# Willits Weekly | Edition 48 | August 13, 2020



# **Super Coats Painting**

Local business continues to make homeowners happy with home improvement projects during the pandemic

Colby Jergenson wants to make Willits a great place again, one house, one job at a time. His company, Super Coats Painting, is dedicated to creating clients through hard work done to the best of his ability.

"I like painting because you're not on a job for too long, maybe a couple weeks here and there," says Jergenson. "I like the satisfaction you get from making something a lot better than how you found it, the praise you

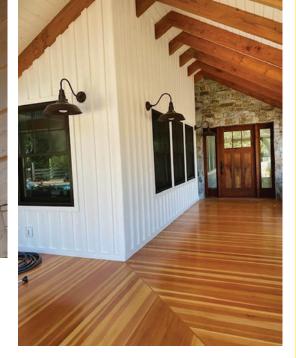
**Mathew Caine** Features Writer mathew@willitsweekly.com

receive from customers for doing a good job, and just earning a decent wage for a decent task.

"I tell people, 'you live in a small town, too small of a town to do crummy work.' It pays to be thorough and it pays to be polite," he said. "I think that goes a long way in a community of our size. I was born and raised here and know a lot of people.

Having lived in Willits all his life, with some time (four years) on the flight deck of an aircraft carrier in San Diego and Japan, and a few years in Chico, Jurgenson loves the town, especially the town it used to be when all the storefronts were filled and businesses were thriving. He would like to

Most of my business is through word of mouth."





At top, left: Colby Jergenson works on exterior trim.

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see that happen once again and does his part through his work ethic and determination while on the jobs.

"Willits is a tight-knit community. We're definitely going through some trials and tribulations. It would be great to see everybody come together. If we could all stay together, respect each other's personal space, I think we could make Willits into a great town again."

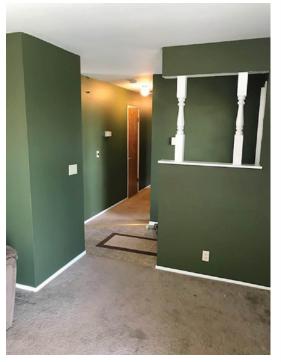


Over on Page 2

Photo by

At top: Super Coats renews floors better than the original. Above: Super Coats makes homes look new with their attention to detail. Below: New paint is a good way to make a house seem new. Below, left: A coat of paint makes a house look fresh.





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The rest of From Page 1 Painting

Growing up in a military family, he naturally gravitated to the service, where he formed many of the positive work habits that he employs in his business. "I did four years right out of Willits High School. It's given me a healthy respect for our local veterans, young and old. I think the virtues instilled in me in the military and by my dad gave me the drive to succeed and a good work ethic."

Jergenson's business has sustained itself through the COVID pandemic. "At first there was a shutdown. When the COVID came I was still working interior projects, but out of respect for personal space, jobs were shut down until we could safely work on people exteriors, where I'm not inside their homes and we could keep social distancing in place and I could still perform tasks for people.

"There was a scare at first in a lot of the trades," Jergenson said. "Employers were laying a lot of people off to where a lot of homeowners who had projects to be done [couldn't get them done], not painting even, a garage rebuild, a new kitchen, a new roof on their house. There was an initial scare for the first 30 to 60 days. But life still goes on. People that are still receiving income can still go ahead with their home projects. They can have their decks built or stained or have new gutters put on."

Super Coats specializes in painting, Jergenson's forte. "I showcase some of my work on my Facebook page. I like to show the stellar ones. We do rentals all the way up to five-star builds, interiors, exteriors, deck staining, power washing, clear coating, anything paint-related.

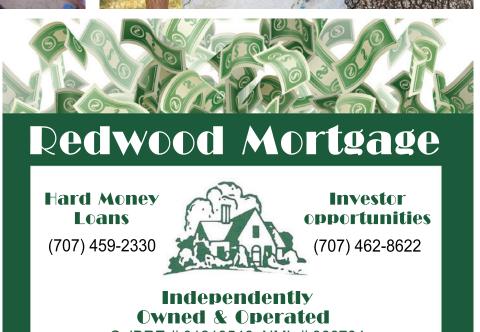
"We're doing strictly exteriors right now. Most work, other than painting, such as drywall, I'll sub out to trusted pros. We have a good network of local contractors, throughout all the trades, electricians, landscapers, sheet rockers, roofers, and gutter guys, plumbers, and painters. We work with Johan Hinkle (Greenstone Landscaping) who is local, Paul Riley Drywall (professional and local), Chris Beebe contractor with Beebe Built Construction (up and coming), and Steve Jimenez with Redwood Electrical Services."

