

Willits Weekly | Edition 50 | October 8, 2020

REAL ESTATE SECTION



Property Feature

75 South Main Street, Willits

MLS: 22013776

Offered for sale at: \$250,000



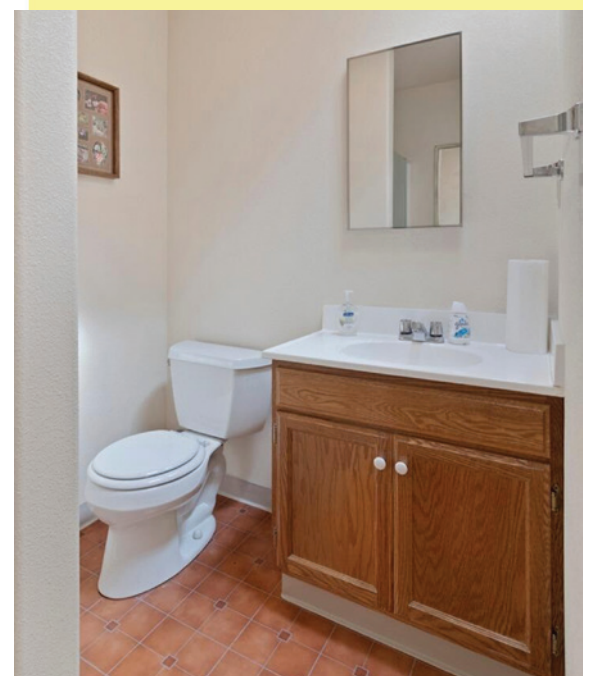
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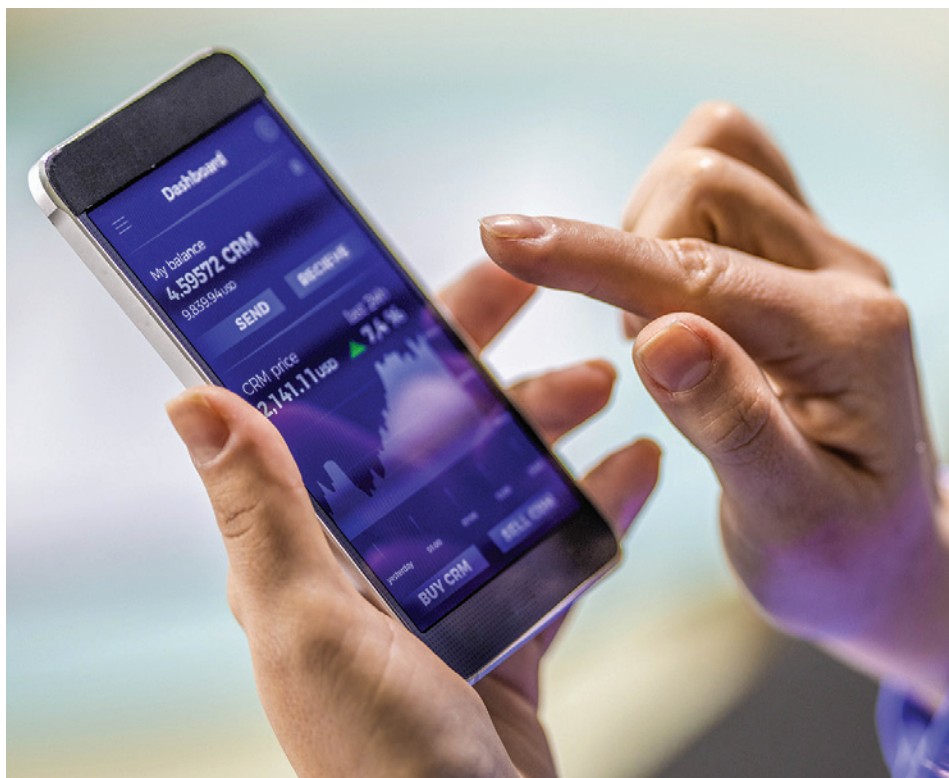
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COLUMN | Numbers by Nick

Long-term financial planning

Neighbors: Uncertainty in our lives continues. Stock market volatility. Housing market strength. Low interest rates. Businesses reopening. Schools partially reopening as well as by Zoom. The election. I hope that your life has been a bit less hectic during this time when many of us have spent more time at home.



Nicholas Casagrande
Columnist

For some it's been a good time to tackle those long-ignored projects – maybe a house or yard project, maybe a fitness routine, maybe spending time understanding your financial goals and plans. May this article motivate you to engage, regularly, with your financial plan.

