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4245 Blackhawk Dr.

Fabulous opportunity to own 2.68 park like acres between Ukiah and Willits with a 3 bedroom, 1.5 bathroom manufactured home on a Gus Gard foundation. There are several outbuildings, an attached carport, 20 x 30 Metal Shop on a slab, well, septic, electric, and so much more. Seller has recently freshened the home with newer paint, flooring, mini-split heat/air unit, and newer fixtures. Half the property has a beautiful mix conifer and with the other portion having a large open knoll with sweeping views to the South and West. Don't miss this gem! \$265,000



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Retirement program options for business owners

Neighbors who are business owners,

I'm sure you are aware that as of July 2019, state law requires employers to either offer their own retirement program to their employees OR to register to facilitate CalSavers, a state-run ROTH (after-tax) retirement plan. (This is not the place to wonder if our elected officials in Sacramento passed the correct measure or what they were thinking!)



Nicholas Casagrande
Columnist

Knowing that CalSavers is in place, you may need to act to keep the penalties away.

A couple of things to keep in mind:

CalSavers for employers is mandatory if your business has five or more employees on payroll (full or part-time does not matter). Sign-up deadline is June 30, 2022. This is a great way to get your employees planning for retirement via an individual retirement account, or IRA. You'll need an internal-point person who works with CalSavers on setting up employees in the program and then manages it on an ongoing basis with CalSavers. Register at www.calsavers.com.

CalSavers for workers offers simplified investing with low fees and it's portable, so it follows you. You are auto-enrolled by your employer but you can opt-out. Via auto-enroll, 5 percent will be taken out of each paycheck (you can increase or decrease this amount). You'll be charged \$0.83 to \$0.95 per \$100 in your account each year. CalSavers offers immediate vesting and you "take" your account if you change employers.

Employers should strongly consider setting up their own retirement plan via a third party. This creates more flexibility in program offerings and provides more control. Employers can take deductions for providing retirement income to employees and employees can offset their personal taxable income while saving for their future.

The penalty for NOT providing a retirement plan is \$500 per employee.

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COLUMN | Journal

'A Room with a View'

I was out thinning my apple trees today. Last year neither apple tree made apples after an abundant year before. This year they're loaded with very young baby apples, way too many. When this happens I've learned it's necessary to go to each cluster and thin them out to two or three. There are often eight or 10 of these young apples in a cluster, but a simple light tug and the ones that aren't going to make it just fall in my hand. The others I thin-back.

Recently some folks with two young children bought the house behind ours. As I was out pruning the trees I could hear the kids playing outside with Mom and Dad, doing something, and you could tell from the exchange between kids and parents that these people love their children. There was a lightness, a supportive, loving exchange. It made me so happy to listen to this chatter.

So many kids grow up in houses with substance abuse or cold parents who seem to have no idea how to hug and encourage their children. Many folks have emotional issues. It's quite common, as we all know. It's likely they're just aping the behavior they grew up with. Abuse often gets passed from one generation to the next. What to do?

If you or someone you know is dealing with abuse, call Project Sanctuary. Project Sanctuary serves Mendocino County with many domestic issues. In Ukiah they are at 707-462-9196, and in Fort Bragg at 707-961-1507. There's also help for veterans and their families at a Project Sanctuary in Colorado. Vets are a very high-risk group for suicide and domestic abuse. Call them at 855-838-8255. There's also the Mendocino County "Warm Line" for people who just need to talk about depression and such. They're there 24/7 and are free. Not a medical phone line, but some help. They're at 855-838-0404. Linea de Crisis Llamada Gratis 24/7, 855-838-0404.

The other evening we were watching the wonderful 1985 film version of British writer E.M. Forster's novel "A Room with a View." Ruth Praver Jhabvala wrote a brilliant screenplay and the film became a surprise hit in that year. It's a film about making the right choice for yourself and not being bullied into ignoring your intuition.

Forster, who lived 1879 to 1970, had seen WWI, WWII, and the comings and goings of many authoritarian and fascist states in the world, just as we do today. In an old interview he once said: "I do not believe in belief. This is an age of faith and there are so many militant creeds that, in self-defense one has to form a creed of one's own. Tolerance, good-temper and sympathy are no longer enough in a world which is rent by religious and racial persecution, in a world where ignorance rules and science, who ought to have rule, is a subservient pimp. Tolerance, good temper and sympathy – they are what matter really, and if the human race is not to collapse, they must come to the forefront before long."

Such profound words of wisdom that still apply today, perhaps more now than ever.

