Hwy. 101. This gem features a custom 2 BD/1 BA home with 2 bonus rooms, skylights, open floor plan with wood and tile floors. Stunning views, fruit trees, seasonal creek and two ponds with a 2-room cabana by the main pond. Off grid (solar, spring water, propane, generator) with high-speed Internet. Privacy abounds!

**Tara has SOLD:**  
61 Hillside Drive: Listed \$184,900. Sold \$180,500. 4862 Blue Lake Road: Listed \$395,000. Sold \$402,000.  
1771 Ponderosa Road: Listed \$237,500. Sold \$241,500. 22998 Eastside Road: Listed \$769,000. Sold \$769,000.

**MENDOCINO COUNTY'S PREMIER REAL ESTATE COMPANY**  
1460 South Main Street, Willits • (707) 459-5389  
[www.LivInMendo.com](http://www.LivInMendo.com) • 1460 S. Main St., Willits • [tara.moratti@coldwellbanker.com](mailto:tara.moratti@coldwellbanker.com)

**Redwood Mortgage**

**Hard Money Loans**  
(707) 459-2330

**Investor opportunities**  
(707) 462-8622

**Independently Owned & Operated**  
CalBRE # 01219546; NML # 366784

PO Box 1089 or 218 S. Humboldt Street. Willits, CA 95490  
[redwoodmortgage@att.net](mailto:redwoodmortgage@att.net) (707) 459-1038 Fax

Below, left: *Wasting nothing, the Mentons made one of the back doors with small end pieces of wood, with a gorgeous walnut center piece. Below, right: A new gas fireplace insert adds charm to a back room. The beautiful blue tiles are framed by old and insect-damaged madrone, milled and constructed by the Mentons. At right: The new deck is made with recycled plastics as well as reclaimed wood because of the easy upkeep on something that will be well-used.*



The rest of  
**North Street** | From Page RE1

in reuse and critical thinking. His sons, Laban and Joe, are partners in Menton Builders and utilize the essentials of what his father and great-grandfather learned — what is now called “natural” or “green building” and “sustainable construction.”

The Mentons’ use of reclaimed materials can be seen in every part of the 350 North Street house and outdoor gazebo. As you enter the house through the original front door, you’re met with one of Grandma Mavis’ beautiful, handmade stained glass windows. It’s in a floral motif of complementary colors with a delightful surprise with her use of the bottom of a Ball jar as one of the flowers’ center. The stained-glass panel was found by Menton in the back part of the house as it was being torn down. Menton’s son, Joe, fashioned a frame for it out of wood from their materials yard in Ukiah to hang as a greeting.

The house-wide use of redwood paneling on the lower part of the walls begins in the entryway. The redwood is from the back of the house that was falling down. The Mentons saved the good wood, re-milled it at their workshop in Ukiah, and used it as a design element throughout the remodel.

Looking down the hall from the front entryway and through the refinished bedroom door, one sees unusual blue-and-white sliding closet doors found by Menton in the trash on a construction site. The original sliding hardware at the top of the doors gives them an industrial flair.

If you turn right after walking through the front door, you’re in the old living and dining rooms. They were separated, but are now one room. The ceiling that was falling apart (as mentioned by Muhlhauser), now uses old, but solid, beams to support and keep the ceiling from sagging. A large projection screen is hidden between the beams, which can be used for presentations, movies, or as a room divider for students or groups using the multipurpose house.

The back of the house was torn down — the reusable materials set aside for the projects — and rebuilt with two

bedrooms and a full bathroom for interns, plus a laundry room. There’s shelving in the hallway made by Laban Menton from reclaimed wood found at their Ukiah shop. On it is a variety of nests, some natural and a few made by artist Noel Woodhouse. In the middle room is an inserted gas fireplace with beautiful madrone, milled and fashioned for the fireplace, framing the blue tiles. The ceiling in that room has an insert of reclaimed beams and a diagonal redwood design.

Some redwood that was stacked outside became the paneling throughout the house. Some of it was also used as decorative wood in the back door and the panels supporting the outside pavilion. “See the diamond-shaped panels of wood on the pavilion walls? Those were made as diamonds, because we had so much short redwood around!” Estok Menton declared with satisfaction. “We use everything,” he added. In the pavilion a variety of repurposed woods were used as roof support beams, then painted with a wash of reclaimed paint. They use the wash when it’s appropriate for blending a variety of wood colors.

Throughout the entire project, the Mentons designed and planned the remodel with Hoehn, combining their creative minds and working together to solve problems or create design elements. “This is what I love about this kind of building project,” Estok Menton said, and added: “It’s a process.”

The old house remodel was done in three phases that have lasted about four years. According to Estok Menton and Hoehn, it’s not quite finished.

In parting Estok said: “Everything was done with care all the way through. It just shows — that’s one of the funnest buildings we’ve built in a long time.”

