

# REAL ESTATE SECTION



Above, left: A moth rests on one of the butterfly bushes at the Sparetime Supply nursery. Above, right: Coneflowers are one of the annual flowers that bring color to a garden and also make a perfect dried flower. Below: New to Sparetime are the stock tanks for creating a water feature or meditation area.



Photos by Ree Slocum

## Fall Plantings

Spruce up your home with new plants, shrubs, trees – or maybe a water feature – from Sparetime Supply

Whether you're landscaping and beautifying your home and property for yourself or for resale, now is the time to look at different plants and landscaping ideas to meet your vision. Soon the rains will come, so this is a good time to plant trees and shrubs or container plants so they'll be ready for spring growth with strong root systems.

**Ree Slocum**  
Features Writer  
ree@willitsweekly.com

Sparetime Supply in Willits has a wide range of plants, pots, trellises, garden benches, statuary, a huge selection of soils, amendments and water systems for sale. Seven days a week, one or both nursery clerks, Lisa Montez and Emma Harrison, are available to help you make informed decisions for your area and preferences.

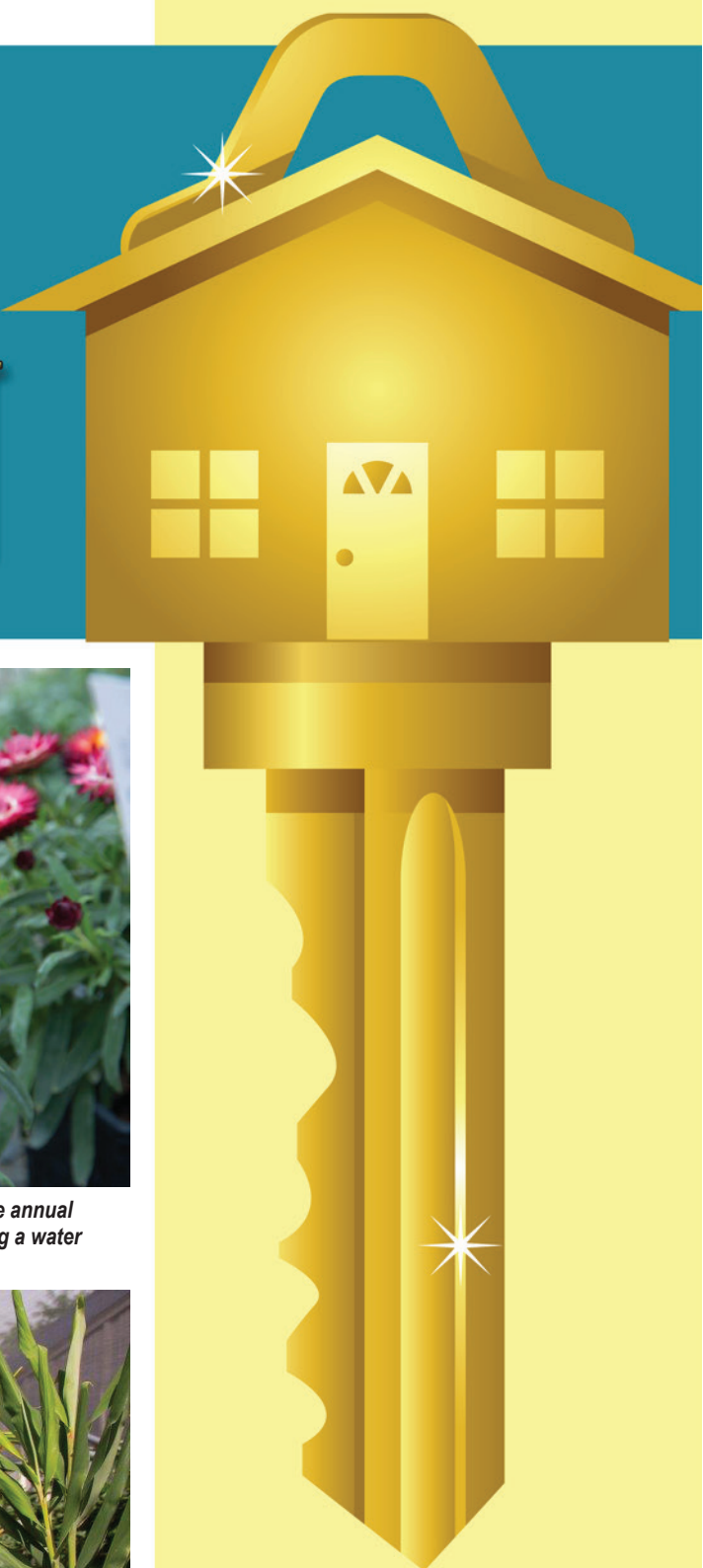
"The first question I ask when someone wants to know what they should plant at their home is, 'Where do you live?'"