I love hearing those children laughing and playing with their loving parents across the back fence. I enjoy seeing more young parents in Willits with their children. For a while it almost seemed like Willits was aging faster and young families were leaving. But now I'm seeing families stay, and even others move into the area. Perhaps one important thing COVID-19 has shown us is that one doesn't have to live in a big city. A small town has many gifts to offer.



Bill Barksdale
Columnist

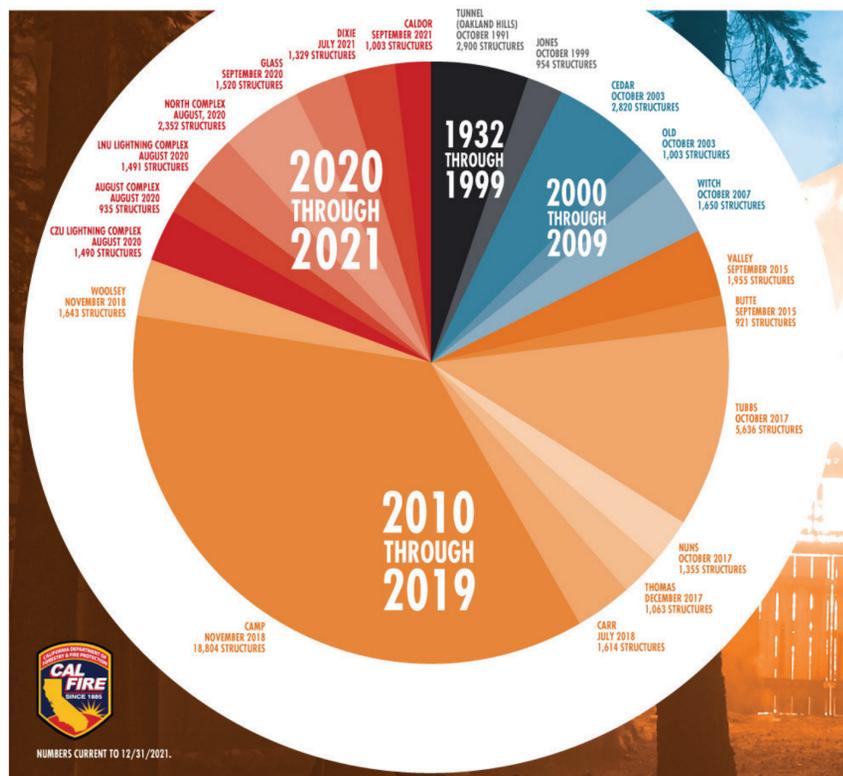
I grew up in small towns, then I left for New York City and later San Francisco for about 20 years. They were exciting and I'm eternally grateful for the cultural abundance those places shared with me, but now I love our small town. I realize that many small businesses struggle. I admire the business owners that somehow make a go of it – their tenacity. They too, love this small town. It goes without saying that if you can support our small businesses, you are making this a better place to live, and a better place for old and young alike to live and thrive.

As wise old Forster said, tolerance, good-temper and sympathy are qualities humans must embrace in order to survive. It's easy to get lost in the news of the day. Mass media has overloaded our lives with every bad thing that happens in this world, with precious little about the beauty, kindness and blessed solitude that exists. Those things don't "sell soap," as the old saying goes. Fear is a big-seller. Corporations, political parties, and many religious organizations have known that for centuries.

"I do not believe in belief." Unless those beliefs bring me a feeling of joy inside. You might say, "That's OK for you!" That would be correct, for belief is an individual thing. Each of us chooses what to believe. Sometimes I choose well, sometimes not so. There's always that march to a "different drummer" saying: "This way is much happier. Try this way." That's intuition speaking. We're taught to ignore it, but try listening. I'm still learning, still trying.

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 and citizens and businesses. Read more of Barksdale's columns on his blog at www.bbarksdale.com.

TOP 20 DESTRUCTIVE CALIFORNIA WILDFIRES



NUMBERS CURRENT TO 12/31/2021.

Top 20 Destructive California Wildfires

This "Top 20 Destructive California Wildfires" pie chart from the California Department of Forestry and Fire Protection, above, rates wildfires by number of structures destroyed by each fire.

"All but 2 of the Top 20 most destructive wildfires have occurred since 2000," CalFire posted with this chart, "with 7 of these large and damaging wildfires occurring just between 2020 and 2021."

The Camp Fire in November 2018 in Butte County has the biggest slice of the pie (see lower left), destroying 18,004 structures. With 85 deaths, it's also rated the deadliest fire in California history. The CalFire investigation determined the Camp Fire was ignited by electrical transmission lines owned and operated by PG&E.