Menton Builders does anything: new construction, remodels, renovations, and commercial, agricultural and historical building. Contact them at 707-468-8814.

For more information about the North Street Collective, visit [www.northstreetcollective.org](http://www.northstreetcollective.org).



Above: One of the original redwood doors kept in place for the back bedrooms.

At right: This stained glass panel was found in the back of the house and given a new frame.

Below, left: Most of the house’s beautiful and practical kitchen is new. Below, right: Shelving made for the North Street house by Laban Menton.

Photos by Ree Slocum



At left: One wall panel with repurposed wood from the property, a new industrial light fixture, and a green tile.

At left, below: The inside of the outdoor pavilion with repurposed beams and supports made of different woods.

Below, right: Joe, at left, Laban and Estok Mendon stand in their workshop with their dog.



# Hanging up their Trowels

Sanhedrin Nursery closes doors after 36 years of business in Willits

Dave and Jenny Watts are trading their trowels for time with toddlers, as grandkids and family are now at the front of their minds.

The pair has run the mom-and-pop nursery shop at 1094 Locust Street for over 36 years and will be closing their doors, hopefully near the end of October.

“Well, we’re not leaving until it’s all gone and sold, the house included!” laughed Dave, “and that could take a while.”

The couple had been hoping that either or both of their two children, Michael or Suzanne, might move back to Willits and keep the tradition of the nursery running, but with both children married, settled in careers, and houses bought elsewhere, the time has come for the Watts to move south and be closer to their growing families.

“We’re going to miss our friends, customers and our community so much, though,” said Jenny. “But the time has come for new endeavors and for the property here



to change hands and hopefully be a great new business — another nursery or other business possibilities — for another family.”

Sanhedrin Nursery is clearing out all their plants and other products at 50 percent off until everything is gone.

“When we do leave,” says Dave, “we will be carrying with us fond memories of our friends and customers. The Willits

community has been good to us, and it will always have a special place in our hearts.”

The Watts said they plan to visit Willits often, and will look forward to seeing their friends and customers at their homes and community events — and they might just be proudly showing off grandkids there, too.

— Maureen Moore

Above: Dave and Jenny Watts “hanging up their trowels” and waving goodbye.

At left: The Watts at the front counter of the retail space at Sanhedrin Nursery. Below: The last days of the going out of business sale are happening now at the Locust Street nursery.



## KITCHEN & BATH WORD SEARCH

D H G K S H O W E R H E A D T U R U B M  
N I M N Z T C O T I T L E B A K T H P O Y O M L A T  
A L N E D L I H C O N L M B R Y O G N S T R K M O  
S I F Y G L A Z I N G Z U W K A N N U E R D R G  
A P R O K E G N I H R Y D V D O A I T R D  
C D R A W E R S A V U W P S B R A B R N E  
O S H E L V I N G S L B P R Y N L A A E R E  
L K Y R A S A W B Y I P U A E A S C I R E  
U N M S S A N I T E H V M I R D O R T A N I  
M L G R C A N I T E H V M I R D O R T A N I  
N M Z C I A C A V M L R N L Y E W N D N  
S T N E C I C A R E H S A W H S I D O B G  
P F O R M I C A V M L R N L Y E W N D N  
P O T K O I C B E V E L A H I V F A A E  
S B H C U H B A S E B O A R D O Y L E V  
E Y K S A H N E H C T I K N K T P Y B W  
F S B A C K S P L A S H H P K S P Z V W

ACCENTS	CERAMIC	FINISH	MODERN
APRON FRONT	COLUMN	FORMICA	SAW
SINK	CONTEMPORARY	GLAZING	SHELVING
BACKSPLASH	COOKTOP	GRANITE	SHOWERHEAD
BASEBOARD	CORBEL	GROUT	STONE
BATHROOM	DISHWASHER	HINGE	STOVE
BEADBOARD	DRAINBOARD	ISLAND	TILE
BEVEL	DRAWER	KITCHEN	TRADITIONAL
BURNISHING	ENGINEERED	MIRROR	TUB
CABINETS			

Each office independently owned and operated.

**REALTY WORLD**  
**SELZER REALTY**  
**Sal Madrigal**  
REALTOR® CalBRE #01139481  
36 South Street • Willits CA 95490  
Office: 707-459-6175 • VM: 707-467-3692  
Cell: 707-354-1950 • Fax: 707-472-2592  
madrigalsal@comcast.net  
www.realtyworldselzer.com

CalBRE#02018624

**Natalie Higley**  
Realtor®  
Office (707) 313-3198  
Cell (831) 262-8705  
NATALIE@PALMAPROP.COM  
“If it matters to you, it matters to me.”  
487 N. STATE ST.  
UKIAH, CA 95482  
WWW.PALMAPROP.COM