said Montez. She explained that there are different planting zones. Willits is mainly USDA hardiness zone 7 – the extreme minimum temperature being 0 to 10 degrees Fahrenheit.

Mendocino County's hardiness zones are 7 through 10, which is quite a range of minimum temperatures, from 0 to 40 degrees. The women use this as a guide when choosing plants for the area, which spans from Little Lake Valley up to Brooktrails and other mountainous regions.

Montez likes to keep up to date with some of the landscaping and plant selection trends. "For basic sprucing up, having some potted plants in the front and entrance is a big deal. When people come in, they want something that gives them the immediate 'Wow, I love

Read the rest of **Plantings** | Over on Page RE5



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COLUMN | Real Estate Journal

# ‘Where or When’

The haunting Rodgers and Hart song, “Where or When,” muses on the prospect that the singer may have existed here before but can’t recall where or when. How would you live if you knew you had to return to a world that was the way you left it? Even if you don’t return, people will live in the world you are creating now, your children, others. Everything you do leaves its mark, creates the future.

Would you rent a house or apartment if it looked the way you left it when you moved out? If it looked that way, would you pay full-price for the rent or expect a discount? Maybe you left it in great shape and expect to rent the same. I’ve seen many houses that tenants left in terrible condition costing the owner thousands, sometimes tens of thousands of dollars, to repair. You wonder why rents sometimes seem high? That’s a big reason.

What about pollution? Many people are very cavalier about polluting, dumping chemicals, not tuning up their car or truck so it belches out toxic fumes, or dripping oil or antifreeze (which animals lick up and die from). Careless burning of materials, including plastics, is making our air a toxic brew. Cigarettes, what can I say? If you want to kill yourself that’s your business, but don’t kill me too – and by the way: Pick up your butt!

Plastic is a huge problem. This petroleum product takes thousands of years to break down, yet many people think little of carelessly throwing it away instead of recycling or using something less toxic. I recently bought a pie at a local store. After I ate the pie I was left with a large “clam-shell” plastic bottom and lid plus an aluminum pie plate. I cleaned it all up and returned it to the store manager with a note that, although I enjoyed the pie I wouldn’t be purchasing another one unless the packaging became more environmentally friendly.

There are certainly plenty of substitutes for plastic packaging. There are paper and cardboard to-go containers that break down quickly. Most egg cartons are made of paper. The pie could have been packaged in a cardboard container with a thin plastic window. At least most of it would dissolve quickly or be reused/ recycled.

How about making it a habit to have your own reusable to-go container in the car or with you when you go out to eat? Then you wouldn’t waste one that you will throw away when you get home.

Hundreds of thousands of jobs could be created in rust-belt, coal areas and all over our country simply by converting facilities to recycling centers or clean, safe energy production. It only makes sense to melt plastic down and reuse it, not throw it into the ocean or bury it in a dump. How stupid can you be when you could be creating jobs instead of wasting oil/ plastic that can have a new and useful life? Not big enough corporate profits for a handful of greedy people? What’s more important, short-term profits for a few or your life?

I was born in Portland, Oregon and was there recently helping family move away. When I was a kid Portland was a pretty good place to live, except all the fish died in the polluted Willamette River. The State of Oregon and the City of Portland cleaned it up. Now it’s getting polluted again. Portland air is filthy. What used to take 15 minutes on the freeway now takes an hour, usually more, in bumper-to-bumper, suffocating traffic. Portland has a rich cultural life. Love that about it. Would I want to live there? No. Way over-populated/polluted. Watch out L.A. Other cities are catching up with your dismal living conditions.



Bill Barksdale  
Columnist, GRI Realtor®

Right now we’re seeing the burning of the Amazon rain forest, also known as “the Lungs of the World” because that forest cleans huge volumes of polluted air. Plants do that, or didn’t you know? Why the destruction? So a few can make short-term profits from methane-belching cattle and mining. Many of the world’s life-saving drugs come from plants found in the Amazon forest. When those plants are gone, so are solutions to many health problems.

