

REAL ESTATE SECTION



Above, from left: Santa gave his reindeer the night off, opting for dino-transportation instead. Brightly lit gifts wait under an outdoor Christmas tree. This festive front porch looks like the perfect spot to sip hot cider on a cold night. Sugary sweet friends have a party in a giant mug of hot cocoa. At right: A family of glowing deer grace the lawn of a local home. Below, left: A beautiful tree towers over Bud Snider City Park. Below, right: Even Snoopy and Woodstock decorated their dog house with holiday lights. Further below: Santa and his crew sail aboard the Shivering Timbers. At bottom: A beautifully decorated yard is sure to put passersby in a merry mood. At bottom, center: A snowman family lights up this festive Willits yard. At bottom, right: Santa and Mrs. Claus add some cheer to a front entryway. At bottom, far right: These glowing deer almost look like constellations surrounded by tiny stars.



Photos by Margi Gomez Guhde

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Local Lights

A night drive through Willits is a festive activity with many merry and bright decorations

It's tempting to stay inside on these cold December nights, where it's warm, dry and cozy. But those who venture out into the crispy air will find magical streets full of light and hope. Enjoy this sampling of some of the whimsical and inspiring offerings that your friends and neighbors have created to light up the holiday season.

Margi Gomez Guhde
Features Writer
willitsweekly@gmail.com







Tara Moratti, REALTOR®
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A place to live

As I sit here on a chilly morning, cozy in my writing chair, wrapped in an old wool sweater, next to a warm fire in the wood stove, with my sweet little dog, Rosie, snuggled up next to me, I realize how fortunate I am. I don't take the good fortune of my comfort for granted. I'm reminded of the old Shaker song written by Joseph Brackett in 1848 "Tis a Gift to be Simple, Tis a Gift to be Free." The comfort and freedom I have are truly treasures and I'm deeply grateful for them.

My grandmother, Mattie Barksdale, attended a Quaker church across the street from her home. She raised 13 children in the Great Depression! I went to church with her once as a little boy. All I can recall about that experience is the hard, unpadding pew we sat in as I squirmed and waited for it all to be over. I loved "Little Grandma," as I called her, because she was only 4-feet-10-inches tall, but very strong and loving. Her mattress was filled with feathers and I would vault into her bed and feel myself embraced by that mattress as it enveloped me.

Her cellar was filled with jars of all kinds of canned fruits and vegetables. Even though she lived alone at that point, she had been canning for a lifetime to provide for her family. She died in a hospital bed at a nursing home, alone, just staring at the ceiling, not speaking – the victim of an ill-advised surgery late in her life, instead of being allowed to die naturally. Modern medicine is not always a blessing.

But I digress. Outside on this chilly morning, there are people huddled in whatever shelter they can find. Their stomachs empty as they struggle to keep warm in the winter and cool when it's scorching hot outside. I heard recently that being homeless shortens a person's life by 20 years, even more if one dies from exposure, murder or starvation.

Housing has become more and more expensive and those on limited incomes who are elderly, disabled or mentally ill are even more likely to end up homeless. In the U.S. the "defense budget" dwarfs every other tax-funded expense. Unnecessary and useless weapons that even military experts complain are unnecessary are manufactured to "keep jobs in my district" per politicians. Here's a job idea: builder, plumber, auto repair, caregiver (they deserve better pay), or someone who explores better recycling technology, shuts down hackers, develops clean and safe energy.

President Trump signed the Tax Cuts and Jobs Act into law in December 2017. Corporate tax revenues declined by \$92 billion or 32 percent due to the Tax Cuts and Jobs Act, per the Congressional Budget Office. What about housing, food and water? What's more important?

A better use of funds would be to develop alternative forms of affordable housing. I'm reminded of local affordable housing advocate Janae Stephens' exploration of cohousing. Stephens has a website called Greenleaf Cohousing. You can visit her website at www.greenleafcohousing.org to find out more about her explorations or call her at 707-354-2035.

Stephens recommends visiting the website www.cohousing.org. "Cohousing is about community and living where everyone involved wants to be a good neighbor. It is a place where elders can age gracefully, and young families can feel supported." The site goes on to say, "Cohousing is an intentional, collaborative neighborhood that combines private homes with shared indoor and outdoor spaces designed to support an active and interdependent community life. Cohousing is not a financial or legal model, but rather a descriptive term that emphasizes the active participation of residents in everything from design to governance."

As Stephens recently mentioned, "Getting old is expensive and presents a whole new set of challenges." Her next discussion open to all will be Thursday, January 4, from 5 to 6:45 pm at the Willits Library. Feel free to bring dinner with you. It's an opportunity to discuss and learn more about creating such housing right here in Willits.

Some years ago Stephens turned me on to a great book on the subject called "Creating a Life Together – Practical Tools to Grow Ecovillages and Intentional Communities" by Diana Leafe Christian with a forward by the well-known American physician, activist, diplomat and author Patch Adams. I highly recommend this book to anyone wanting to explore the topic.

