

REAL ESTATE SECTION



COLUMN | Numbers by Nick

Saving for retirement: goals for each age



Nicholas Casagrande
Columnist

Neighbors,
As a financial advisor and tax strategist/preparer, I do all I can to educate and motivate my clients to make the most of their hard-earned monies – in other words, to visualize and protect their future.

FUTURE is a delicate way to say RETIREMENT. Yes, you will stop earning one day and you'll want to maintain your way of living and spending. Now is the time to build your retirement account. Below is a simple way to get your head around how much "couples" should be saving by age in 2024 (according to personal investment firm T. Rowe Price):

- One year of household income by age 35

- Two years household income by 40
- 3x household income by 45
- 5x household income by 50
- 7x household income by 55
- 9x household income by 60
- 11x+ household income by 65

Couples should base their calculations on the older spouse. If you are 40, but your spouse is 45, your household should aim to have three times your income saved, as per the above breakdown.

I want you to 1) Maintain your standard of living, 2) Have money for purchases as they arise, and 3) benefit from the power of your investments growing.

Your annual retirement living monies will be a combination of savings, investments, social security, maybe a pension, and any other sources you might have like rental income, etc.

Many of us have IRA accounts, Individual Retirement Accounts, like 401K, Solo K, Roth, Traditional, 457, 403 ... but you may not be putting money in these accounts. Now is a good time to review your retirement plans / accounts and set up an automatic contribution from your paycheck.

Retirement account deposits are tax-smart and tax-efficient. Contributions now may lower your 2024 tax outcome. Let's review what you have AND what you want.

Please let me know if I can educate and motivate you!

My best,

Nick

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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TIP OF THE MONTH

Trust Issues

Putting your home into a Revocable Trust is an estate-planning best practice. One of the many challenges in the spotlight since the recent LA wildfires are problems people are having because their destroyed home was held in a trust but the trust wasn't named on their insurance policy.

If your property is held in a Revocable Trust, the trust should be listed as an "additional insured" on your policy. If it isn't, and you suffer a loss and file a claim, your insurer might deny that claim on the grounds that you don't have the required "insurable interest." In that scenario, you would need to fight back and likely have to hire an attorney. Avoid that potential problem by contacting your agent, broker or insurer directly, give them the legal title of the trust, and have them list it as an additional named insured along with the legal owner(s).

To do:

1. Contact your insurance agent/broker or insurer immediately after transferring property into a trust;
2. Request that the trust be added as an additional insured on all of your property insurance policies including landlord policies covering rental properties, earthquake,

flood hurricane policies you may have in force.

3. Ensure the trust's name is listed exactly as it appears on your trust documents
4. Obtain written confirmation of this change from your insurance company and agent/broker.

Adding your trust as an additional insured has additional benefits that make it worth the effort.

- Protects both you and the trust's interests
- Maintains the integrity of your estate plan
- Prevents potential claim denials
- Avoids having insurance proceeds go through probate

For more information, read our recent post: "How to make sure a home held in a trust is properly insured" at <https://uphelp.org/how-to-make-sure-your-home-is-insured-if-you-have-revocable-trust/>

United Policyholders is a non-profit 501(c)(3) whose mission is to be a trustworthy and useful information resource and a respected voice for consumers of all types of insurance in all 50 states. "30 Years: Educating - Advocating - Empowering." To learn more, visit www.uphelp.org



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COLUMN | How's the Market?

Successful open houses

Open houses are a great way for Realtors to promote properties for sale, allowing prospective buyers to kick the tires, so to speak. It's one thing to see pictures of a home for sale. It's a whole different experience to test whether the mirrored closet doors roll smoothly on their tracks.

When you walk through a house, it's a sensory experience. You can see how far the natural light penetrates the room. You can smell whether the pet odor is going to be a problem. You can feel the quality of the carpet under your feet and the weight of the drapes as you pull them open and closed.

When Realtors host an open house, it's an opportunity for them to reconnect with their network of clients and colleagues. Successful Realtors have large personal and professional networks, and this is part of how they quickly connect buyers and sellers with each other.

In addition to promoting the open house with advertising via radio, print, and online, Realtors often send postcards inviting people in the neighborhood to stop by. They send another set of postcards to friends and former clients, because you never know when someone might be ready to re-enter the housing market as a buyer or seller. Finally, Realtors inform colleagues in their sales office and other real estate offices, in case other Realtors are working with buyers who would be a good fit.