**Opal Miner**  
Insurance Agency

— COMPLETE INSURANCE —

99 SOUTH MAIN STREET (707) 459-5404  
WILLITS, CALIFORNIA 95490 FAX (707) 459-5384

**Notary Public**

**CAPABILITY BROWN LANDSCAPING**  
(707) 459-2237

Stone Retaining Walls  
Paver Walkways  
Flagstone Patios  
Stone Fireplaces  
Plants and Irrigation

**“Stonework a Specialty”**  
Louis Röhlicek  
License #542392

**Steep roof? We’re not scared!**  
W.C. & G.L. Insured Co. Lic # 927007

**B.A.S. ROOFING, Inc**

Office: (707) 462-4514  
Mobile: (707) 367-3786

**Residential & Commercial**  
Serving areas of Mendocino, Lake and Sonoma Counties

Online: [www.basroofing.com](http://www.basroofing.com) Email: [basroofing@live.com](mailto:basroofing@live.com)

## A list of local real estate agents, based in Willits and Laytonville

### WILLITS AGENTS

**Alvarado, Cheri**  
Lic#01964594  
Summit Realty  
557 South Main St  
Willits CA 95490  
707-983-8081

**Andrews, Margaret**  
Lic#01402835  
Realty World-Selzer Realty  
36 South St  
Willits, CA 95490  
707-459-6175

**Auble, Gary C**  
Lic#00611996  
Auble Real Estate  
2656 Primrose Dr  
Willits CA 95490  
707-459-5638

**Barksdale, Bill**  
Lic#01106662  
Coldwell Banker  
Mendo Realty  
1460 South Main St  
Willits CA 95490  
707-459-5389

**Broeske, Patsy**  
Lic#01949646  
Coldwell Banker  
Mendo Realty  
1460 South Main St  
Willits CA 95490  
707-459-5389

**Cardona, Elida**  
Lic#01249091  
Realty World-Selzer Realty  
36 South St  
Willits CA 95490  
707-459-6175

**Craighead, Randa L**  
Lic#01971901  
Coldwell Banker  
Mendo Realty  
1460 South Main St  
Willits CA 95490  
707-459-5389

**Flamer, Nicole G**  
Lic#01932844  
Coldwell Banker  
Mendo Realty  
1460 South Main St  
Willits CA 95490  
707-459-5389

**Goforth, Michelle D**  
Lic#01461392  
Coldwell Banker  
Mendo Realty  
1460 South Main St  
Willits CA 95490  
707-459-5389

**Hollifield, Matthew**  
Lic#01839656  
Lincoln Realty  
1661 A South Main St  
Willits CA 95490  
707-459-4599

**Kincade, Sarah**  
Lic#01705781  
Summit Realty  
557 South Main St  
Willits CA 95490  
707-983-8081

**Lawrence, Adam**  
Lic#01824539  
Ponderosa & Sun Realty  
635 South Main St  
Willits CA 95490  
707-459-5108

**Lemos-Neese, Roxanne**  
Lic#01712217  
Coldwell Banker  
Mendo Realty  
1460 South Main St  
Willits CA 95490  
707-459-5389