You can explore other types of intentional community living at www.ic.org/Best-of-Communities. Best of Communities explores important topics such as leadership



Bill Barksdale
Columnist

and power, agreement, conflict and communication (an essential topic to understand), sustainable food energy and transportation, ecovillage design, challenges and lessons of community, and many other related topics. Cohousing isn't for everyone but there are other models for affordable housing to explore.

Recently Helen Falandes, a community treasure, wrote "Mendocino County staff reached out to city entities and non-profits with a request for proposals (for state homeless grant monies) ... Sadly, for the North County, only one application was submitted, by a non-profit, which was not accepted. Therefore, there are now no county or state-funded services based in Willits to help reduce homelessness in our community this winter."

In 1964 communications researcher Marshall McLuhan wrote his prophetic book "The Medium is the Message." This was long before virtually anyone foresaw the society-changing effect of the internet. He suggested essentially that how we communicate – get information – changes society. Certainly the internet has changed society as corporate interests have changed how we think and act. That has never been clearer than at this critical time in history.

Resources crucial to survival, and certainly politics that dramatically determine how government functions, have been altered, often not for the betterment of society and our planet. Our own nation is at a tipping point where corporate interests and those of the super-wealthy are literally trying to enslave the masses – that's you and me, in their own pursuit of wealth and power.

The leaders of authoritarian nations who have successfully enslaved their own people are now using mass media to deceive and rob our own U.S. citizens of our free will, common sense, and critical thinking with misinformation on the internet. Even the words "critical thinking" have been weaponized as if thinking for yourself is somehow wrong! That's profoundly dangerous, and it's ripping society apart. This is how societies and nations collapse. That's not an overstatement.

What does this have to do with affordable housing? Well, when you live in fear, such as not being able to afford to rent or buy a house, food and the other essentials of life, you may be tempted to give your power away. Desperation and fear are the tools of fascists. Neighbor against neighbor, i.e. divide and conquer, is one of the most powerful tactics of war. We don't need kings. We need people who can assess and solve real problems.

If you don't have a safe place to live, you may be tempted to give your personal power away by not voting or speaking up, hoping you will somehow survive. Mass media can be a two-edged sword that can cut your head off, without critical thinking and action on your part. Believe me when I warn that the "trickle-down economy" theory does not and has never worked.

The father of that toxic theory, economist Milton Friedman, despite his accolades, was misguided at best and a fascist at worst. He had a great influence on American economic policy and not for the better. The economic collapse of 2007 in which millions of people lost their homes can be traced back to his failed "free-market" theories. His disciple, Alan Greenspan, served several presidents of the U.S. and even he admitted after that tragic time in recent history, that it was a wrong path – but his epiphany came too late.

As a real estate agent in 2007 at the end of the George W. Bush administration, I watched in awe as over the period of a few weeks our economy collapsed due to junk housing loans by corrupt financial institutions. Real estate is the foundation of the economy. Finding ways to develop affordable housing is not a "nice theory," it's essential to a stable society.

We're at a critical time in the history of the U.S. where authoritarian influences are stirring up fear and anger – dividing and conquering, even dividing families. Technology is changing the world. It's not ever going to be the way it used to be. The medium is the message, but the real message is "think for yourself." Use common sense, and develop new and affordable ways to live and cooperate, vote for leaders who actually offer reasonable solutions to real problems. If a "leader" isn't offering workable solutions to real problems, they are worthless or worse. Most importantly – be kind and give a damn.

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



COLUMN | How's the Market?

Selling in winter

Although most folks think spring is the best time to sell a house, there are some distinct advantages to selling in winter – especially the lack of competition. Fewer homes on the market makes it easier for your house to stand out.

Don't worry about the fact that spring flowers aren't blooming. You can create a cozy atmosphere that invites buyers to imagine sipping hot chocolate by the fire while wrapped in a blanket on the couch as soft winter light shines through the window of their new living room. Here are some ways to create that ambience.



Richard Selzer
Columnist

Smell

The first thing people notice when they enter a house, consciously or subconsciously, is the smell. Thankfully, our noses get used to unpleasant smells, but it's important to recognize any odors in your house that may turn off prospective buyers. Is there a musty, closed-up-for-winter smell? Does your beloved dog spend time outdoors and then bring in wet-dog smell?

Fresh air is the best antidote, but when it's 40 degrees outside, you may not want to open the windows for too long. If your house is vacant, I recommend turning off the heat and opening the windows for a few hours, then closing things down and heating the place up before a snowing.

If you have something causing a recurring unpleasant smell, you should do more than mask it. You need to take care of it or disclose it to potential buyers. Pet urine can be covered for a little while but if it's in the sheetrock or subfloor, you'll need to work with potential buyers to decide who is going to address it.

If you're living in the house while you're trying to sell it, consider adding subtle smells to make the place feel like home – mulling spices on the stove, recently baked cookies, or very subtle essential oils in a few strategically placed locations.

While mustiness isn't great, an overly perfumed house is worse (especially for those allergic to perfumes), so be careful. To check on how your house smells, ask your real estate agent or leave the house for a while and then pay close attention when you walk through

the door upon your return. The more you encourage honest feedback from your real estate agent (and then take their advice), the faster your house will sell.