Recently a news source revealed that a major American retailer was selling synthetic wood look-alike flooring made in China that violated U.S. standards for toxic chemicals. These products were knowingly mislabeled so they could be sold in the U.S. These products, it was discovered, emit deadly fumes in your home.

Endless war is a lousy job creation strategy. Not the world I want to come back to. Do you?

On the bright side, I recently visited Florence, Oregon. Their old town is one of the most beautiful I’ve ever seen. I interviewed a woman involved with a revitalization group there who has convinced a reluctant city council that letting art lead the way to a prosperous reinvention of the town is worthwhile. It’s working. The Florence old town is vibrant and filled with people who are enjoying it, spending their money there, and creating jobs. Talk about a productive and life-affirming idea!

If you have another life to live in this world, or even thinking about generations to come, what kind of world do you want to contribute to?

As Lorenz Hart’s lyric says in “Where or When,” “Things you do come back to you.”

Bill Barksdale was a 2016 inductee into the Realtor® Hall of Fame. He is an agent at Coldwell Banker Mendo Realty Inc. He can be reached at 707-489-2232 or bark@pacific.net.

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# ROOFING MATERIALS

AT A GLANCE

<p><b>CLAY TILE</b></p> <ul style="list-style-type: none"><li>+ Attractive Long lasting Low maintenance Variety of colours Non combustible</li><li>- Heavy weight Some colours may fade away Expensive Complex to install Walking on roof may break tiles</li></ul>	<p><b>SLATE TILE</b></p> <ul style="list-style-type: none"><li>+ Beautiful appearance Fireproof Long Lasting Low maintenance</li><li>- Expensive Heavy weight</li></ul>	<p><b>CONCRETE TILE (FIBER REINFORCED)</b></p> <ul style="list-style-type: none"><li>+ Durability Low maintenance Relatively light-weight Variety of colours and styles</li><li>- Expensive</li></ul>	<p><b>METAL</b></p> <ul style="list-style-type: none"><li>+ Durability Fire retardant Low maintenance Energy efficient Low weight Variety style and colour Recyclable Can be installed over existing roofs</li><li>- High Initial cost May need periodic painting Difficult to install</li></ul>	<p><b>WOOD SHINGLES &amp; SHAKES</b></p> <ul style="list-style-type: none"><li>+ Natural look Offers insulation value Easy to repair and replace Long lasting</li><li>- Complicated to install Low durability High maintenance Fire Hazard</li></ul>	<p><b>SPANISH TILE</b></p> <ul style="list-style-type: none"><li>+ Upscale look Long lasting up to 70 years Non combustible Great Insulator</li><li>- Very expensive Very heavy</li></ul>	<p><b>ASPHALT SHINGLE</b></p> <ul style="list-style-type: none"><li>+ Low cost Easy to install Variety of colours Suitable for most residential applications Easy to repair Fire resistant</li><li>- Short life expectancy High maintenance Short life expectancy (15-30 years) Environmentally unfriendly</li></ul>
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Graphic courtesy of California Construction Center

COLUMN | How’s the Market?

## Getting a new roof: Not too exciting, but awfully important

Of all the things to spend money on, a new roof has to be one of the least exciting. And yet, delaying a new roof when you need one can make this purchase even more expensive.

While you may not know much about roofing, asking a roofer or any contractor some key questions can help you learn what you need to know. Do they have appropriate insurance? Are they licensed? Do they have experience with jobs that match your specific requirements? Do they have the communication skills and responsiveness to provide good service? Do they return your phone calls in a timely manner?



Richard Selzer  
Columnist

If they don’t return calls promptly when you want to purchase a new roof from them, how will they behave if something doesn’t go according to plan?

Do they have the infrastructure and financial capacity to complete your job, which may include performance bonding (an agreement that guarantees that the job will be finished for the agreed-upon price)? You don’t want someone finishing half the job with 80 percent of the funds.

When you hire a roofer (or painter or almost any contractor), your biggest expense is typically labor, so

for a small additional expense, you may as well choose the best roofing material you can afford. If the difference between a 30-year roof and a 50-year roof is only 10 percent of the overall cost, you’ll get a better value with the higher-quality materials.