You may think the markets are too erratic and you should stay away. I disagree. The markets have a long history of recovering from downturns. A good financial plan incorporates downturns through diversification, long-term planning, and regular review. Financial planning is about the long term.

Remember that 2020's volatility is unique in that it was caused by something specific: COVID-19. There has been economic stimulus from the government and another wave is in the works. It is likely that the markets will stabilize when a vaccine is found. Many companies are going to bounce back. I don't know when – but history shows us this uncertainty will end.

Gain some perspective from this historical stock market trend chart projected through January 2021: www.fedprimerate.com/dja-chart-history.htm. Checking the chart, you can see major world events were absorbed and overcome by the "markets" – World Wars I and II, presidential elections, social upheaval, mortgage crises.

I can help you articulate clear goals for your investments, incorporating your family, your job, your important financial commitments and goals. Do not hesitate to call me to discuss your current situation and where you'd like to go. 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 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.



COLUMN | How's the Market?

Time for some seasonal maintenance

With autumn comes cooler weather and the need to do home maintenance, if you need to be safe and warm this winter. Here are a few items to put on your list:

Have your furnace inspected. Ideally, you should have your furnace serviced and cleaned before you need to fire it up for the first time each fall. This keeps your heating costs down and the air in your home clean and healthy.

If you just moved into a new living space and your heater seems faulty, may I suggest making sure the propane tank is full and the valve to the house is open – or that access to your natural gas / diesel is turned on. I can't tell you the number of times we receive calls at the office from irate homebuyers or new renters because the heater doesn't work, when in fact, they didn't turn the gas on.

If you have a fireplace, be sure to have it cleaned and inspected. Although there are do-it-yourself kits to clean your chimney, I recommend hiring a professional. Having had two of them, I can tell you a chimney fire is a miserable experience.

If you plan to paint, do it now. A fresh coat of paint can do wonders for a home. If your walls need a little sprucing up, I recommend painting while you can open the windows and air out the house, so you're not stuck smelling paint fumes.

Have your roof inspected. Contact your real



Richard Selzer
Columnist

estate agent for a referral to a roofing contractor, especially if you have cracked or missing roof shingles or moss and lichen on your roof. Even if your roof does not appear to need any maintenance, it's a good idea to check the interior of your home after the first hard rain – do you see any wet spots on the ceilings? Did you check inside your closets? The best time to catch a leak is when it starts, not after it causes significant damage.

Inspect your gutters. If you have clogged gutters and / or downspouts, water will find the path of least resistance and that can cause trouble. Best-case scenario, the water does not cause property damage, but simply wakes you up in the middle of the night as a stream of water continually hits an empty metal container directly outside your bedroom window. If you use a ladder or plan to go on the roof to inspect the gutters, be sure to use the buddy system. While your companion may not be able to prevent your fall, he or she can certainly dial 911 to request an ambulance.

Check for mold and fungus-damaged wood. Examine areas around leaky pipes or those that don't get good ventilation. If you find any mold, hire a professional to remove it immediately. If you have a sump pump, be sure it is in good working order and that the space under your house is dry, so no mold or fungus develops.



Replace weather stripping around doors. Swing by Mendo Mill or Coast Hardware for do-it-yourself weather-stripping supplies. This quick, easy process can help keep energy bills down.

Replace your air filter. This should be done at least every few months, and with all the recent wildfire smoke, this is more important than ever. Clean filters make for better indoor air quality and lower operating costs for your heater (or air conditioner).

Add attic insulation. Adding insulation to the attic is probably one of the most cost-effective ways to improve energy efficiency in your home. I'm willing to bet you'll make back the money of adding insulation with the energy savings you'll get in one year.

Replace batteries for smoke and carbon-monoxide alarms. This can save your life; it can also save your nerves from the piercing beep indicating a low battery that invariably occurs between 3 and 4 am.

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 Bistrol!) 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 40 years.



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Looking to escape to the great outdoors?

Look no further, this stunning 418+/- acres will astound you with it's perfect mix of valley, hills, creeks, and 20 min. to downtown location. The nature and wildlife are abundant. Picture your very own hiking trails, swimming holes, mushroom hunting, gardening, and being entertained by the expansive night sky. Located in the coveted Rock Tree Valley you will find your own personal retreat. Property features 2 residences that include a 3376+/- sq ft main house and a 2nd residence that is 660 sq ft, in addition to a barn, several outbuildings and detached garage with a lower level covered RV storage. Rocktree Creek gently snakes through the property converging into Tomki Creek on the SE corner. These are two of many tributaries that feed the main branch of the Eel River. Property borders Little Darby Nature Trail (BLM Land) on SW corner. Come explore a more enriched life in the Country while being less than a 3 hour proximity to the North Bay!