"I enjoy the painting because you get to leave something better than you found it," Jergenson said proudly. "Getting praised, the wow factor you get when you leave people's homes. I love that feeling when people praise my work."













## COLUMN | Numbers by Nick

## **Retirement programs or CalSavers**

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 programs to their to facilitate CalSavers – a state-run ROTH (after-tax) retirement plan. Couple things to keep in mind:

#### **CalSavers for Employers**

Photo by

Mathew

Caine

• Mandatory if your business has 5 or more full, or part-time, employees.

Nicholas Casagrande • A way to get your employees planning for retirement via an Individual Retirement Account, or IRA.

 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.

• Note sign up deadlines: If your business has 100+ employees, the deadline is June 2020; 50+ employees, the deadline is June 2121; and 5+ employees, June 2022.

Register at www.calsavers.com

#### CalSavers for Workers

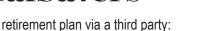
 Offers simplified investing with low fees and it's portable so it follows you.

 Auto-enrolled by your employer – but you can OPT-OUT.

• Via auto-enroll - 5% will be taken out of each paycheck you can increase or decrease. • Charged \$.83 - \$.95 per \$100 in your account each year.

• Immediate vesting and you 'take' your account if you change employers.

Employers should strongly consider setting up their own



• More flexibility in program offerings provides more control. • Employers can take deductions for providing retirement income to

employees. • Employees can offset their personal taxable income while saving for their California. future.

Each company is unique, there is more to consider, and I would be happy to speak with you about a comprehensive

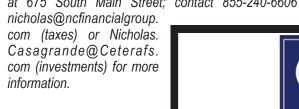
## retirement plan for your company or

Looking forward to hearing from you, and keep the state auditors away!

Retirement is easy to ignore - Please don't. My best, Nick

This information is for general purposes only. Please consult a financial professional for your own situation. Individual circumstances do vary.

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 smallto-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



# **A Family** Affair

Ramos the Realtor and Better Homes and Gardens Wine Country welcome new agent Cameron Ramos

July 22, 2020 Ukiah, CA - Ramos the Realtor with Better Homes and Gardens Wine Country Group expands local services with the addition of realtor, Cameron Ramos. Cameron joins his mother and owner of Ramos the Realtor, Trudy Ramos, in the family business.

"I've grown up in Ukiah and know that Northern California is forever my home. I want to make it possible for other young professionals to also stay and enjoy the unique lifestyle our communities offer, grow their families and thrive," shared Cameron Ramos.

Trudy Ramos began in the real estate industry in 2006 providing real estate services, including brokerage. Since then her business has grown. In 2019 Ramos the Realtor partnered with Better Homes and Gardens Wine Country Group serving Northern California counties, and welcomes the addition of a new agent.

"For me it's all about family," says Trudy Ramos. "Cameron brings a fresh perspective to the business, and I can't wait to see where he goes!"

Ramos the Realtor with Better Homes and Gardens has an impressive portfolio of first-time home buyers, families looking to upgrade, and real estate investors. Both Trudy and Cameron welcome new clients throughout Northern

For more information please call 707-367-6097 for Trudy Ramos or 707-671-6761 for Cameron Ramos, and "Like" them on Facebook.

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ormerly used as a medical hospital complex the building is 30,566 sq. ft. on 3.17 acres and Currentl oned PF (public facility). asy access to and from lwy 101 and Hwy 20.

above the workshop. Must see

in person to appreciate this

hree improved lots on Main

treet near a shopping center

aved access, underground

utilities, fire hydrant, water

eters and sewer hookups

nstalled and paid for on all

three lots. This property is

esented at \$299,000

eady to go!

resented at \$319,000

nique offering.





access and a large walk-in loset with built-in storage. sented at \$359,000 ageable and partially graded lot awaiting your magination. Just under an acr and a half with a building pad



Property features 2 residence s-3376+/-sqft main house and a 2nd residence that is 66 soft, in addition to a Barn, several outbuildings and a detached garage with covere Presented at \$1,350,000

bedroom 2 bath on two

space and two car garage.

