Willits Weekly | Edition 108 | October 9, 2025

REAL ESTATE SECTION

WILLITS WEEKLY'S SELECTED

PROPERTY FEATURE

20475 Timber Road, Willits

MLS: 325034637

Offered for sale at:

$650,000

This unique 3700 square foot, 4-bedroom, 2.5-bath custom-built home is nestled on roughly 20 acres with views of towering trees. This thoughtfully designed residence exudes warmth and individuality throughout its spacious layout. Enjoy panoramic views of the surrounding landscape from the expansive sunroom. A separate cabin on the property serves as a versatile space perfect for guests, a home office, or a creative studio. The pond enhances the property's natural beauty, offering a peaceful spot for relaxation and wildlife observation. A large, detached garage provides ample space for vehicles or a workshop, complete with a loft area for additional storage needs. Whether you enjoy entertaining guests or the tranquility of nature, this property caters to a variety of lifestyles. Don't miss the chance to make this unique property your own!

Property feature listed by:

Roxanne Lemos-Neese

(DRE# 01712217)

Agent of: RE/MAX Gold Selzer Realty & Associates

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550+/- Acre Ranch Property. Incredible Big Mountain And Eel River Canyon Views

Cattle/Hunting ranch maintained to perfection. Lovely 2 bedroom 2 bath home featuring a wraparound deck and a swimming pool. There are barns, cattle chutes and pens, fenced pastures and spring water for livestock. The power is all top of the line, professionally installed solar, battery and backup generator. Ample spring water, excellent hunting area, wildlife abounds here. This is an amazing property.

$1,300,000.

15+/- Acres Willits Valley Ranch Property

Lovely location with a 2 bedroom 1 bath home and a detached garage. All level valley land with fenced pastures. There are dog kennels, and a barn. Great valley property for horses and livestock. Well water. Close to town. **$669,900.**

Spacious Custom Home

Home features 4 bedrooms, 2.5 baths, nicely appointed kitchen with a breakfast nook. There is a separate living room and a family room. Master bedroom has a vaulted ceiling; jetted tub and shower. Covered deck with a hot tub, fenced back lot, roses, & fruit trees. Also, there is a paved RV pad.

$489,000.

SUMMIT REALTY

For information or an appointment to view please call:

Randy and Ruth Weston

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557 South Main Street • Willits

United Policyholders TIP OF THE MONTH

At right: UP staff and volunteers attend preparedness fairs giving people the straight scoop on what matters after a loss and what to do if you are dropped by your insurer.

Protecting your home

September 30, 2025 – As we wrap up National Preparedness Month, take a moment to prepare for what happens after a disaster.

With insurance premiums rising to all-time highs, and coverage disputes in the news, many people are questioning whether it's worth buying. But here's a reality check from the Los Angeles wildfires and our 34 years of helping people collect what they're owed:

Without insurance, you're on your own to pay for repairing, rebuilding and restoring your assets. A few reminders:

Insurance is still far and away the #1 source of funds for repairing, rebuilding, and getting back home after a disaster. Yes there are government and charitable aid programs, but they don't come close to providing what you'll need.

• FEMA can help if the disaster is federally-declared, but maximum repair/rebuild assistance grants to individuals are under $50k.

• Small Business Administration offers low interest loans up to $250,000 but they need to be repaid.

• Charitable aid covers basic needs like food and temporary shelter – there are very limited free rebuilds or repairs available.

Through our Roadmap to Preparedness program https://uphelp.org/preparedness/ UP is helping people all over the country stay insured in these challenging times. At public events, through the media, our website, print publications, and our partnerships, UP is sharing the straight scoop on being prepared to be resilient and recover if disaster strikes. We're on track to do 100+ presentations in 2025. One of our main messages is the new normal means having to pay more attention (and more money) for insurance.

We know rising insurance costs hurt, and it's tempting to drop coverage if you own your home free and clear, or to drop optional coverages such as flood or earthquake coverage. But remember, insurers excluded these two types of damage in basic policies because they can cause expensive damage, so they sell those products separately for an additional premium. Insurers didn't want that financial risk, do you?