**Lincoln, Barbara L**  
Lic#00644801  
Lincoln Realty  
1661 A South Main St  
Willits CA 95490  
707-459-4599

**Madrigal, Salvador**  
Lic#01139481  
Realty World-Selzer Realty  
36 South St  
Willits CA 95490  
707-459-6175

**Martin, Christopher**  
Lic#01265820  
Realty World-Selzer Realty  
36 South St  
Willits CA 95490  
707-459-6175

**McFadden, Jacob**  
Lic#01701758  
Realty World-Selzer Realty  
36 South St  
Willits CA 95490  
707-459-6175

**Mercer, Barbara J**  
Lic#01867232  
Realty World-Selzer Realty  
36 South St  
Willits CA 95490  
707-459-6175

**Moratti, Tara**  
Lic#01420657  
Coldwell Banker  
Mendo Realty  
1460 South Main St  
Willits CA 95490  
707-459-5389

**Mitchell, Barbara**  
Lic#00689505  
Barbara Fenwick Mitchell  
402 Grove St  
Willits CA 95490  
707-456-9036

**Moratti, Tara**  
Lic#01420657  
Coldwell Banker  
Mendo Realty  
1460 South Main St  
Willits CA 95490  
707-459-5389

**Noah, Sharon**  
Lic#01346114  
Realty World-Selzer Realty  
36 South St  
Willits CA 95490  
707-459-6175

**O'Leary, David J**  
Lic#01915030  
Summit Realty  
557 South Main St  
Willits CA 95490  
707-459-4961

**Persico, Lee**  
Lic#00446837  
Coldwell Banker  
Mendo Realty  
1460 South Main St  
Willits CA 95490  
707-459-5389

**Rudig, Nancy**  
Lic#01394707  
Lincoln Realty  
1661 A South Main St  
Willits CA 95490  
707-459-4599

**Sorace, Tony**  
Lic#00672123  
Ponderosa & Sun Realty  
635 South Main St  
Willits CA 95490  
707-459-5108

**Trimmer, Robert**  
Lic#01147256  
Summit Realty  
557 South Main St  
Willits CA 95490  
707-459-4961

**Weston, Randy**  
Lic#00688068  
Summit Realty  
557 South Main St  
Willits CA 95490  
707-459-4961

**Weston, Ruth**  
Lic#00990817  
Summit Realty  
557 South Main St  
Willits CA 95490  
707-459-4961

**Wolf, Jason E**  
Lic#01897707  
Summit Realty  
557 South Main St  
Willits CA 95490  
707-983-8081

**Westwood, Kent**  
Lic#01293875  
Westwood Real Estate  
6000 Westman Park Rd  
Laytonville CA 95454  
707-984-7078

**Valencia, Susan F**  
Lic#01298121  
Valencia Real Estate  
44980 N Hwy 101 #E  
Laytonville CA 95454  
707-984-7270

**Weston, Ruth**  
Lic#00990817  
Summit Realty  
557 South Main St  
Willits CA 95490  
707-459-4961

**Weston, Ruth**  
Lic#00990817  
Summit Realty  
557 South Main St  
Willits CA 95490  
707-459-4961

**Weston, Ruth**  
Lic#00990817  
Summit Realty  
557 South Main St  
Willits CA 95490  
707-459-4961

**Weston, Ruth**  
Lic#00990817  
Summit Realty  
557 South Main St  
Willits CA 95490  
707-459-4961

**Weston, Ruth**  
Lic#00990817  
Summit Realty  
557 South Main St  
Willits CA 95490  
707-459-4961

**Weston, Ruth**  
Lic#00990817  
Summit Realty  
557 South Main St  
Willits CA 95490  
707-459-4961

**Weston, Ruth**  
Lic#00990817  
Summit Realty  
557 South Main St  
Willits CA 95490  
707-459-4961

**Weston, Ruth**  
Lic#00990817  
Summit Realty  
557 South Main St  
Willits CA 95490  
707-459-4961

**Weston, Ruth**  
Lic#00990817  
Summit Realty  
557 South Main St  
Willits CA 95490  
707-459-4961

**Weston, Ruth**  
Lic#00990817  
Summit Realty  
557 South Main St  
Willits CA 95490  
707-459-4961

### LAYTONVILLE AGENTS

**Andrews, Margaret**  
Lic#01402835  
Realty World-Selzer Realty  
49960 N Hwy 101 #G  
Laytonville CA 95454  
707-984-7000

**Koch, Travis**  
Lic#00963150  
Hometown Realty  
44900 Hwy 101  
Laytonville CA 95454  
707-984-6211

**Morf, Joseph C**  
Lic#02005443  
Westwood Real Estate  
6000 Westman Park Rd  
Laytonville CA 95454  
707-984-7078

**Noah, Sharon**  
Lic#01346114  
Realty World-Selzer Realty  
49960 N Hwy 101 #G  
Laytonville CA 95454  
707-984-7000

**Valencia, Susan F**  
Lic#01298121  
Valencia Real Estate  
44980 N Hwy 101 #E  
Laytonville CA 95454  
707-984-7270

**Westwood, Kent**  
Lic#01293875  
Westwood Real Estate  
6000 Westman Park Rd  
Laytonville CA 95454  
707-984-7078

**Weston, Ruth**  
Lic#00990817  
Summit Realty  
557 South Main St  
Willits CA 95490  
707-459-4961

**Weston, Ruth**  
Lic#00990817  
Summit Realty  
557 South Main St  
Willits CA 95490  
707-459-4961

**Weston, Ruth**  
Lic#00990817  
Summit Realty  
557 South Main St  
Willits CA 95490  
707-459-4961

**Weston, Ruth**  
Lic#00990817  
Summit Realty  
557 South Main St  
Willits CA 95490  
707-459-4961

**Weston, Ruth**  
Lic#00990817  
Summit Realty  
557 South Main St  
Willits CA 95490  
707-459-4961

**Weston, Ruth**  
Lic#00990817  
Summit Realty  
557 South Main St  
Willits CA 95490  
707-459-4961

**Weston, Ruth**  
Lic#00990817  
Summit Realty  
557 South Main St  
Willits CA 95490  
707-459-4961

**Weston, Ruth**  
Lic#00990817  
Summit Realty  
557 South Main St  
Willits CA 95490  
707-459-4961

**Weston, Ruth**  
Lic#00990817  
Summit Realty  
557 South Main St  
Willits CA 95490  
707-459-4961

**Weston, Ruth**  
Lic#00990817  
Summit Realty  
557 South Main St  
Willits CA 95490  
707-459-4961

**Weston, Ruth**  
Lic#00990817  
Summit Realty  
557 South Main St  
Willits CA 95490  
707-459-4961

COLUMN | Numbers by Nick

## Make sure your insurance is up to date

Neighbors, do me a favor, please – will you take the time to gather all your insurance policies so you can make sure your coverage is up to date?