On any re-roof project, costs are spread across three main areas: labor, materials and overhead. Typically, all roofers pay about the same for materials. They should also pay journeymen roofers about the same and should carry the proper insurances and payroll burdens.

If you get a quote that is much lower than others, it’s possible that the contractor is either using unskilled workers or committing insurance and payroll fraud. Unskilled workers probably aren’t the people you want working on your home, and roofers without insurance may leave you responsible for medical bills if a worker is injured on the job.

Be aware, it’s possible that if you hire a roofer who pays workers under the table, you could be considered a party to these illegal activities. Everyone wants a good deal.

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850 Minx Court, Laytonville  
Newer construction home on a very flat and usable 2.79 +/- acres. The property features a mix of mature oak and madrone trees in addition to a large portion of the property having a beautiful belt of sun with a fenced garden area. Home features central heat and air, metal roof, 2nd story is a master suite with a custom bathroom and gracious walk in closet. Open concept living area with decks off of the living room and kitchen invite the outdoors in. All of this located minutes from downtown Laytonville.

**OFFERED AT: \$410,000**

134 Mill Creek Dr., Willits  
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**Offered at \$273,000**

COLUMN | Numbers by Nick

# Long-term care insurance

Neighbors, friends: It's important that we talk about making sure you are covered should you have a serious health issue requiring long-term care. I know, no one wants to think about you or a loved one being unable to live on their own ... but we must.

We all have lived or witnessed a scenario where a split second changed the family dynamics. Knowing that a change can seriously add financial stress to a family, it is best to be prepared as one can.

Long-term care is made up of a variety of services to help a person live as independently and safely as possible when they can no longer perform everyday activities on their own.

You may need long-term care if you have a serious ongoing health condition or disability. You may need it suddenly like after a heart attack or stroke. Or you may need it more gradually as a disability progresses – something like Alzheimer's.

Fifty-two percent of people turning 65 will require some sort of long-term health care services in their lifetime. Women will need an average of 2.5 years of long-term health services; men will need 1.5 years of care. This kind of care includes things like dressing, grooming, eating, bathing, transport, physical therapy, and companionship.

Often a partner, spouse, child or relative provides long-term care services at home – but there are situations where that is not possible or no longer possible ... and that is why it's important to have insurance coverage.

Typical long-term care services are:

- Nursing home care long-term
- Assisted living facilities
- Adult daycare services
- In-home care
- Home modification
- Care coordination

Now you may be thinking – doesn't my regular health insurance or Medicare or Medicaid cover such services? No ...

they will not. Medicare is a federal program for people 65 and over – it has very tight rules around long-term care and explicitly does not cover custodial care or daily living activities like bathing, dressing, etc.

Medicaid is a program for very low-income individuals and is administered by the states. In theory, it covers long-term care services, but qualifying is challenging and some states manage the program better than others. Medicaid should never be your primary insurance plan.



Nicholas Casagrande  
Columnist

When researching a long-term care insurance policy, there are many things to consider: age, family health history, gender (women live longer than men), marital status, your current health insurance plan, and the type of plan you purchase.

There are traditional long-term care insurance policies, and there are life insurance policies where a long-term

care provision can be added. This is termed a "rider." So one might be able to obtain a life insurance policy with a long-term care provision.

It's not a quick nor easy decision ... but long-term care costs are an important part of your long-range financial plan – especially if you are in your 50s. Waiting until you need care is not an option – you won't qualify.

As always – please reach out if you would like to discuss your situation.

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 small-to-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 nicholas@ncfinancialgroup.com (taxes) or Nicholas.Casagrande@Ceterafs.com (investments) for more information. This information is for general purposes only. Please consult a financial professional for your own situation. Individual circumstances do vary.

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 Beautiful, cozy, move-in ready home, spacious rooms, skylights, central heat & lovely propane stove heaters. Granny unit 2 car garage and garden area. <b>\$326,000</b>	 Tucked away at the end of a cul-de-sac sits this charming three bedroom, two bath home. A spacious deck invites outdoor entertaining and BBQ's. <b>\$265,000</b>	

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Above, from left: Surrounded by some of her favorite plants is Lisa Montez, one of Sparetime's nursery clerks. Sparetime Supply purchases their aquatic plants and some of their other plants from Walker Avenue Nursery in Santa Rosa, which specializes in bee-friendly practices and doesn't use neonicotinoids, synthetic sprays or fertilizers. Emma Hanson admires one of the echinacea plants at the nursery: "It's one of my favorites. The bees just love it!"

