

# REAL ESTATE SECTION



A nice, mowed area keeps the fire danger down, and provides a nice place to sit or play.  
Photo by Maureen Jennison



COLUMN | How's the Market?

## Hardening Your Home Against Wildfire

As the hot weather turns lush landscaping into dry brush, the risk of wildfire increases. However, by following the California Fire Safe Council's recommendations, found at <https://cafiresafecouncil.org>, we can lessen the chances of our homes going up in flames.

The three primary ways wildfires spread are via ember storms, radiant heat, and direct flame. Embers are bits of burning debris that can be caught by the wind and carried more than a mile away.

If embers land on combustible material such as decking, fencing, or a pile of dry leaves – or get caught in wooden siding or under eaves – they can ignite. Big fires create their own wind, sometimes intense enough to blow heavier material such as burning asphalt shingles, as happened during the Coffey Park fire a few years back.

Radiant heat also poses a threat. Think about how hot it gets when you're too close to a campfire, so hot your skin can burn without actually touching the flame. Now multiply that intensity by a whole house on fire.

Radiant heat can ignite the house next door without any contact from embers or direct flame. Most everything has a kindling point. Redwood shingles have a lower kindling point; concrete has a higher kindling point.

And of course, fire spreads through direct flame, sometimes using what firefighters call the fire ladder: grasses ignite bushes which then ignite low tree branches, and up the ladder it goes.

So, what can you do to make your home as safe as possible in this fire-prone area? Actually, quite a bit.

Maintaining a defensible space around your house is not only advisable; it's the law. When possible, minimize any flammable material within 100 feet of your home. Obviously, if you live in a subdivision where houses are close together, this isn't realistic. However, it does highlight the interdependence

of fire safety. If your neighbors' property has untrimmed trees and piles of dry leaves all over the place, everyone nearby is at risk.

According to the California Fire Safe Council, everyone should keep combustible material of any kind at least five feet away from their homes. This includes not only landscaping, but patio furniture, stacked firewood, and especially any extra gas and oil for your weed whacker.



Richard Selzer  
Columnist

If you have a lawn, mow it down to four inches or shorter. If you have trees, trim branches at least 10 feet off the ground and remove any limbs hanging over your house. If you use bark as mulch, keep it away from the house and work the mulch into the soil as much as possible. At this point, maybe we should all just use decorative rock as ground cover. It's certainly safer.

As you think about fire safety, it's important to consider your evacuation, starting with questions like: Do you know how to open your garage door or automatic gate if the power is out? And if your quarter-mile-long driveway is burning on both sides, your tires will melt before you can drive to safety, so trim vegetation away at least 10 feet.

In addition to landscaping, you can harden your home by emptying gutters, clearing roofs, and sealing cracks in your siding and eaves. Make sure there's a mesh screen over your chimney so embers cannot go in or out and consider investing in a self-closing dryer vent. As a former Boy Scout, I can tell you, lint makes great kindling. I used to bring it on camping trips with a little flint and steel, and voila, campfire started.

If you are building a new house (or if you have the funds to replace all your windows), consider dual-paned with tempered glass because they're more heat resistant, making your windows less likely to break in the event of a fire.

Read the rest of  
**Hardening**

Over on Page RE4

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Something happens and then ...

A few years ago the husband of someone very close to me died. They had moved a couple of times since their children grew up. Each time they moved, they got rid of stuff, but when her husband died, she made the decision to sell their house and buy a condo in a place that offers independent living and several levels of care as one ages. This is a 55-years-or-older place.

She took a year to get rid of all kinds of stuff – the collections of two lifetimes. She advised me to begin now so I don't leave it to someone else to clean up after me.

Her new condo is quite a bit smaller than the house she shared with her husband but a good size for her, plus meals are available so she doesn't have to cook anymore, which is a feature she loves – that and the friends she is quickly making. There's also a regular group for those going through the grieving process, the type of group-help many can use at a difficult time.

During my long real estate career, one of the questions I would ask my clients is, "Do you have a will and / or a living trust?" About 70 percent of the time the answer was no. If the clients were a couple that were not married, their estate would be destined to go to any surviving family members if all assets were not in both names. Even marriage doesn't guarantee your spouse will inherit everything.

If you have an unmarried partner that you want your estate to go to, you will need to do one of several things. You will either need to put their name as co-owners of things like houses, cars, investment and bank accounts, and other things of value; or put that partner's name in your will as your beneficiary of these things; or have a living trust and have your partner as your successor trustee or co-trustee.