"Your actions to prepare your home" with defensible space and home hardening "can make all difference when wildfire strikes," CalFire says. Learn more at www.readyforwildfire.org.

HOW TO PREPARE YOUR HOME FOR WILDFIRES
WILDFIRE RISK REDUCTION STEPS THAT CAN MAKE YOUR HOME SAFER DURING A WILDFIRE

VEGETATION MANAGEMENT

- HOME IGNITION ZONES**
To increase your home's chance of surviving a wildfire, choose fire-resistant building materials and limit the amount of flammable vegetation in the three home ignition zones. The zones include the **Immediate Zone**: (0 to 5 feet around the house), the **Intermediate Zone** (5 to 30 feet), and the **Extended Zone** (30 to 100 feet).
- LANDSCAPING AND MAINTENANCE**
To reduce ember ignitions and fire spread, trim branches that overhang the home, porch, and deck and prune branches of large trees up to 6 to 10 feet (depending on their height) from the ground. Remove plants containing resins, oils, and waxes. Use crushed stone or gravel instead of flammable mulches in the **Immediate Zone** (0 to 5 feet around the house). Keep your landscape in good condition.

FIRE RESISTIVE CONSTRUCTION

- ROOFING AND VENTS**
Class A fire-rated roofing products, such as composite shingles, metal, concrete, and clay tiles, offer the best protection. Inspect shingles or roof tiles and replace or repair those that are loose or missing to prevent ember penetration. Box in eaves, but provide ventilation to prevent condensation and mildew. Roof and attic vents should be screened to prevent ember entry.
- DECKS AND PORCHES**
Never store flammable materials underneath decks or porches. Remove dead vegetation and debris from under decks and porches and between deck board joints.
- SIDING AND WINDOWS**
Embers can collect in small nooks and crannies and ignite combustible materials; radiant heat from flames can crack windows. Use fire-resistant siding such as brick, fiber-cement, plaster, or stucco, and use dual-pane tempered glass windows.

BE PREPARED

- EMERGENCY RESPONDER ACCESS**
Ensure your home and neighborhood have legible and clearly marked street names and numbers. Driveways should be at least 12 feet wide with a vertical clearance of 15 feet for emergency vehicle access.
 - Develop, discuss, and practice an emergency action plan with everyone in your home. Include details for handling pets, large animals, and livestock.
 - Know two ways out of your neighborhood and have a predesignated meeting place.
 - Always evacuate if you feel it's unsafe to stay—don't wait to receive an emergency notification if you feel threatened from the fire.
 - Conduct an annual insurance policy checkup to adjust for local building costs, codes, and new renovations.
 - Create or update a home inventory to help settle claims faster.

TALK TO YOUR LOCAL FORESTRY AGENCY OR FIRE DEPARTMENT TO LEARN MORE ABOUT THE SPECIFIC WILDFIRE RISK WHERE YOU LIVE.

FIREWISE USA
RESIDENTS REDUCING WILDFIRE RISKS
VISIT FIREWISE.ORG FOR MORE DETAILS

Order a Reducing Wildfire Risks in the Home Ignition Zone checklist/poster at Firewise.org

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3.3+/- Level Acres

Great opportunity for a commercial business or investment property. There is a 1,700+/- sq. ft. office building with 4 separate offices and 2,646+/- storage attached. The metal shop is 4,608+/- sq. ft. with drive thru bays and roll up doors. Approximately 3 acres are paved. There is a new septic system and city water. Used previously for years as a truck shop business. Many more details call for information.
\$825,000

129+/- Acres Sky Rock Ranch

This is an outstanding one-of-a-kind ranch property. Gorgeous 3,700 sq. ft. custom lodge style home with every comfort you would want. There are 3 bedrooms and 3 full baths, a custom kitchen, a huge river rock fireplace, office and many other features. Large barn, horse barn, shop, fenced pastures and well water. Borders Rocktree Creek.
REDUCED! \$1,724,925 to \$1,884,975

Great Residential Building Lot In Town

The lot is 29 of an acre, mostly level and buildable. All city utilities are available at this convenient location.
\$140,000

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Best price doesn't mean best offer

When it comes to selling your house, choosing the best offer doesn't necessarily mean choosing the one with the highest purchase price. When comparing purchase offers on price alone, you could miss the offer with the highest net proceeds.

