

If you are searching for a home with character and charm, look no further!

Nestled under the majestic pines, this home features two bedrooms, two full bathrooms and an open, spacious loft.

As you enter the home, you are going to love the nice, open floor plan with soaring vaulted, knotty pine ceilings. Lots of windows to let in the natural light and enjoy the views. Bedroom and full bath on main level with guest bedroom, full bathroom and loft on upper level.

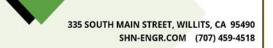
Attached, one-car garage on lower level with large utility/laundry room plus closet and additional storage room in garage. Plenty of parking space in driveway. Home features **Property Feature** 24820 Clover Circle, Willits MLS: 322076263

Offered for sale

GEOSCIENCES • PLANNING • SURVEYING ENVIRONMENTAL SERVICES **CIVIL ENGINEERING**

new exterior paint, new carpet, new linoleum in bathrooms and kitchen, new light fixtures and more! This home has an abundant amount of storage space and is move in ready!

at: \$339,000

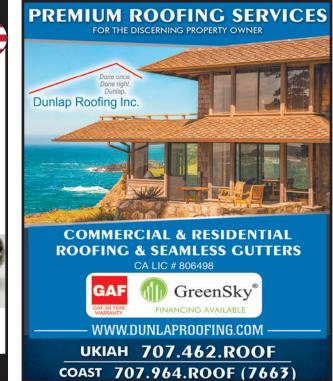












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www.ncfinancialgroup.com

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.

Fantastic **Opportunity to Own** a Willits Icon

6

The Noyo Theatre in Willits, a beautiful Streamline Moderne architectural treasure, has been ovingly restored and updated over the last 11 years. A First-Run cinema, the 7164 sq ft building has 3 theaters,

one with luxury recliners (and beer/wine service). Sellers will be available to train new owners in the daily operations, from bookkeeping, and scheduling to maintenance of digital projectors. All equipment and furnishings are included in the sale price. Inventory and supplies sold separately. \$895,000



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COLUMN | Journal The day-to-day thing

personalities and the "stuff" that some "I just try to live every day as if I deliberately and vang – opposites that together create a people do – unkindness, fear-mongering, came back to this one day. To enjoy it as if complete whole. it was the full, final day of my extraordinary, lack of any real empathy for others, including

ordinary life. We're all traveling through time together every day of our lives. All we can do is do our best to relish this remarkable ride.'

A few years ago I quoted these words from director / writer Richard Curtis' wonderful and idealized film "About Time." I love this story about a young man who discovers that he can go back in time in his life to "get it right." Wouldn't that be wonderful!

I always feel lighter when I watch this film. There are so many things I wish I would have done but didn't So many times I wish I would have

done it differently. Probably everyone thinks about that at times. Michelle Obama says in her newest book, "The Light We Carry," that her mother Marian Robinson used to tell her and her brother when they were just children that no matter what happened in the world to them as black kids growing up on Chicago's south side, "We will always like you here," meaning at home.

Mama Robinson didn't coddle her kids. She gave them alarm clocks when they entered kindergarten and they had to get themselves up, make their beds, and get ready for school. Obama said she learned young how to take responsibility for her life, and also that she was loved unconditionally.

Mama never criticized. She'd listen, love, let them learn about life, learn from their teachers, and how to get past certain personalities. She was also ready to go to bat for her kids if they needed it, but they learned to figure it out themselves most of the time

I have to admit that these days I have trouble sometimes getting past certain



animals and the earth itself. Just gets me riled up, and I know that's not healthy for

Bill Barksdale

often these days. It helps. Thanks for leaving that gift with me, Sally!

all struggle with "stuff" sometimes. The stuff is one way we grow, how we learn to survive like family, spouses sometimes, friends. Yet

Most of us care anyway. That doesn't mean one has to put up

change.





is "e pluribus unum" - Latin for "out of many, one." We've often heard that it's our differences that make the U.S. stronger; many different points of view, different races, I remember a meditation that my late, dear friend, Sally Gearhart, told me

about. She would imagine herself as a great sail in the wind. She'd let the wind blow through her sail-self and blow away all of life's debris. Just let it blow until

- gone. I love that image and that meditation. I use it more

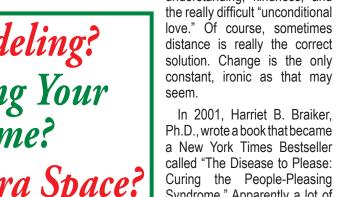
Life has its struggles. We all know that. We

and get stronger. Also, how we empathize with what others may be going through and how to help out if we can. It's not always easy, especially with people who are close

we do it when we can because we care.