Master bedroom has exterio

and water storage tank. Fully

paved County Roads will lead

ou right to this property.

nerged lots. There is plenty o

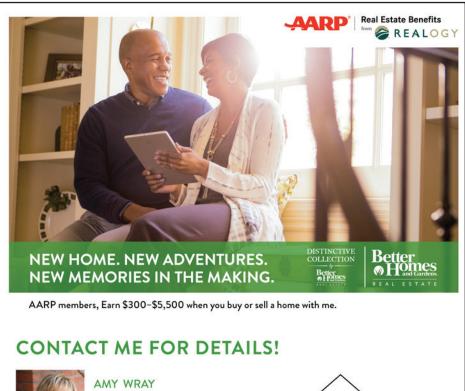
natural light. Downstairs office



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**Beautiful Custom Home** llent quality, 3 bdrm. 2ba. with many upgrades, cedar interior trim, great kitchen large main bdrm, suite and bath. Rolling land private, yet close to town. So many desirable alities, a lot to see. \$957.000



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# You can't disclose too much. Really.

When you sell a house, you are legally obligated to disclose anything that would negatively affect the value of the property or a buyer's interest in owning it. So, if you're selling your home, you probably have quite a list to compile.

In Mendocino County, Realtors typically use an 11-page document that covers a wide variety of issues. In addition, sellers must also complete a Transfer Disclosure Statement



**Richard Selzer** 

Columnist

(TDS) that includes anything they know - or should have known - about the property.

Typically, disclosures fall into three main categories. Propertyspecific disclosures include things like a leaky roof, a well that runs out of water each September, a septic system that has a swamp over it, or an addition for which there is no building permit.

Proximity-specific issues can include things like whether a property is at the bottom of a hill with erosion problems, near a Superfund contamination site, or within earshot of a popular shooting range.

And finally, regulatory disclosures include zoning and other

issues. For example, is the property zoned for its current use or within 300 feet of land zoned for agriculture? These issues can affect how the property can be used and the owner's quiet enjoyment of it.

If your head is already spinning, hold on because we're not done yet. Some local sellers (especially in Willits) must also complete the Alquist-Priolo disclosure that warns buyers that the property is close to an active earthquake fault.

And your Realtor must do a diligent visual inspection of all visually accessible areas (so, not necessarily the attic or under the house, but everywhere you can easily see).

After the visual inspection, the Realtor has to describe the property in detail. The report doesn't have to include explanations regarding the cause of the problems, just that they exist. For example, the Realtor's report may state, "There is a stain on the ceiling," but not, "Looks like a leaky roof." Or it may state, "The lawn over the septic system is green and soggy and smells like a sewer," but not "The septic system clearly needs attention."

If sellers don't hire a Realtor, they must complete the disclosures on their own, so be sure to get all the appropriate forms. On the upside, this process is an excellent way to make sure you haven't overlooked common issues. On the downside, it is time-consuming and a legal liability better handled by one accustomed to completing it, in my opinion.

There are a few exemptions; most notably, people who acquired property by foreclosure are exempt from the TDS requirement. If the owners did not have problems disclosed to them, they may have no way of knowing a problem exists. However, to the extent that the post-foreclosure owners knew or should have known about problems, the new owners are on the hook. For example, if a neighbor repeatedly sends letters concerning a property line discrepancy and those letters are tossed in the trash, a judge will likely rule that the owner should have been aware of the problem.

If you're trying to decide whether to disclosure something, your decision should basically come down to three rules:

- 1. If you wonder, "Gee, should I disclose this?" The answer is almost certainly YES.
- 2. If you would want to know about the problems, you should disclose them to the buyer.
- 3. If you picture yourself in front of a judge explaining why you didn't disclose something, is the judge likely to rule in your favor? If not, disclose.

Here's the thing. When a potential buyer is walking around the empty living room picturing her couch next to the fireplace and her kids squealing with delight as they run around the backyard, that's the time to disclose issues. Be up front. If you mention a minor issue that isn't really material, no harm is done because the buyer will recognize it as minor.

If an issue is material, then you are legally obligated to disclose it. So, err on the side of disclosure. After all, if the disclosure is going to kill the sale, wouldn't you rather have it die before escrow closes than six months later when you hear from the buyer's attorney?

# **Peace and Love'**

"Peace and Love" was the slogan of my teenage youth.