Consult a qualified legal advisor but choose how you will make sure your life partner gets what you want them to have. Otherwise, the surviving partner may get an eviction notice and be left with nothing, even if you've been together for many years. This happens often. Make sure it doesn't happen to you and your loved one.

What a shame. During a difficult time, a beloved partner can be left homeless and sometimes penniless, not knowing what to do or where to go. We're often so intent on avoiding thinking about and talking about the inevitable – that we all die – that even thinking about it is avoided. Very bad idea.

This may be shocking news to you, but you are going to die and if you own anything of value, you will need to plan now what happens to those things, especially real estate and other financial assets. Consider having both names on deeds and accounts for longtime, trusted partners.

By the time you read this column, I will be a day or two after some fairly routine but serious surgery. One thing you will be asked each time you go to the

hospital is, "Do you have an advance health care directive on file with the hospital?" This is a document you prepare as part of your estate planning. It's a form that describes in detail what you want to happen should you have a poor outcome at the hospital or at home – outcomes such as a "persistent vegetative state" i.e. brain dead, a permanent coma with no hope of recovery, or a terminal condition with no reasonable hope of recovery or quality of life.

Doctors and hospitals are trained to keep your body alive at any cost, even if your outcome is likely being just a body kept alive by artificial means with no cognitive function left. This can be not only costly but a denial of nature itself. You can instruct, in your advance health care directive, that you do not want artificial life support, such as a ventilator, to keep you breathing when your body would not naturally keep breathing, or being fed and hydrated with a feeding tube.

If your body is brain-dead or is in an irreversible coma but still breathing, you can instruct that "comfort care" still be administered to relieve any pain, even though you may not be able to feel pain.

Every case is unique and these are serious decisions.

Some well-meaning loved ones may not be able to stand the idea of your death and would be willing to keep your body functioning artificially for years sometimes. This has happened. In our high-tech world, a natural death can be postponed. If this is something you would want, then go for it and say so in writing. If you would like to just let go, then you need to say so in writing – signed, dated and notarized. Big decisions but necessary to think about now.

Recently I got a call from an agency trying to locate anyone who might be known to have some sort of legal authority over a beloved friend who is in end-stage dementia. She did have a will but the daughter she left everything to in her will died some years ago and there is no one with a power of attorney for health care, conservatorship, or known relatives.

Her home was foreclosed on and sold by the lender with only a small amount owing, and this official was trying to find who might be able to administer this estate. At this time there is no one with a "conservatorship" for my friend. Regularly review your estate documents and keep them up to date. Name successor beneficiaries.

You can add beneficiaries or trusteeship to assets like bank accounts and some investment accounts. You can give written permission for access to bank lock-boxes by having a special card signed by you and the other person and on file at your bank. Some people put trusted loved ones as co-owners of the accounts.

Of course you will have beneficiaries for life insurance if you have it. Think about whom you



Bill Barksdale  
Columnist



Above, from left: Most of the 250 prints are on display in the old Rexall building. Jim Defussi spent many hours preparing the two-sided framed prints. Jim Defussi is also selling some of the Flying Dog's inventory of DVDs.

Photos by Mathew Caine

Young Zahria overcame many health issues in her early life. Zahria is now 14 and healthy and happy.

Photos from Organisme Zahria

Bestowing Kindness

Purchase a framed Audubon print at the Willits Farmers Market to help support families of children needing hospital care

James Richard Defussi can't talk about his granddaughter without tears beginning to well up in his eyes. It happens every time he recalls the struggles and bravery of young Zahria, who spent much of her first eight years of life in countless surgeries, on peripherally inserted central-catheter lines, and feeding tubes.

Mathew Caine  
Features Writer  
mathew@willitsweekly.com

In her name and in appreciation and gratitude to the professionals who saved her life against all odds, Defussi and Zahria's mother and father have set up a foundation to provide much-needed services to families with children who have to spend time in Saint Justine Children's Hospital in Montreal, Quebec.

To this end, Defussi has spent considerable time and money to create a series of beautifully framed James Audubon bird prints in order to sell and raise funds to help in support of a building at which parents can stay while their children are in treatment.