with everything someone may throw at you, especially abuse. Sometimes it's best to just distance from someone. Some people are not a good match for one's life. It's best to let their stuff be carried away with the wind. Sometimes things change and a relationship comes back into one's life, perhaps a little differently than before. We all grow and

Like the guy in "About Time," we can sometimes get it right. Not by going back in time, but by seeing things differently, more understanding, kindness, and



the diversity of philosophies, religions or lack of religion - the "separation of church and state." Haidt generally defines liberalism as caring about care, liberty and fairness. Conservatism as caring more about loyalty, authority and sanctity. He suggests that

the debris, the unwanted hurtful stuff was blown away

of both philosophies. We are sometimes seeing, in our society, pathologies such as psychopaths and sociopaths. Psychopath is defined on www.verywellhealth.com as "someone who has emotional deficits, chief

"out of many, one."

among them being a lack of remorse ... or inflicting pain on others" and it is suggested that it is perhaps a genetic sickness; whereas a sociopath is defined as "they are antisocial and violate rules" in a way that intentionally hurts others. It is often a learned behavior from the environment they have experienced - but is a choice.

Excluding the above mentioned unhealthy behaviors, "liberals" and "conservatives" can choose to work together finding common ground to create a stronger society. This goes for day-to-day social interactions of people, local governments, national politics and the choices that voters make. Diversity is a characteristic of nature. therefore of humankind. "Moderates" tend to look for mutually beneficial common-ground solutions.

Now, why might one choose to "deliberately come back to this one day" as a time, place and circumstance to "relish this remarkable ride"? I posit that to do that, one might have to essentially exclude much of what goes on in the lives of almost everyone in the world and politics – even the frequent brutality of nature itself - and focus on one's ability to

Hummm

devoutly to be wish'd." Would I, or anyone,



Photos by Margi Gomez Guhde



Above: Lending Manager Robert Gernert spoke about the Economic Development Financing Corporation, a collaborative agency helping small businesses to find the funding they need to grow. Below: Willits City Council member and WELL Administrator Madge Strong discusses Willits' beautification and the need to support local businesses in order to grow the local economy.



Healthy Business

Willits Chamber of Commerce hosts talk about strategies for financial services

Veness reminded business owners that healthy, Old friends and new gathered to discuss the financial and health climates at the Willits Chamber happy employees perform better, contribute of Commerce 2023 Financial Services Strategies more, and cost the employer less over time. He encouraged employers to create opportunities for meeting, on Thursday, January 26 at the Willits Community Center. The crowd included many their staff to connect with one another, take frequent longtime business owners, including those from breaks, make drinking water accessible, and make Brickhouse Coffee, Earth's Treasures, Shanachie Pub, and more.

lot to chat about at the early, informal part of the event. Chamber President and "Scoops" owner Lisa Kvasnicka kicked off the evening, graciously welcoming the speakers and the audience.

Willits Economic LocaLization chairperson and city council member Madge Strong took the podium to remind the audience of WELL's mission to make Willits more sustainable and healthier, and of the importance of making connections and listening to one another. She decried the number of vacant buildings in Willits, and encouraged everyone in the

healthy choices easier. Veness presented a wide range of data to back up Blue Zone recommendations. One of the most interesting statistics came from a study finding that a regular practice of volunteerism can account for up to seven years of additional longevity, by encouraging social engagement and imparting a

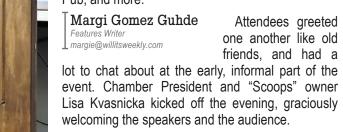
sense of purpose. The final speaker was Nicholas Casagrande, the owner of NC Financial Group. Casagrande prides his wealth-management group on its personal and comprehensive planning for both individuals and businesses. He stressed the importance of tax planning, insurance, and retirement choices, stating that although earning, saving, investing

Above, from left: A lively crowd gathers for the Financial Services Strategies meeting at a Willits Chamber of Commerce event last week. Nicholas Casagrande, the owner of NC Financial Group, conveyed his enthusiasm about how smart financial strategies can make dreams come true for individuals and businesses in the Willits community. Blue Zones Project Organization Lead Ryan Veness shares strategies for a healthier business community. Below: Chamber member John Kvasnicka, volunteer coordinator Louis Celaya, Chamber President Lisa Kvasnicka, and Adventist Health Administrator Linda Givens, who all contribute to a healthy Willits community, gather for a photo.