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COLUMN | Journal

From here to there: How to set and meet goals

Life has its ups and downs. It's easy to get lost, even depressed. Planning, that is to say, setting goals, helps to smooth out the journey. But how do you set and achieve goals? Whether your goals are personal, business or governmental, the same strategies pretty much apply, although each is a bit different.

Goals change as needs change or when old goals are met and new goals are envisioned. Personal goals are more easily understood, because they are about you. The confusion arises in differentiating between government and those of private-sector business.

Most conventional businesses are essentially profit-driven, whereas it could be reasonably argued that the purpose of government is not profit, but rather the fair and equitable administration of the people's affairs to benefit as many of those "governed" as possible (the common good). Therefore, I posit that all monies and other assets collected by government are meant to benefit all citizens, conscientiously identifying the greatest need, while encouraging commerce and entrepreneurialism which, ideally, help support a strong financial foundation.

All goal-setting shares some characteristics. For instance, each can benefit from a classic S.W.O.T. analysis: Strengths, Weaknesses, Opportunities and Threats. A strategic plan, also called a business plan, is simply a detailed outline for goal attainment.

Start with where you are today and where you want to be in X number of years or months – the goal. Goals are SMART – Specific, Measurable, Actionable, Realistic and Time-Managed. A five-year plan, as an example, sets mini-goals that target where you want to be at the end of year one, year two, etc., until you get to the end of year five – the goal.

One step at a time makes it realistically achievable, and

analyzing your strengths can help you identify beneficial opportunities, as well as your weaknesses. By recognizing your weaknesses, you can remedy them by utilizing your strengths. Recognizing opportunities offers ways to be more effective, not only at helping people, but (in business) providing a more useful service and achieving a greater profit.



Bill Barksdale
Columnist, GRI Realtor®

By identifying threats you can find solutions, often turning those threats into helpful guidance for improvement. See how that works? A S.W.O.T. analysis helps us reach our personal goals, improving both business and good governance. When things go off-target, you can make corrections; otherwise, businesses fail and government doesn't achieve its goal of securing the greatest good for all.

It's often said that the U.S. is a "capitalist" society, but any good economist must admit that in fact we have a combination of capitalism and socialism. Just look at all the government assistance that businesses such as agriculture, energy, the financial industry, and other commercial enterprises receive from our tax dollars. That's a form of socialism. I've never been able to understand why some people get so angry when they hear the word "socialism," when our country couldn't exist without it as part of the mix. Political misinformation has often prevented us from seeing that reality clearly.

The COVID-19 virus is the elephant on the table that will keep stomping on our heads until we pay attention. It's forcing us to reevaluate some goals and ways of doing things as it exposes incompetent, harmful governmental leadership. The virus, in the absence of a reliable vaccine, is inspiring creative change.

When we work together in a respectful and reasonable way, things get better. When we listen to misleading advice and ignore truthful guidance, things get worse. A virus has no brain, no anger. It's simply a package of genetic information that infects cells until a counterforce intervenes.

Most agree that the health crisis didn't have to get as bad as it is if we had benefited from straightforward leadership in the first place. As citizens of the most hard-hit country in the world, we obviously need to do a better job with our future choices.

As far as "moving on" goes, there are things we can control. In business you collect customer-feedback to know how to improve your product or service, and thus your profit. If you're smart, you also listen to your employees. In government, you can ask the old question, "Is the nation better off than it was four years ago?" We have the capacity to examine what has been done correctly and what went wrong.

Next we choose a better direction. We have resources: money, creativity, equal justice (in theory), ethical guidance, a population willing to work, a social safety net, an education system. We have the tool of communication. Honest communication is an invaluable means to make better decisions.

Don't be boondoggled by liars who stand to profit by misleading you. There's always a parade of flimflammers out there. Don't be a fool. Let your inner guidance point the way. You know right from wrong. It's called intuition. Trust it.

As Michael M. Kaiser said in his book, "The Art of the Turnaround," "What one must not do is waste time rehashing the past, pointing fingers, and looking for scapegoats. These activities stall all progress and deflate the hope and optimism that can emerge from the planning process."

Formulate worthwhile goals. Make plans. Review them regularly. As the opportunity opens up, move forward. This is how we get from here to there.

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.

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

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