"My granddaughter was really sick when she was young," explained Defussi. "She spent the first four years of her life in a hospital and the first eight years of her life on a PICC line, because at birth she had 85 percent of her intestines removed. She survived over 30 operations.

"At each operation they told us, 'Don't get your hopes up about her survival because the anesthesia alone could kill her.' They told us that every time. We had to wait and wait and wait in the waiting room to see if she would survive."

Defussi told of the family's experience with the hospital that

saved Zahria's life: "All the medical was free because she was living up in Quebec. We never paid a cent. My daughter, my son-in-law, and myself felt like we had to somehow pay it back because they saved her life.

"This is why I'm doing this," he explained. "I've put in about \$10,000 for the frames and shipping. I'm donating my time and the money that I put into it to pay back. What the foundation [Organisme Zahria] is, the money doesn't go directly to the hospital but it is involved with the hospital.

"The hospital, called San Justine, in Montreal," said Defussi, "is only for children from all over the world. When the parents have their children in the hospital, they are compelled to live at the Ronald McDonald Manor [Manor] which is right next door because they want the parents there in case they have to go to the hospital.

"The parents are also only allowed to make \$600 a month, which is not enough to live on," he continued. "The foundation provides a building which has doctors on call because it is near the hospital and there are nurses there all the time. You can leave the sick child there and the parents don't have to be there all the time and they are not required to stay in the Ronald McDonald Manor. There are computers and sleeping quarters and a communal kitchen. The children don't have to be at the hospital all the time. The foundation is set up for the parents and the children.

"I wanted to find something I could do to make money for the foundation," said Defussi. "When my dad passed away in 1985, he gave me an old Audubon book. John James Audubon was an artist



From far left: Jim Defussi explains his process and reason for selling the prints to a customer. Jim Defussi spent many weeks carefully cutting, matting, and framing these elegant prints. Jim Defussi shows one of the 250 two-sided framed prints to Kevin Copperfield.

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Even though it's beautiful, the tall grass makes a large fire hazard if not mowed down.

Photo by Maureen Jennison

The rest of  
**Hardening** | From Page RE1

No matter how well you've protected the outside of your home, as soon as a window breaks, all the combustible material inside your home provides fuel for the fire.

You might also consider decking material such as Epay, a concrete-like substance that is less flammable than wood.

Finally, be sure firefighters can find your house – reflective, fire-resistant placards make it easy to see your address from the street. And remember, firefighters generally put their energy where it does the most good.



The rest of  
**Life** | From Page RE2

would want your business assets to go to if that's not already clearly in writing or already co-owned with a right of survivorship. Other assets may include automobiles, valuable furnishings, jewelry, and valuable collections. Who will take your pets or livestock?

My advice is to talk with an attorney experienced in these matters, or meet with a paralegal. A paralegal is not authorized to provide legal advice but can fill out the proper forms at a fraction of the cost of most attorneys. I've spent thousands of dollars on attorneys to draw up such documents, much of which I didn't understand – then ultimately I went to a local paralegal who used Nolo Press forms at a fraction of the expense.

Many people make pre-arrangements with local funeral homes for after-death arrangements about the body. Cremation, embalming and burial? You prepay for these services and spare your loved ones from having to do it. They just have to call the funeral home. This can be a great kindness to your surviving loved ones.

I'm not an attorney or health professional, and not qualified to provide legal or health advice, but I've seen a lot and I strongly advise you to think about these matters and seek advice from qualified professionals. As a last resort, you may at least write a "holographic will" written completely in your own handwriting, signed and dated, witnessed by two adults, and notarized normally. Some states don't recognize holographic wills. Talk with a qualified expert.

One last thing. If you have a lot of "stuff," start getting rid of as much as you can if it's no longer important to you. Don't leave it to family and loved ones to clean up what they may not want. Also, find someone you trust to agree to be executor of your will if you don't have a trust with successor trustees.

Regardless of your age, put your affairs in order as best you can. Watch YouTube talks about estate planning. Put a little time into taking care of end-of-life planning. Let those close to you know where you are keeping these documents, plus passwords and keys. Let's face it. We're all going to die.

A pioneer of the hospice movement, Dr. Elisabeth Kübler-Ross once said, "Death is but a transition from this life to another existence." I personally don't believe in hell. We humans make plenty of hell here and now. No one really knows what happens after physical death. I believe in love. I believe death is like going through a door and emerging into love – whatever you choose to call it.

*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](http://www.bbarksdale.com).*

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