Right now, during our lovely spring weather, open houses can happen any time of day. However, as the seasons shift, it's wise to plan ahead.

In summer, open houses are best scheduled for mornings. I suggest getting up early and opening the house to let in cool, fresh air, and then closing the house down and turning on the air conditioner.

My house is wide and shallow and faces due west with lots of windows. Last summer when it was over 100 degrees, my house resembled a large solar oven, making it uncomfortably hot in the afternoon. After I let in fresh air early, I turn the air conditioner to 70 degrees to keep the house as cool as I can for as long as I can. When the sun crests over the roof, I close drapes to keep direct sun out of the house.

As the weather cools, the opposite is true. I still think it's great to open the house to get fresh air but then close it down and crank up the heater, so the house feels cozy by the time visitors arrive. (Sometimes they put a drop of vanilla extract on a few light bulbs, so it smells like cookies were baked that day.)

I'm sure I don't have to mention this, but before your open house, make sure the property looks fabulous. Outside, put garbage cans away, mow and weed the yard, and plant some colorful flowers out front. Inside, declutter the house and clean it like you're having your boss over for dinner. Pay attention to the little things: put toilet lids down, make the beds, and straighten the towels. Any knickknacks should be put away, especially those within reach of children or visitors with sticky fingers. If you have pets, take them to Grandma's house for the day.

If you haven't attended an open house in a while, be aware that you may be asked to do more than write your name on a sign-in sheet. A recent law requires Realtors to formally define their relationship with prospective buyers right from the start.

In essence, a Realtor hosting an open house isn't supposed to show you the property without a signed buyer-broker contract. So, the Realtor may provide you with a contract offering these options:

- I, the prospective buyer, ask you, the Realtor, to represent me in buying a home.
- I, the prospective buyer, ask you, the Realtor, to represent me only in buying THIS home.
- I, the prospective buyer, am not working with you, the Realtor, to represent me in buying a home. (They can still show you around, but they understand you are not interested in working with them.)

Open houses are one of many ways Realtors connect buyers and sellers, so collaborate with your Realtor to make your open house as successful as possible.

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 www.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. The opinions expressed here are his and do not necessarily represent his affiliated organizations.



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COLUMN | Journal

Dr. Jed Diamond – Coping with anxiety and stress

I sat down with my old friend, Dr. Jed Diamond, for a long conversation. Jed is a prolific author with 17 published books. He's also an in-demand speaker and therapist, helping his clients through the challenges in their lives to find solutions to their concerns. You can learn more about Jed by visiting his website at www.menalive.com.

I first met Jed and his wife Carlyn, also a dear friend, when they bought a country property just outside of Willits. A property that I had listed back in 1991. They were leaving Marin County, looking for a quieter, more peaceful place to live. We've remained friends throughout the years. Jed began his studies in psychiatry, then switched to get a master's degree in social work at U.C. Berkeley. In his 60's he went back to school and got his doctorate in international health.

We wasted no time in getting right to the point, dealing with anxiety, stress and depression. We live in a challenging time in the U.S. and around the world. With nonstop news and social media, we seem to be overwhelmed with information – some of it truthful, some of it not so much. I don't know about you, but I've often felt kind of stressed out, so my question was as much personal as it was to gather, what I hope, is useful information for you.

To give some context, Jed began with some information. First he shared that men are more prone to suicide than women in general. Although women are about twice as much prone to depression, men, who are also prone to depression – are much more prone to suicide than women. For men, suicide tends to increase with age. The suicide rate for men in their 60's is about six times higher than women, he told me. For men in their 70's and 80's, it increases to 18 times higher! I asked him why.

(NOTE: For anyone in the U.S. experiencing suicidal thoughts or emotional distress, you can call the SUICIDE AND CRISIS HOTLINE by calling 988. It's free and confidential counseling 24 / 7. PLEASE CALL FOR HELP.)

"Let's start with depression," Jed began. "Depression can manifest in different ways but some common symptoms are: irritability, anger and alcoholism. Women tend to have more friends and a social network in general as they age. They tend to have more friends that they can confide in.

"Men often have more friends early in life, but often don't maintain those friendships. They tend to have very few close friends as they age. Keep in mind this may not be true for all women and men. Women often make new friends easier than men."