Free advice isn't free

Recently, I heard an all-too-familiar story from a real estate agent friend of mine. A community member, let's call him Joe, approached her asking for advice about his real estate transaction, even though he had hired a friend of his to be his

agent. He got upset when she told him she couldn't help him, because it was clear she knew the answers to his questions.

Why wouldn't she answer? Because she knows that as soon as she does, she has a fiduciary responsibility to Joe, even though she's not getting paid to help him. As a fiduciary, she must act on Joe's behalf and put his interests ahead of her own. This is not just an ethical responsibility, but a legal one shared

by every licensed real estate agent in California.

People sometimes underestimate the value of experience and the high level of service to be had from people who are experts in their fields. This is why I recommend choosing a real estate agent based on factors other than personal connections.

Would you pick a surgeon because the two of you went to high school together or would you look for a surgeon who has done your particular procedure hundreds, maybe thousands of times? I had heart surgery about a year ago and I can tell you, I picked the person with the best record for success. I recommend the same process when choosing a real estate agent.

Real estate law is complex and bad advice can be incredibly costly. In the case with Joe, the real estate agent didn't get involved because she could see Joe had already been given bad advice that could put Joe (and by extension, her) in legal jeopardy.

As soon as real estate agents who are not affiliated with a transaction get involved, they can be called into court - even if their advice had nothing to do with the issue at hand.

For example, I had a crazy situation where I had to spend \$5,000 in legal fees when I should never have been named in the lawsuit in the first place. A year after an escrow closed, the buyer and seller arranged to have the seller remove a tree on the property.

The buyer wasn't happy with the tree removal

lawsuit, when I had absolutely nothing to do with the tree-removal agreement! Although the judge agreed that I had zero fault, I still had to pay my attorney's fees. I know of another situation where

and sued the seller over it - and added me to the

an inexperienced real estate agent advised her clients (to whom she was related) to spend money repairing a house they didn't own yet. If their loan had been denied or some other contingency had caused the escrow to fall through, those clients would have lost the significant sum they spent on those home repairs.

When the potential buyers asked for advice from a real estate agent who wasn't involved in the

transaction, the real estate agent wisely deferred. He could see how this situation might result in a lawsuit and that he could be dragged into it.

So, you can see why real estate agents are reluctant to give free advice. The advice might be free for you, but it isn't free for them. Best case, you're asking them for their time and expertise without paying for it. Worst case, you're bringing them into a time-consuming and / or expensive legal problem that has nothing to do with them.

You may think you're asking harmless questions when you ask, "Should I agree to mediation? Should I put in a counteroffer? Should I pay for the pest and fungus work?" But it's impossible to know where these things will lead.

Bottom line: please don't be offended if a real estate agent you haven't hired refers you back to the agent you did hire (or their broker or an attorney). It's not fair to ask a real estate agent who isn't involved in a transaction to give advice when they have no control and are not being compensated for their time and expertise.

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 you'd like to read previous articles, visit https://selzerrealty.com and click on "How's the Market?"

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

3 bed 2 bath home plus bonus

room is also zoned comme Separate 1000 sq ft 1 bed 1

bath unit needs minor finish work to be complete. This

property offers a great rental income. Rear alley access and

off-street parking. REDUCED TO: \$350,000

3 bed, 3 bath, 2-story home on

wood burning fire place, a lightfilled dining room, kitchen with

arge island and custom pine cabinetry, laundry/utility room

PRESENTED AT: \$623,000

7164 sq ft building has 4

entral heating & air units, 3

theaters, concessions stand, lobby, ticket booth and

nanager's office, public bathrooms, upstairs projection and

storage rooms, and a neon sign/marquee. Fantastic oppor-tunity to own a Willits icon!

PRESENTED AT: \$895,000

32+/- acres . Features arched doorways, hardwood flooring, a

United I Policyholders. **TIP OF THE MONTH**

Baby, it's cold... Winter storm recovery and insurance

Collecting insurance funds to pay for damage from heavy rains and localized flooding can be tricky.

Insurers have been excluding floods in standard home policies since the 1960s, but the cost of repairing damage from water intrusion due to wind-driven rain, fallen trees, flying debris, sewer and drain backup and drainpipes has traditionally been covered (above your deductible).

In recent years, some insurers have changed the wording in their policies to cap and limit payouts for all types of water and mold damage, and some are even trying to deny claims for damage from wind-driven rain. If your property was recently damaged. visit UP's 2023 Storm Damage Help library and read UP.