At left: These deer-resistant, heat- and drought-tolerant euphorbia varieties come in different sizes and colors, creating an interesting texture in landscaping. Butterfly bushes attract more than butterflies – this honey bee stopped by to collect nectar while passing along pollen. Sparetime Supply has a variety of lavenders; shown here are just four of the seven or eight they carry in their nursery.

Photos by Ree Slocum

## The rest of Plantings | From Page RE1

this place! feeling. Heavenly bamboo can help provide that."

She also suggests looking at some of the local businesses, like Mariposa Market, that have beautifully landscaped areas. The Haehl Creek subdivision behind Adventist Health Howard Memorial is full of ideas for landscaping as well as Brooktrails homes in the hills outside of town.

Some of the smaller plants offered at Sparetime that thrive in the valley and are deer-resistant, water-wise, and beneficial to pollinating insects include California lilac, butterfly bushes, echinacea, heavenly bamboo, yarrow, coral bells, lavenders, rosemary, euphorbia, and ever-flowering maple.

Some are perennials and all come in different sizes and colors, making landscaping a fun puzzle to work out. There are varieties that do well in planters, while others thrive in garden beds. You can find ground covers like aromatic and low-growing yarrow and thyme to replace grass.

"I prefer to plant things that are beneficial and will bring in the bugs, bees and birds you want. They're going to come back year-round and get established on your property," Harrison said. She is also a wealth of knowledge about many plant diseases, with ideas about how to control them naturally.

"You can bring a leaf in, and I'll say, 'Oh, you have blight or you have mites or a deficiency.' It could be a calcium, magnesium or iron deficiency," she explained. She'll then give recommendations about how to treat the problem.

The full-spectrum nursery also sells

trees – fruit and ornamental. According to Montez, fruit trees are becoming more popular and are being integrated into landscaping design. There are different grape varieties from local horticulturist Richard Jeske.

You can find trees that'll grow to 40 feet like the beautiful arbutus, aka strawberry tree, which produces rosy-pink flowers in the fall. It looks similar to our California native arbutus, the madrone, with rich orange-red bark that peels away exposing the smooth, greenish new layer underneath. There are smoke bush, liquid amber, and other types of ornamental trees to brighten the landscape.

New to Sparetime's landscaping offerings is a water feature made from a series of stock tanks – an attractive, modern, minimalist style. They have exotic plants – water poppies, water lettuce, ginger and taro – and wonderful bamboos. You can easily make a meditation or water garden complete with trickling water and gold fish.

According to Hanson, this fall Sparetime will have organic starts grown in their own greenhouse available. Everything from seeds to soil will be organic, but won't have the organic label.

Whatever you need to beautify your home with plants and landscaping products, Sparetime has the people and resources to help you make decisions that will bring satisfied smiles.

Sparetime Supply is located at 475 East San Francisco Street in Willits. For more info, call 459-3576 or visit www.sparetimesupply.com.

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Custom built in 2001 this two-story, 1805 sq. ft. home features 3 bdrms., 2 1/2 baths, a spacious living room, formal dining room, den/study with an attached deck overlooking the sunny yard that backs up to the green belt that borders Lake Emily. Brand new roof, a wood burning stove, central heat and air, dual pane windows, ample storage under the home and room to park 6 cars in the driveway!  
**\$338,000**

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Property Feature

# 230 Bonnie Lane, Willits

MLS: 21921103

Offered at: \$425,000

Beautifully remodeled and updated, this 3-bedroom 2-bathroom home is just under 2200-square-foot and is a chef or entertainer's dream. Large open kitchen features a Viking range, Monogram oven, and Miele dishwasher, with granite counter tops and a built-in butcher block, mahogany cabinets with soft close doors/drawers, cork flooring, and a wet bar. Landscaped front and back yards with fruit trees, and large 'playhouse' out back that can be used to suit your needs. All of this just minutes to Howard Hospital and Hwy 101.

Listed by:

Erin Corley

(Lic: 01954967)

707-354-0954

Agent of:


Realty World-Selzer Realty

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