For unknown reasons women tend to have a higher rate of dementia, but men may have higher rates of heart and lung disease. Men are likely to lack a close social network. They generally don't express their feelings and emotions, fears and anxieties as much as women do. In our society that's part of "male culture." What does it mean to "be a man"? In our society men are often taught that stoicism is "more manly," this can result in pent up internal stress that manifests as disease.

Jed explained, interestingly, that there is a genetic reason for this. "Genetically women have two X chromosomes, while men have one X and one Y." He continued that "new studies have shown that there is a biologic advantage to having two X's. Men are more biologically vulnerable. They have fewer chromosomes. Y needs more support. Also, men are frequently taught to pretend to not need support." This can also be a stressor.

I asked Jed for some suggestions to help us cope with stress and anxiety. "Walking," he said, "is the original anti-anxiety and depression treatment. Walking releases endorphins – brain chemicals that help you feel calm and relaxed. Serotonin is another brain chemical, created by our bodies, which helps one to feel more positive. It's sometimes referred to as "runner's high." Walking has special qualities, moving in a way that is balancing to the brain. It helps to integrate right and left sides of the brain. Swimming also does that." He recommended a book called "Walking Your Blues Away: How to Heal the Mind and Create Emotional Well-Being" by Thom Hartmann. "The brain relaxes and balances with walking. Do something every day – exercise."

He went on to talk about media, where we get our news and information. "It's not unbiased. It's biased beyond information. Media makes money on fear and the fear sells advertising. The heart rate and anxiety goes up." He explained how what is sometimes called the "primal brain" or "reptilian brain," which is that part of the brain that controls the fight-or-flight response in humans – the survival instinct – kicks in to control our behavior. "Stop feeding your brain with fearful thoughts. Brain chemistry is crucial. Watch with discrimination. Talk with people," he urged. Politicians have become experts at manipulating our fear centers to influence people's behavior.

Jed suggests that we consider "all views." Part of the problem is "a certain kind of mentality, a certain kind of masculinity." He recommended the book "Strongmen: Mussolini to the Present" by Ruth Ben-Ghiat. He referred me to a quote: "For ours is the age of authoritarian rulers: self-proclaimed saviors of the nation who evade accountability while robbing their people of truth, treasure, and the protections of democracy. They promise law and order, then legitimize law-breaking by financial, sexual, and other predators. They use masculinity as a symbol of strength and a political weapon. Taking what you want, and getting away with it, becomes proof of male authority. They use propaganda, corruption, and violence to stay in power."

He recommended a website called "Diverting Hate" at <https://www.divertinghate.org/>. "Social media platforms that rely on explosive narratives for engagement are amplifying the normalization of violence. Diverting Hate disrupts these destructive narratives and paves the way for resilience and community-building through innovative pathways with empathy and credible messengers," their site contends.

"Be very aware of the media you're watching. Your brain says 'Be aware of danger,'" Jed advises. Regarding TV and social media, he states, "Now it's very sophisticated as to how it hooks you.

"Power, in addition to fear, is a prime motivator for both men and women. Some women have had abusive backgrounds and are sometimes attracted to abusive men," Jed has observed from his years of therapeutic practice.

He briefly mentioned his theory as to why Democrats lost the recent election. "When Democrats win, they get a certain percentage of the male vote. Women generally vote Democratic, men tend to vote more Republican. Democrats' focus this election cycle was focused on women. Many disaffected men, a significant percentage, voted Republican. Many women with sons saw their sons not doing as well, so they voted Republican, as it is now constructed," he observed.

Jed advised that we "learn to deal with anxiety for a long time." Thus, my choice to write this column.

"There are things you can do right now." He suggests, "exercise, media choices, find pods of people you can hang out with," (people who help you feel supported and safe), "insulate yourself with friends. The core of anxiety is fear. Choose to be with people who are less afraid," he stressed. "People who are supportive and caring. Don't necessarily react to fear and look for enemies."

"What are you going to do that's positive? Don't make people your enemies. Take constructive and positive action. The more people you see as 'bad' the more fearful you become. It's largely driven by media – TV and social media."

He goes on to suggest reading as a form of entertainment. "Read more columns and the 'great books.'"

I asked Jed, "What is your greatest strength?" He responded, "I'm very curious about people, talking and observing." He referred me to a quote from poet Yevgeny

Yevtushenko, "No people are uninteresting. Their fate is like the chronicle of planets. Nothing in them is not particular, and planet is dissimilar from planet. And if a man lived in obscurity making his friends in that obscurity, obscurity is not uninteresting. To each his world is private and in that world one excellent minute." Jed continued "What's right with people? Everybody has some core of goodness."