Lots of factors enter into the equation. Is the buyer asking for concessions on closing costs? Does the buyer want concessions on repair work? Is the buyer hoping for early or late occupancy that will impact your net proceeds? Is the buyer expecting you to pay for inspections? All of these things need to be considered in calculating the net proceeds of any given offer.

If you want to understand exactly what's being requested in terms of financial concessions, ask your real estate agent. They can provide you with a seller's net sheet for each offer – a long series of numbers starting with proposed purchase price, then detailing all the fees or costs to be deducted from that price as detailed in the purchase offer.

Deductions may include the brokerage fee, title-insurance fee, escrow fee, transfer tax, cost of inspections, and any necessary work resulting from those inspections. A buyer may request that you pay to repair or even replace a roof, appliances, and more. Be wary of agreeing to repairs for which the cost is impossible to predict. While you can reasonably estimate the cost of a new roof or a new water heater, without a crystal ball, it is hard to know the cost of clearing "Section 1" of a pest and fungus report.

In addition to the financial side of things, as measured by net proceeds, there are other costs to consider. Has the buyer offered to purchase and close in one week, but the purchase of the house you're moving into won't close for a month? Where will you live in between and what will that cost you, both in terms of rent payments, moving costs, and the physical and emotional toll? Or, is the buyer asking for a close in six months when your escrow closes in one month and you need the cash from the sale of this house for the down payment on the next?

Did the prospective buyer supply a pre-approval or pre-qualification letter from their lender? Pre-qualification is vastly better than nothing at all, but a pre-approval is vastly better than a pre-qualification. Pre-qualification occurs when a loan officer asks the potential borrower questions about income and credit without any verification. Pre-approval means the lender has verified employment, run credit checks, and more. Consequently, pre-approval is far more reliable. Once a buyer is pre-approved, all they may need is a property appraisal and everything can move forward.

Did one buyer offer a no-contingency close in one week versus another who asked for all kinds of inspections and concessions with a close in two months? Some people are just difficult to work with and as a seller, you can opt not to deal with them. In our office, we have a list of individuals we won't work with, people who are either obnoxious or perhaps have a habit of making many offers and then cancelling at the last minute. Some people just aren't worth the brain damage required to work with them.

Note: you cannot refuse to work with someone on the basis of a protected class, be that racial discrimination or familial discrimination (you cannot choose to sell your house to someone because they do or do not have children, for example). Your real estate agent can help you navigate this potentially litigious area.

All of these considerations, financial and otherwise, are critical in deciding whether to accept an offer. I recommend choosing an expert to help you – a good real estate agent can be worth their weight in gold.

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 Roland's Bistro!) 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.



Richard Selzer
Columnist



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2.68 park-like Acres between Ukiah and Willits with a 3 bedroom 1.5 bathroom manufactured home on a Gus Gard foundation. There are several outbuildings, an attached carport, 20 x 30 Metal Shop on a slab. Well, septic, and electric.
Presented at: \$265,000



This 2120+/- sq ft 2 bedroom 1 bathroom homes sits on a knoll on 5 acres with views of the valley and mountains. Off grid living with solar, new batteries and a new inverter. Corian counters, wood stove, built-in shelves and a Murphy bed in the living room.
Presented at: \$299,000

Sweet 3 bedroom, 2 bathroom home located on a quiet street in Brooktrails. Privacy on the deck off the dining area leads to a charming walking bridge over a seasonal creek that views the large double lot providing this home with plenty of outdoor space.
Presented at: \$365,000

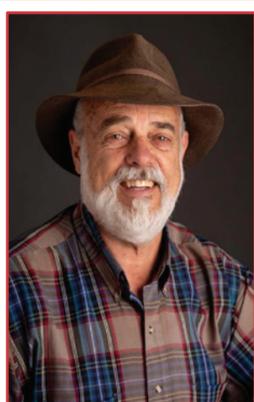


South sun for the garden of your dreams. Enjoy peace and quiet at home on this 20 +/- acres with Brooktrails water. Home is manufactured (433 recorded) with 3 bedrooms & 2 bathrooms, a house in the trees, with a rustic cabin.
Presented at: \$425,000

This 2 bd, 2.5 bath craftsman style ranchette has amazing views and an abundant well, a place for your horse, dogs and your other critters too. A darling granny unit with all the amenities, save it for company, or earn a little income.
Price Reduced to: \$695,000



Private 120 acre ranch/retreat with a stunning craftsman home. 5 bedroom, 4 bathroom, 3800 sq ft with oak & acacia hardwood floors throughout. Kitchen equipped with a Wolf Range, stainless steel appliances and granite counter-tops.
Presented at: \$1,800,000



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