Ask yourself:

• Where would you get the money to repair/rebuild after a catastrophic flood or earthquake?

• Where would you live while you figure out how to rebuild/repair your home?

• If you are a homeowner, how would you repair the damage?

Whether you're a renter or a property owner, if you want to fill those gaps in coverage and protect your home, we urge you to take the first step and get a quote.

Flood Insurance Resources:

• Take this quiz https://content.naic.org/consumer/flood-insurance/what-the-flood-quiz to test your knowledge on what type of insurance covers what type of water damage.

• The National Flood Insurance Program, aka NFIP, has recently made it easy to get a quote with a new online tool: https://www.floodsmart.gov/policy-quote/

• Remember, flood damage to your car is covered under comprehensive coverage – you may need to add that coverage to your auto policy if you want to protect your vehicles from damage caused by natural disasters.

Earthquake Insurance Resources

• The California Earthquake Authority also offers an online quote tool: www.earthquakeauthority.com

• Earthquakes don't just happen in California – visit www.uphelp.org/eq for resources in other earthquake-prone states

• Sign up for the Great Shakeout, a National Earthquake Drill coming up on October 16, 2025 https://www.shakeout.org/

Get quotes from private flood or earthquake insurance companies, and be sure to compare not only cost, but coverage too.

If you choose not to add flood or earthquake coverage, we recommend you invest in "hardening" your home to make it less vulnerable to damage. Check out this website https://www.dontgoof.org/reroof/save-money/funding-your-roof for suggestions and leads.

To suggest a future Tip of the Month topic, visit https://uphelp.org/tip-of-the-month-idea/

The information presented in this publication is for general informational purposes and is not a substitute for legal advice. If you have a specific legal issue or problem, United Policyholders recommends that you consult with an attorney. Guidance on hiring professional help can be found in the "Find Help" section of www.uphelp.org

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United Policyholders is a non-profit 501(c)(3) whose mission is to be a trustworthy and useful information resource and a respected voice for consumers of all types of insurance in all 50 states. "30 Years: Educating - Advocating – Empowering." To learn more, visit www.uphelp.org.

COLUMN | Numbers by Nick

Wise neighbors

Nicholas Casagrande
Columnist

For years, you have a healthy routine of work, save, invest, strategize, then repeat. You have been building a life for you and those about whom you care. You have a house, a car, savings, maybe a business or a boat, as well as sentimental items, pets.

I want all of this protected if something happens to you.

It is said, "Your affairs need to be in order" so there is an efficient and thoughtful transfer of your assets to those you've designated.

How to protect your assets? The process is called "estate planning" – but it does not mean you have an "estate" and you do not need to be "wealthy."

You ought to have a legal document in place so that your assets will be managed and distributed according to your wishes. You do not want the courts to make these decisions, aka probate – a (costly and long) court-supervised legal process of administering a deceased person's estate,

Estate planning starts with a WILL that specifies how your property should be distributed and how minor children should be cared for. A will is activated upon your passing and processed through the courts.

There is also a TRUST – a fiduciary/legal arrangement where your specific wishes are outlined if you become incapacitated or pass. Key benefits are:

1. **Avoiding probate** thus simplifies and speeds up the distribution of your assets while keeping the details private. Probate is a public process, making your assets part of the public record.

2. **Clarity minimizes conflict** – you specify who gets what, over what time period, and who manages, if someone is underage.

3. **Minimize taxes** – in some cases, absolutely.

I work with my clients to make sure they are wisely and efficiently protecting what they have worked hard for and those they care about. I add planning and logic to an emotional and sensitive situation.

Don't avoid getting "your affairs in order" – it can be costly and wasteful otherwise.

This is an area that requires focus and experience. Please contact me if you'd like to discuss and determine what makes sense for you. My very best.

Nicholas Casagrande 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. EA# 00105394 DRE# 01854336 CA Insurance License # 0H68496.

Willits office is located at 675 South Main Street, call 855-240-6606 or 414-480-3669. This information is for general purposes only. Please consult a financial professional for your own situation; Individual circumstances do vary..