Don't take no for an answer until you've reported the details of the claim denial to your state's insurance oversight agency and talked with independent experts about the policy wording and how water got into your home.

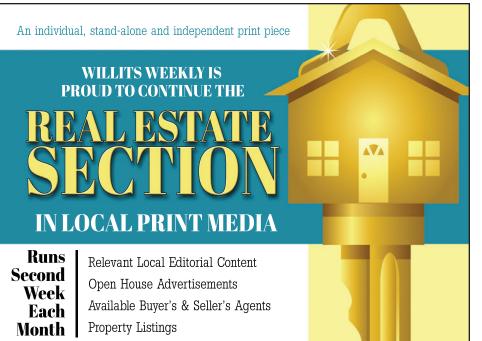
Math matters

If your home is damaged but the cost of the repairs is going to be less than your deductible, do your best to dry out your property and find a qualified repair pro, but avoid filing a claim. Every claim you file (even one an insurer denies and doesn't pay) impacts your insurance risk score. Your insurance score impacts what you pay for insurance, just like a credit score impacts what you pay for credit.

Looking ahead

When it rains, place rolled towels up at the base of ground level doors and garages to keep water out, put sand bags in place, and be prepared to pay for repairs out of pocket. Now that we're seeing how many more people are at risk for flooding, it's a great idea to get a quote and considering buying flood insurance policy. For tips about buying flood insurance, visit United Policyholders at www.uphelp.org/pubs/tips-buyingfloodinsurance.

United Policyholders – "Empowering the Insured" - is a non-profit organization that serves as a voice and an information resource for insurance consumers in all 50 states. To learn more, visit www.uphelp.org.







Richard Selzer

Columnist

MENDOCINO COUNTY'S PREMIER REAL ESTATE COMPANY 100 South Street. Willits • (707) 459-5389

40 acres with two cabins, septic and good producing well. Plentiful water storage and nice garden area. Main house has clear heart redwood siding, I bedroom, I bathroom plus loft, with a complete solar system. 2nd cabin is small and rustic for

PRESENTED AT: \$300,000

Two-story 3-bed, 2.5-bath home on 30+/- acres. Gardens, and end of road seclusion. Vaulted ceilings, a loft/ bonus room. Two-story storage shed, water storage tank, green house, security gate, and partial installed po PRESENTED AT: \$565,000

Two homes with a total square footage of 2200 \pm and land totaling 7± acres. 2 bed, 2.5 bath home. Remodeled kitchen, updated bathrooms. One bedroom granny unit. 2 wells, approved septic plans, and is within a PG&E service drop PRESENTED AT: \$685,000



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Alicia Kepple 707-272-7782

karena.jolley@gmail.co Contact one of our experienced agents to find homes for sale in Willits or Mendocino County. MENDOCINOCOUNTYPROPERTIES.COM · COLDWELLBANKER.COM

GET YOUR OFFICE, AGENTS AND LISTINGS INCLUDED IN OUR NEXT EDITION

Adds Commitment and ad copy deadline is the first Friday of the month	3.25" wide x 2" tall color display ad: \$35/month with 3-month minimum commitment \$40 on one-run basis	5" wide x 5" tall color display ad: \$130/month with 3-month minimum commitment \$140 on one-run basis	
3,500 - 4,000 copies each week Ads go online and in-print for one price	3.25" wide x 4" tall color display ad: \$60/month with 3-month minimum commitment \$75 on one-run basis	5" wide x 10.5" tall color display ad: \$275/month with 3-month minimum commitment \$300 on one-run basis	Call for ad space: April Tweddell 707-972-2475
T	OPEN HOUSE SPECIAL color display ad: \$80 on one-run basis	L: 5" wide x 3" tall	Runs on the second Thursday of the month.



COLDWELL BANKER

MENDO REALTY



Close to town tucked into the S.E. hills of Willits sits this 2 bedroom 2 bathroom home with 1291 Sq Ft of living space, several outbuildings and greenhouses on over 9 Acres. Listed at \$399,000



Charming 1 bedroom 1 bathroom home with 826 Sq Ft built in 1981 on over 9 Acres close to town with that country feel. \$325,000

1481 E. Hill Rd. Valley gem with a 1972 mobile on foundation with a detached shop, in-ground pool on over a 1.2 acre. \$350,000

Specializing in Mendocino County Real Estate www.LivInMendo.com • livinmendo@gmail.com



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