Look on Jed's website to read about his comments on "wounded boys." "Looking for bad guys is simple. What's the matter with him? What wounded him?"

I went on to ask him, "What do you like about Willits?" He responded, "It feels like home. I've been here for a while. We tend to connect to a place. I walk. I feel connected – trees, indigenous people who've been here, prehistory, this place. This feels like the neighborhood when I was a kid. You feel safe walking around, the interactions between generations."

Finally I asked him: "Who has inspired you?" He replied, "My father, who was a New York actor – Albert Einstein, being Jewish and creative, his freedom – Dr. Anthony Fauci – Abraham Maslow, the American psychologist – philosopher Paul Tillich who said, 'Every serious thinker must ask and answer three fundamental questions:

- 1) What is wrong with us? With men? Women? Society? What is the nature of our alienation? Our disease?
 - 2) What would we be like if we were whole? Healed? Actualized? If our potentiality was fulfilled?
 - 3) How do we move from our condition of brokenness to wholeness? What are the means of healing?"
- And so our fascinating conversation came to a close. Thank you, Jed!

I should note here that my columns do not necessarily reflect the views of Willits Weekly, its staff, or its advertisers. It's just me writing about what and who I find interesting about this wonderful place where we are fortunate enough to live.

Bill Barksdale has served on the County of Mendocino Tax Assessment Appeals Board, the Board of Realtors, its Legal Affairs Committee and Multiple Listing Service, and a number of other boards and nonprofits. DRE# 01106662, 707-489-2232

Pile burning: Do It right, stay safe!

Posted by CAL FIRE Humboldt-Del Norte Unit

Burning accumulated vegetation is an effective and affordable way to reduce wildfire risk and create defensible space around your home. But if not done properly, it can quickly become a wildfire that threatens your community.

DO:

- Check local burn restrictions before lighting a pile.
- Obtain a valid burn permit at burnpermit.fire.ca.gov.
- Create safe space, clear flammable materials back 10 feet.
- Keep piles small—no larger than 4x4 feet.
- Always have a water source and a shovel nearby.

DON'T:

- Leave your burn pile unattended.
- Burn when conditions are dry, windy, or high fire danger is present.
- Assume your pile is out – drown it, stir it, and check for heat.

Visit burnpermit.fire.ca.gov to get your burn permit for CAL FIRE's State Responsibility Area and to learn more.



LANDSCAPE DEBRIS BURNING

Have a valid permit.

A responsible adult must be in attendance until the fire is out.

Clear 10 ft of the outer edge of the pile down to the bare earth.

Only burn natural vegetation in burn piles.

Landscape debris must be in small 4 feet x 4 feet piles.

Check if it is a permissive burn day by contacting your local air district.

Keep a water supply and shovel close to the burning site.

If the burn pile is too hot to touch, it is too hot to leave.

Do not burn household trash or garbage.

Never burn during extremely hot, windy, or dry weather.

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IMPROVED PRICE: \$399,000

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IMPROVED PRICE: \$569,500

Charming 3-bed, 2.5-bath 1,808 sq. ft. home with gas fireplace, forced heating and air conditioning, a stylish kitchen with granite countertops, island, and pantry, hot tub, a fenced backyard and a 3-car garage. Large lot with beautiful landscaping and automatic sprinklers.
IMPROVED PRICE: \$715,000

This commercial building is a spacious 15,000 sq ft offering high visibility and access. Three parcels totaling 2.6 acres. Can be used as commercial, retail, or developed into a mixed use venture. Loading dock, ADA accessibility and an exceptional amount of parking.
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Contact one of our experienced agents to find homes for sale in Willits or Mendocino County.

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CHARMING SHOP BUILDING

\$275,000

This charming florist shop building is a fantastic opportunity at just \$275,000! Perfect for entrepreneurs, it offers a prime location for a business, with the potential to renovate the back into a private apartment for the owner.

Private parking spaces behind the building add value, making this an excellent investment. Whether you continue the floral business or start something new, this space provides versatility and affordability. Own your own business and create a live-work space in a thriving community. Don't miss this incredible chance to invest in your future at an unbeatable price!

Tom Allman, REALTOR®
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