Good fences make good neighbors

Richard Selzer
Columnist

You may have heard the old adage, "Good fences make good neighbors." Well, it's true. Obvious boundaries can certainly reduce frustration and confusion. But good fences aren't the only things that help maintain good relations. Trying to understand your neighbor's point of view and communicating your point of view clearly can keep things neighborly and help avoid expensive and time-consuming battles.

When it comes to fences, it's important to put them in the right spot, and that's not always easy to do. Some old (perhaps antiquated) laws require property lines to be adjusted to coincide with existing fences, even if the fences were originally put in the wrong place. Property line adjustments have to do with whether the neighbors originally agreed upon erecting a fence somewhere other than the true boundary line or whether somebody made a mistake. So, make sure fences go up where you intend them to.

Figuring out the location is only the first step in putting up a good fence. Next, you must figure out what type of fence you and your neighbor can agree on. Clearly, if you live next door to a cattle ranch, the fence you need is far different than if you live in Ukiah's Westside. If the fence separates two residential properties, it's a good neighbor fence; in which case, it's preferable to find fencing, wood or other material, that looks good on both sides.

Typically, things go best if both property owners who share the fence agree on the material and split the cost of the fence. That way, everyone is invested in the success of the project. Unfortunately, agreement on what type of fence gets tricky when you want the same type of fence on all three property boundaries, but your neighbors all have different types of fences. At this point, all I can say is, "Good luck!" In the event that your fence needs repair, the law requires that both parties contribute to the cost. Of course, there will always be extenuating circumstances.

Different neighbors may have different fencing needs. If you have a chihuahua and your neighbor has a mastiff, for example, you'll have differing concerns about the gaps between and under the boards. And while a 4-foot fence would work for you, your neighbor may worry that an 8-foot fence won't be tall enough.

The bottom line for fence building is the same as for almost all other matters concerning your neighbors: Be considerate and talk to your neighbors. This allows most problems to be solved without too much heartache. While you're talking about your fence, you might also bring up the fact that their beloved Fido likes to bark at 3 am, and would he perhaps be happier spending nights in their garage rather than in the side yard adjacent to your master bedroom? It's worth a try.

Once the fencing situation is resolved, and your neighbors' dog is sleeping in their garage, it's only fair that you remind your teenage son that his band, The Racket Makers, must call it quits at 10 pm on Friday and Saturday nights (earlier on weeknights). Any music your neighbors can hear from your garage while they are inside their house should end at a reasonable hour – unless you're throwing a block party and everyone within earshot is invited.

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 Loose Caboose! If you'd like to read previous articles, visit www.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 46 years. The opinions expressed here are his and do not necessarily represent his affiliated organizations.

The beauty of instability

It's normal and natural that we are always seeking stability in our lives – safety, even joy, certainly kindness. We are living in very challenging times, perhaps the most challenging since the Civil War. "It's easier to fool people than to convince them that they have been fooled," Mark Twain once said. "Our technology has surpassed our humanity," Albert Einstein said after some of his and others' discoveries lead to the atom bomb. I don't know if they saw "artificial intelligence" and social media coming. Then there's economist Milton Friedman (not one of my favorite people after his moronic advocacy for "trickle-down-economics") who said wisely that sometimes there's "the law and then there's right and wrong." So here we are.

Bill Barksdale
Columnist

Our virtual backs are against the wall. We're struggling with old, dysfunctional ways which no longer produce satisfying results. Those old ways have been distorted through propaganda and mass media in ways that work against us. As George Santayana once said, "Those who cannot remember the past are condemned to repeat it." Of course one has to have studied at least a little history to know about "the past." That's why good education is so important. An ignorant population is much easier to fool and manipulate with fear.

One thing instability does is cause us to look for solutions – hopefully, often outside the boxed-in thinking of yesterday. When big money funds extremist and dangerous politics, we are forced to crawl out from our comfort zones and find solutions that promote the common good, in the sense of finding that which leaves no one behind, that we look for and implement solutions to societal inequalities that cause undue suffering in order to advantage a privileged group while not offering advantage to others.