This is not a pitch to buy insurance. It's a plea to make sure you are not underinsured or paying for insurance you no longer need.

Things to keep in mind as you review your policies -

### Health – It's the open enrollment period.

• Be certain to check whether your employer will add dependent coverage, or whether you wish to go to the open market for coverage.

• Be sure to price out the options.

• Do you need to price out plans for your company and employees?

### Life – You may have a life insurance policy or an annuity.

• Did you get married?

• Do you have a dependent(s) this year?

• Does your policy benefit allow for a smooth transition of your home to your spouse or heirs?

• Did you start a business?

• Did your business take on more assets? Liabilities? Did your assets increase?

• Is your business in more than one area?

### Homeowners – You may need more coverage with home upgrades or be eligible for discounts.

• Did you increase your mortgage?

• Do you need flood or fire insurance?

• Do you have adequate replacement coverage?

• Do you have a recent appraisal for your important items?

• Do you have a fire-safe for your policies, or have them backed up?

COLUMN | Real Estate Beat

## All boats didn't rise....

Why is there such disproportional racial disparity in wealth in this country? Other than the obvious – that those of Northern European decent came to North America in the 1600s and took over. "Non-whites" were looked down on, and things went downhill from there up to and including today. But here's the thing, we can look back as recently as the end of World War II, in the 1940s when Americans were coming back home to the USA, to see that all financial boats didn't rise together. Some were weighted down by racial segregation, in housing legal documents.

Virtually all subdivisions have a document called CC&Rs – covenants, conditions and restrictions. These documents contain the rules under which everyone who purchases or lives in that subdivision must abide. Every subdivision in our area has CC&Rs. Some of these subdivisions were created so long ago that many homeowners don't even realize that they exist.

In the 1940s after WWII ended, real estate developer Abraham Levitt and his two sons, William and Alfred, created four housing developments called "Levittown" in the eastern U.S. Even though the Levitt family was Jewish, their developments became the poster child for racial discrimination in housing. Even Jews were discriminated against, at the beginning, from purchasing in Levittown. But even more onerous, African Americans and other people of color were targeted.

Non-white citizens who gave their all for their country returned home to the U.S. to face the same old racist B.S. Many lost their lives, and their families were left with nothing except the despair of racist hatred, segregation and repression. The housing wealth-building mechanism was denied them. Housing appreciation built family wealth for many whites, but not people of color.

The Federal Housing Administration allowed and encouraged developers to segregate and discriminate. FHA even made it a policy to only make housing loans to segregated communities.

In Levittown sale and rental agreements, only members of the "Caucasian" race were allowed to purchase or rent. At that time, one could purchase a new home for as little as \$8,000.

The Levittown discrimination model became the model for housing developments all over the country including here in

• Did you obtain a HELOC?

## Car – New car or older car – tweak your policy accordingly.

• Did you pay off an auto loan?

• Do you still cover with adequate insurance coverage if the auto(s) are paid off?

### Small business insurance

• Did you start a business?

• Did you expand your business?

• Do you have more employees?

• Do you need "key person insurance"? A company can have an insurance policy on important employees. The purpose of key person insurance is to help the company survive the blow of losing the person who makes the business work. If that person unexpectedly dies, the company receives the insurance payoff.

As your assets / family / businesses grow, you want to stay on top of the insurability and protection of your accumulating wealth.

There is a great organization that has free resources to help you when buying insurance and making claims – it's called United Policyholders (www.UPhelp.org). As a full disclosure, I am on the board of directors and hold life and health insurance policies.

UPhelp is in all 50 states, and is a first responder, alongside the Red Cross, that jumps to assist in disaster areas. UPhelp helps insurance policy holders navigate the daunting insurance claims process, and is an advocate for the insured. Check out the UP.org resources section – there are all sorts of tips and ideas to help you get the right plan(s).

Or get in touch with me. As always, I would be happy to help. Thank you.

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.

Northern California and Mendocino County.

In 1948 the Ukiah Regina Subdivision CC&Rs read: "No lots shall at any time be sold to anyone except an individual or individuals of the white race." In that same year the "Covenant of Building Restrictions Mendocino Gardens Tract" read: "That no lot or portion thereof shall at any time be used or occupied by any person not of the white or Caucasian race except in the capacity of domestic servants in the employ of a white or Caucasian owner or occupant."

In Levittown, Jews were eventually allowed in, but all others were "discouraged" from buying or moving in.

Here's the thing about wealth creation that I referred to. As the market value of those \$8,000 houses grew to \$40,000, then \$80,000, then \$120,000, and today, in the mid-\$200,000s up to over half-a-million, so did the savings and net worth of those homeowners grow. But the wealth of those citizens who were prevented from buying one of those homes didn't grow.