Light

The next consideration when selling in winter is light. Winter days are shorter and dark houses can seem smaller than they are. Open all the curtains or blinds and turn on all the lights before prospective buyers arrive.

Clean and Declutter

Another way to make your house seem bigger is to remove a third of its contents. Even if you are an amazing decorator, when a house is full of furniture, it's hard for people to imagine where their stuff would go. If you want to see what I'm talking about, go online and look at houses for sale on Zillow. The ones full of stuff are a lot less appealing.

Once you've removed many of your belongings (especially anything of sentimental or financial value), it's time to clean as though your mother-in-law or maybe your boss is coming over to visit.

If your house is like mine, it may have plants that need to be removed before they become petrified wood. If papers may have been lying around for so long that you've forgotten what the top of your desk looks like, put those papers away (or throw them away).

In winter, humans and animals tend to track in mud. Family members should get used to kicking off their shoes before entering the house and a towel should be available by each door to wipe Fido's paws. This is a great time to invest in good welcome mats where visitors can wipe their shoes.

Landscaping

Remember, before prospective buyers set foot in your house, they'll start judging it from the outside. In Willits, everything is green in winter, so this makes it more appealing. Clean the yard, haul away any trash, mow the lawn (or in my case, the semi-organized weeds), and wash the windows.

If you have questions about real estate or property management, contact me at 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 <https://selzerrealty.com> and click on "How's the Market?"

Richard Selzer is a real estate broker who has been in the business for more than 45 years.



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‘Money’ talk

Hello neighbors,

Every day I meet with clients and potential clients to discuss a mix of topics across their financial resources and life: taxes, family, savings / debt, wants / needs, investments, fears, insurance, one’s partner – all the elements that are impacted by “money” decisions.



Nicholas Casagrande
Columnist

And every day I’m told how they do not want to deal with these topics around “money.” It causes fear, procrastination, and avoidance ... and that can often lead to stress, bad decisions, costly mistakes, missed opportunities – it’s a terrible cycle and an awful mindset.

Often after our meetings my clients feel better, more informed, less fearful and less stressed. I am energized by helping people understand and plan and be less avoiding of their finances. I greatly enjoy facilitating a healthier understanding and new direction with my clients.

THIS interaction and relationship is my calling. It is why I love my profession. My clients are neighbors – real people with jobs, businesses, property to protect, health to monitor, family members with unique needs, kids to care for, futures to visualize and secure.

I want everyone to have a healthy and positive relationship with their “money” ... and that means understanding where you are today and where you want to go – having a budget and a short and long-term plan.

I want you to have all the pieces of your financial lives working together in the most efficient way. Taxes, investments, insurance, retirement, real estate needs to be considered together. You may not have all of these but it’s so important to discuss the relevance and how they all work together to protect you / yours, to be tax efficient, to secure your future, etc.

One does not need to be wealthy to work with a financial advisor or tax planner. As we approach the new year, it is an excellent time to establish a relationship with a “money” person or schedule a meeting with your existing.

As always, please reach out for further clarification.

Nick

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



Mitigation matters

No matter where you live, if you’re a homeowner today, you need to do your best to maintain your property and take steps to avoid it being damaged or destroyed in a severe weather event.

Why?

1) No place on earth is immune from risk – be it drought, wildfire, earthquake, heavy rain, flooding, hail, or strong winds. Many home insurance policies cover less than they used to, and with high deductibles becoming the norm – it’s in your best interest to prevent damage.

2) Insurance companies are paying A LOT more attention to the condition of your property and your “risk profile” (similar to your credit score). These impact the product choices and premiums you’ll be offered. The condition of your home also impacts what your insurer will pay if your property suffers damage. Insurers have made changes to their policy wording to limit and avoid covering losses attributable to wear and tear.

We know that many US households today need every dime of income to cover basic necessities, which means that home improvements often feel like a luxury. Fortunately, federal and state government agencies are allocating more mitigation grant funds, and there are more resources than ever before to help people make risk reduction home improvements. Here are a few examples:

Louisiana Fortify Homes Program: Grants of up to \$10,000 for homeowners to upgrade their roofs to standards set by the

Insurance Institute for Business & Home Safety. The program will help Louisiana homeowners strengthen their roofs to better withstand hurricane-force winds.

Alabama Fortified Home Program: Grants up to \$10,000 to owners of existing homes to upgrade them to a “FORTIFIED” standard. No income limits or tests. Open to all homeowners with a primary residence in Alabama. For more information, visit Strengthen Alabama Homes

California Earthquake Soft Story Program: Earthquake Soft-Story (ESS) is a pilot grant program that provides eligible California homeowners up to \$13,000 toward a seismic retrofit for homes with a living space above the garage, also known as a “soft story.”

If you’re a California homeowner in a forested, suburban or “Wildland Urban Interface” area, visit UP’s “WRAP Resource Center” to find wildfire risk reduction grants and mitigation help resources available in your community.

To suggest a future Tip of the Month topic, visit <https://uphelp.org/tip-of-the-month-idea/>.

To read a past Tip of the Month, visit <https://uphelp.org/category/tip-of-the-month/>

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