Examples of this might be: good health-care, including mental health care for all; safe and affordable housing for all including those that are poor but still need a decent place to live; freedom from tyranny and aggressive domination from others; healthy food and water; and egalitarian treatment, meaning "belief in the equality of all people, especially in political, economic, or social life," as per dictionary.com. These are some examples of what I refer to as "the common good."

These are what some might refer to as "socialism," those who wish to disparage the idea that all men and women are created equal, yet in the United States of America this is a basic principle upon which this nation was founded. This principle evolved as the experiment of an ever-changing and evolving U.S.A. grows and strives to be "a more perfect union."

Just as a rocket is always adjusting its course to reach its target, so is "democracy," as per the definition I found in Wikipedia: "The term 'democracy' comes from the Greek words "demos," meaning "people," and "kratos," meaning "power" or "rule." Thus, democracy can be understood as "rule by the people," reflecting a system of government where political power is vested in the population, which is always needing to adjust when it sometimes goes off-course to favor an exclusive group of people rather than considering the good of the general population.

I'm not speaking of "communism" which is a system that has proven itself to be virtually unworkable given that some will do little to support others and the common good, while others may put most of their energy into such an altruistic venture and ideal. I've never heard of an extended period of communism that actually worked over an extended period of time.

Thus the usefulness, the utility of instability. Instability causes a desire for balance. One default to help rebalance overconsumption is simplicity. Simplicity can be thought of as eliminating that which is unnecessary. This is essentially a subjective concept. What one person may consider "unnecessary," another might consider essential or at least important to their way of life.

Something that most people in this modern age might consider essential to all is "energy," that is to say, largely, electricity. Fossil fuels and nuclear energy have been a source of creating such energy for these times, but they have the disadvantage of creating dangerous pollution and even are one cause of climate change, which we now experience the ramifications of on a daily basis. Not just forest fire, more intense and destructive weather patterns, but regarding nuclear energy – disasters such as the Three Mile Island partial nuclear meltdown in Pennsylvania in 1979, the 2011 Japanese Fukushima nuclear meltdown, the catastrophic Chernobyl power plant disaster in Russia-controlled Ukraine.

Alternatives have been developed over the years such as solar and wind energy generation. Technologies that have created many thousands of new jobs in the U.S. recently. Now those jobs and technology are in jeopardy in the U.S., but China is going full speed ahead in developing alternative energy and the accompanying jobs. China, Japan and other nations are rapidly developing electric vehicles, while the U.S. is currently losing the jobs of the future.

Hopefully the instability of this imbalance that leaves the U.S. in the dust, as our democracy is being bought by oil, coal and technology barons who buy politicians more interested in money and power than the "common good" of the U.S. population, can be reversed.

Education is, of course, of great importance. Another imbalance at the moment in the U.S. is the systematic gutting of the public school system. While other developed and developing nations understand the importance of education even to the extent of offering low-cost or free higher education, the U.S. is currently dumbing-down the population. Why? Uneducated people are easier to scare and control. Fear is a great negative motivator. It's just that simple.

Politics and bigotry motivated by fear don't create anything useful. They deplete resources. They're inefficient. People working together regardless of their political leanings, creating a productive brain trust, creating housing, jobs and affordable health care, can do great good benefiting almost everyone. Additional by-products of this partnership are better education, confidence in a brighter future, and mutual respect. These give hope and confidence to people. Hope, confidence and trust are also great motivators.

Instability is useful because it encourages us to explore working together to change the rules, develop new relationships, go where we haven't gone before. The world is changing. There's an exciting future for free educated people. We can each choose to leave irrelevant and unproductive, divisive differences behind. We can create a brave new satisfying world together beginning here at home. Do we make things better or make 'em worse? The choice is literally yours.

Bill Barksdale has served on the County of Mendocino Tax Assessment Appeals Board, the Board of Realtors, its Legal Affairs Committee and Multiple Listing Service, and a number of other boards and nonprofits. DRE# 01106662; 707-489-2232.