Those excluded soldiers and workers and U.S. citizens were delegated to slum housing as renters – or segregated, low-appreciation housing. Their dollars did not grow in value at anywhere near the rate of their "white" fellow citizens. Their legacy was, and still is, poverty in large numbers. You can't participate in or pass along wealth that you were never allowed to be a part of. That boat has sailed now.

Although such discrimination is now, at least officially, unlawful – the damage is done and so far little has been done to rectify it.

California code Article 2.12956.1 now reads in part:

"If this document contains any restriction based on race, color, religion, sex,

Read the rest of  
**Wealth**  
Over on Page RE6

COLUMN | How's the Market?

## What's this 'MLS' everyone's talking about?

Before I get rolling on my column, I want to let everyone know Realty World Selzer Realty has moved to the Steele Building at 390 South Main Street. We'd been looking for a new office for a while and are very happy with our new location. We'll occupy two-thirds of the space, with the remaining space occupied by Tapestry Family Services, Perry Hay, LLP, and massage therapist Janice Cinek.

OK, on to the business of real estate! I've referred to the MLS in previous columns, but I don't know that I've explained what it is and why it's so valuable, so here you go.

MLS stands for "Multiple Listing Service," and it is a system whereby real estate agents in a specific geographic area share information about all the properties for sale ("listings"). Access to the MLS is restricted to real estate brokers, and by extension the agents that work for them.

For each property, the MLS includes address, photos, price, detailed descriptions, disclosures, access information (so the Realtor can show the property), and more. The information's available online and, ideally, offers most everything a person would need to make a decision about whether to buy – but nothing can replace a personal inspection.

The MLS can also be used to match buyers with their ideal property by entering a wish list. The system will automatically notify Realtors who can then inform potential buyers when a property matches their list.

In my opinion, your real estate agent must be a member of their local MLS to provide you with the service you deserve. Without the MLS, they're working in the dark – offering you a narrower set of choices than you'd get with a Realtor who checks the MLS regularly for updates. In addition to listings, the MLS also includes data about recent sales, so your Realtor can accurately assess the fair market value of your home or the home you'd like to buy.

I really feel not being an MLS member is a disservice to the buyer and seller. Candidly, I see no advantage to these private programs because the MLS, when used as designed, provides the most information to the broadest audience. Also, with the traditional MLS, rules and a strict code of ethics have been designed to improve the relationship among all parties to make the entire transaction smoother and easier.

The MLS also feeds public and governmental online listing services. So, while brokers are the only ones who access the MLS, their willingness to enter all that data allows public sites like trulia.com, zillow.com, and realtor.com to be populated. "For sale by owner" (also known as FSBO) properties are not on the MLS, but nearly all other properties are.

A note of caution when listing your home: if you've upgraded

Read the rest of  
**MLS**  
Over on Page RE6



**BILL BARKSDALE** Agt. GRI, Realtor®  
"with careful attention"

(707) 489-2232 DIRECT  
(707) 459-4825 FAX

**COLDWELL BANKER**

MENDO REALTY, INC.  
1460 S. Main Street  
Willits, CA 95490  
bark@pacific.net  
www.bbarksdale.com

Lic. #01106662



**Brittany Kessler, DVM**  
**Chana Eisenstein, DVM**

**East Hill Veterinary Clinic**

1200 East Hill Road Willits, CA 95490

Tel: 707-459-5236  
Fax: 707-459-9048

web: www.easthillvet.com



**Roxanne Lemos-Neese**  
REALTOR®, GRI

Cell: 707.484.6489  
Office: 707.459.5389  
www.getmendohomes.com

CoBRE # 1712217



**COLDWELL BANKER**

**MENDO REALTY, INC.**

**MENDOCINO COUNTY'S PREMIER REAL ESTATE COMPANY**

1460 South Main Street, Willits • (707) 459-5389



Clean and move-in ready. 3 bedroom 2 bathroom manufactured home with dot garage, on extra large lot. Make this your beautiful new home!  
**\$275,000**



3 Bed 2 bath w/dt/cp, large workshop and lovely landscaping, orchard, irrigation well, garden and redwood grove. Current use both, residential and commercial.  
**\$498,000**



Newly remodeled 3 bed 3 bath country estate with ridgetop views, gardens and impeccable details.  
**\$999,000 Reduced Price**



41 acre property with custom 2 bedroom 1 bath home w/ 2 bonus rooms, skylights, open floor plan with wood and tile floors. Privacy abounds!  
**\$465,000**



Move to the country! This 2 bedroom 1 bath home is located just outside of town on over an acre of land. Large shop on the property great for storage and your hobbies! Home is set back off the road in Laytonville.  
**\$245,500**



Bring your horses! 3 bed, 2 bath ranch style home with sunny 8+/- acres with a pond.  
**\$450,000 Reduced Price**