COLUMN | Journal

The late 1960s was a very troubled time in the United States. I was a teenager, and the hippie movement was born. Mendocino County became an important part of that



**Bill Barksdale** machine, Columnist, GRI Realtor® and we were

rebelling at the injustice of old men, some women, and a cadre of industrialists who had either forgotten or were simply ignoring the horrors of war just a few decades after World War II!

The musical "Hair" was shaking up Joseph Papp's New York Shakespeare Festival Public Theater, and soon moved to Broadway. Its songs – "Aquarius," "I Got Life," and "Good Morning Starshine" - came to defining the spirit of the movement along with P. F. Sloan's song "Eve of Destruction."

Harvard University professor Richard Alpert took LSD, went to India, and became Ram Dass. He wrote the iconic book, "Be Here Now" and remained an important spiritual guide up through his death last year in 2019. S.F. rock group It's A Beautiful Day produced two albums that also helped define the times. Their song "The Dolphins" is the one I always think of. "This old world's just got to change. It just can't stay the way it's been." One of the groups' vocalists and guitar players, Hal Wagenet, lives right here in Willits.

The '60s was a time when many people recognized that the U.S. (and much of the world as a result) was going in the wrong direction, one that would likely lead to greater suffering and destruction. Bad leadership, kind of like now.

There were survival systems revived during that time. In San Francisco there were "communes," each one devoted to a different aspect of need. I remember going once a week to the bulk food commune to pick up grains and other dry goods. There was also the Haight-Ashbury Free Clinic on Haight Street, open to all who couldn't afford to go to a regular doctor for good medical help. Finding ways to support each other at low financial cost became important.

destinations for people who wanted to get out of urban areas and experiment with ways to rethink their lives. Mostly babyboomer dropouts, often not welcome by the "old-timers" in these rural counties, these seekers and rebels tried different ways to live.

The Whole Earth Catalogue became the shopping guide for this generation. Buckminster Fuller's research and designs for dome construction became an area of interest since these affordable structures were stable and could be more energyefficient. Organically grown food became a staple. Drugs - some perceived as beneficial, others very destructive became part of the culture for many.

As it happened, many local businessmen made a lot of money subdividing their logged-over land and fallow ranches, selling them off to urban refugees. Every town in our area is surrounded by these subdivisions. The "underground economy" of marijuana became one of our area's largest sources of revenue despite the fact that it was illegal. That's something we're still trying to come to terms with.

Today the deadly coronavirus is changing the world. Our nation has become No. 1 in virus transmission and deaths because of lack of federal leadership. Additionally, our economy is collapsing - again. Just 13 years ago in 2007 we suffered a major financial and social melt-down because of federal "deregulation" of financial markets and institutions. Millions of people lost their homes and savings then, and it's happening again.

A couple of years ago substantial tax cuts were implemented perpetually for the super-wealthy, but the rest of us received only short-term benefits that will soon come to an end. Now, the president is floating the idea of "payroll tax cuts."

Payroll taxes primarily fund Social Security and Medicare. In addition they help fund unemployment insurance. When payroll taxes are cut, the very social safety net that most Americans depend on is in jeopardy. If you're super-wealthy you'll be fine. It's everyone else that will feel the hurt.

As I go on my morning walk with a mask hanging around my neck, my morning meditation is still "Peace and Love."

Fortunately, things can and often do improve. If that is your goal, do as Esther Hicks recommended and "Reach for the thought that feels better." It's a comforting thing you can learn to do.

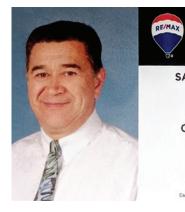
Bill Barksdale was a 2016 inductee into the Realtor® Hall of Fame. He is a referral agent for Coldwell Banker Mendo Realty Inc. CADRE# 01106662.

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

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in a column, I'll send you a \$25 gift card to Roland's Selzer Realty & Associates Bistro!) If you'd like to **RE/MAX GOLD** read previous articles, visit https://selzerrealty.com/ SALVADOR MADRIGAL REALTOR and click on "How's the DRE# 01139481 Market?" CELL: 707.354.1950

> Dick Selzer is a real estate broker who has been in the business for more than 40 years.

It was around this time that Mendocino and Humboldt counties were becoming the

Read more of his articles at his blog at BBarksdale.com

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