**Beverly Sanders REAL ESTATE COMPANY**

320 S State St Ukiah M-F 9-5 • 462-2570 • Cal BRE#00548508



**OUR WEEKLY BEST BUY!**

*Beautifully maintained home, granite kitchen, fireplace, large yard. Garage conversion 1/2 to play room*



**List Price \$422,000**

For more information give us a call

Carmen Saye 0136686	621-3434	Kim Gettis 01472968	272-2839
Amy Wray 01992352	972-6856	Lea Bergem 01852651	621-3424
Leonard Winter 01255644	462-1414	Eric Garbocci 01099717	391-3564

 [www.beverlysandersrealttyco.com](http://www.beverlysandersrealttyco.com) 



**WESTWOOD REAL ESTATE**



**Kent Westwood, Broker**  
CalBRE #01293875  
(707) 984-7078

**Joe Morf, Agent**  
CalBRE #02005443  
(707) 496-1144

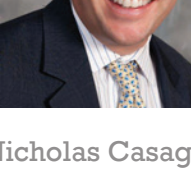
*"Zillow Premier Agents"*



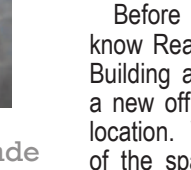
**Realty World**

**Selzer Realty**

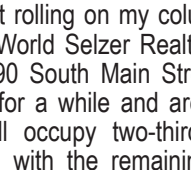
390 South Main Street Willits, CA 95490



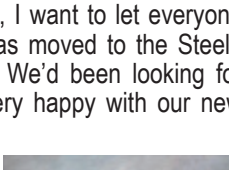
Sharon Noah  
489-0441



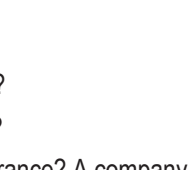
Christopher Martin  
367-3173



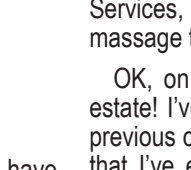
Sal Madrigal  
354-1950



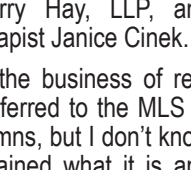
Elida Cardona  
354-1538



Jake McFadden  
354-3874



Barbara Mercer  
489-2922



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.



245 South Humboldt Street built ca. 1880

The two story house at 245 Humboldt Street dates from the time of the original community of Willitsville. It survived both the 1898 and 1901 fires that destroyed much of the rest of the original town, and came through the 1906 earthquake mostly unscathed. Beyond its significance derived from being associated with Willitsville, the house is also important because of the individuals associated with it. In 1885, it belonged to J.W. McCarty who, with S.C. Holman, ran the McCarty and Holman Blacksmithy and Wagonworks. By 1902 the house had

become the property of Samuel S. Baechtel, the first settler in the Little Lake Valley who came there in 1855 with his brothers.

The building at 245 Humboldt Street has been added onto several times. The original portion of the house is a one story low gable structure with the main entrance to the building. A low veranda runs the length of this structure and is supported by slender squared columns. The roof is trimmed with a box cornice, a sloped soffit and a plain frieze.

## Now and Then

245 South Humboldt Street





**Natalie Higley**  
Realty World Selzer Realty  
Cell Phone: 831.262.8705  
nhigleyrealtor@gmail.com  
www.natalierealtor.com  
CalBRE #02018624



**Selzer Realty**  
551 South Orchard Avenue  
Ukiah, CA 95472


*"If it matters to you, it matters to me."*

**NOW OFFERING SEAMLESS ALUMINUM GUTTERS**

*real roofing done once. done right.*

**Dunlap**

**462-ROOF**



**Dunlap ROOFING, Inc.**  
www.dunlaproofing.com

CA. Lic. #806498

**GET MORE WITHOUT PAYING MORE**



- 1,000+ STORE BUYING POWER
- INDUSTRY BEST WARRANTIES
- LIFETIME INSTALLATION GUARANTEE
- HELPFUL EXPERT CONSULTANTS
- HEALTHIER LIVING FLOORING INSTALLATION SYSTEM
- SELECTA FLOOR SYSTEM
- LOCAL INDEPENDENTLY OWNED
- THE BEAUTIFUL GUARANTEE
- GREAT SELECTION

**CARPET ONE FLOOR & HOME**

Sign up for **Carpet One / Synchrony Financial;**  
**1 year no interest/equal payments at**  
**www.mysynchrony.com**

For detailed Carpet One Customer Services & Policies, please visit our web page at <http://www.carpetone.com/policy>

**UKIAH CARPET ONE FLOOR & HOME**  
300 HASTINGS AVE., UKIAH, CA | 707-462-1554 | CARPETONE.COM

### The rest of Wealth | From Page RE5

gender, gender identity, gender expression, sexual orientation, familial status, marital status, disability, genetic information, national origin, source of income as defined in subdivision (p) of Section 12955, or ancestry, that restriction violates state and federal fair housing laws and is void, and may be removed pursuant to Section 12956.2 of the Government Code."

As Eliza Doolittle said in "My Fair Lady": "Word, words, words. I'm so sick of words. Is that all you blighters can do?" We have a major dilemma in our great nation. We have legislators that keep creating more and more mechanisms to massively build and protect the wealth of a small percentage of the super wealthy, while the middle-class and poor are turned into the new working slave class. Look at how many hard-working Americans lost their homes in the past 10 years as the equity from their homes got passed along to the wealthiest few. Is that really what you want for your country, yourself and your loved ones?

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](mailto:bark@pacific.net).

### The rest of MLS | From Page RE5

your home without the appropriate permits, government databases fed by the MLS may give you away. If the county has your property listed as a house with three bedrooms and one bath, but you are selling a three-bedroom, two-bath house, flags may go up.

If you're reading through this and thinking, "I don't want to sell my house right now, but I might be interested in becoming a Realtor," I encourage you to pursue it. I've been doing this for more than 40 years, and I cannot imagine doing anything else. Although it requires hard work and long hours, it also affords me the flexibility to schedule vacations when I like, attend my children's sporting events, and be in control of my own financial future.

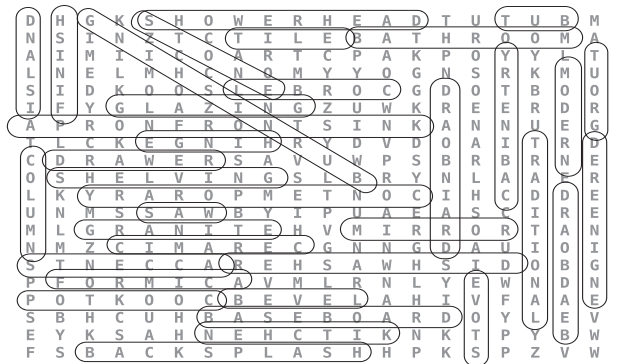
Most licensed agents can find a job within a day or two in almost any city in the nation. To be a real estate agent, you must pass the state exam to earn your real estate license. Then you must have the wherewithal to run your own business, even if you're working for a broker.

As with any startup, a new real estate business requires some capital. If you're like me, you enjoy food with your meals. Not only that, you prefer a roof over your head and clothes on your back. So, when you venture out into your new career as a real estate agent, you need to have the funds to pay for business expenses and living expenses until your commission checks start rolling in.

If this career path is of interest to you, talk to some people. Talk to Realtors here in Willits. Send me an email. For the right person, I can't think of a more satisfying career than real estate.

If you have questions about real estate or property management, please contact me at [rselzer@selzerrealty.com](mailto:rselzer@selzerrealty.com) or visit [www.realtyworldselzer.com](http://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](http://www.richardselzer.com).

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



**Excellent Investment!**



**16 Units; 4 4-Plexes**

Each unit:  
3 bed. + 1 bath + single garage + fenced yard  
four 4-plexes • each unit rents for \$1,100 • on-site management  
**NEW LIST PRICE \$2,300,000**



**Nick Andresen**  
Coldwell Banker  
165 First St.  
Petaluma, CA 94952  
**(707) 769-4303**  
CalBRE #01908304  
[nikrealtor1@aol.com](mailto:nikrealtor1@aol.com)



**Fidelity National Title**  
Trusted everywhere, every day.



*For the best in service, remember to always insist on*

**Fidelity National Title**

704 E. Perkins Street, Suite D | Ukiah, CA 95482  
Ph: (707) 467-9212 Fax: (707) 467-9183

**Your Dedicated Escrow Team:**  
**Annette Pearce | Susie Robertson | Denise LaHa**

**Time for an Insurance Policy Check-in**

Let's make sure you have the right coverage:  
**Life and Health**

Call today for advice  
**855.240.6606**



Taxes | Investments | Insurance



**Nicholas Casagrande, EA**  
[nicholas@ncfinancialgroup.com](mailto:nicholas@ncfinancialgroup.com)  
[nicholas.casagrande@ceterafs.com](mailto:nicholas.casagrande@ceterafs.com)




EA # 105934 • CA DRE # 01854336 • Insurance LIC # 0H68496  
675 S. Main Street, Willits, CA 95490  
Advisory services offered through Cetera Investment Advisers LLC. Securities offered through Cetera Financial Specialists LLC (doing insurance business in CA as CFGFS Insurance Agency), member FINRA/SIPC. Cetera is under separate ownership from any other named entity.

**"Your Vintage Home Expert"**

When your home is unique it deserves an agent who understands what makes it special.



**Peter Smith, REALTOR®**  
**(707) 570-6138**  
**peter@sasin.com**  
CalBRE# 01205926



**RE/MAX Full Spectrum**  
Each Office Independently Owned and Operated.