

REAL ESTATE SECTION



This beautifully restored Queen Anne cottage was built in the summer of 1902 for C. I. Mast. By 1905 the house had become the property of Eugene McPeak whose wife continued to own the house through the early portion of the twentieth century. Eugene McPeak moved to the Little Lake Valley in 1877 and located a ranch there, raising cattle, hogs, and sheep. Near the turn of the century, he sold his ranch, retiring to Willits, buying Masts' house at 19 West Valley Street. He served four years on the City Board of Trustees and eight years on the Willits High School Board. While on the City Board of Trustees, he was elected mayor for two years.

The Queen Anne Cottage at 19 West Valley Street has recently been restored to near its original condition.

The house is made of three gables, one is parallel to West Valley Street and the next faces Valley Street and covers a bay extension. The third gable raises out of the roof of the first and is above and behind the second. These gables are filled with overlapping patterned shingles.

The roof edge of the house is finished with boxed cornices, sloped soffit and plain frieze, including the short portion of the roof that forms a pediment across the base of the gable over the bay extension. The bay windows are trimmed with bargeboard cut out trim and center spindle and spool. The house is covered in plain shingles. The entrance to the house is through a veranda porch with its own roof that is supported by turned columns.

To advertise in this section, call April at:
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Reprinted with permission from the 1988 book "The Architectural Heritage of Willits," by Nelson A. Streib and Susan Pritchard, commissioned by the City of Willits.

Now and Then & Property Feature 19 West Valley Street, Willits

MLS: 321092979

Offered for sale at: \$269,000

by Ruth Weston of Summit Realty

Agent Lic: 00990817 / Office Lic.: 00688068

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Vintage Queen Anne 1,224-square foot cottage and carriage house in need of restoration. The county says the year built was 1920, historical accounts say 1902. It was an attorney's office for years and since then has been vacant. There is lots of deferred maintenance needed for this charming Victorian cottage located in downtown Willits. The home is featured in the book "The Architectural Heritage of Willits," by Nelson A. Streib and Susan Pritchard, and commissioned by the City of Willits.



19 West Valley Street built in 1902

1816 Buckeye Road Willits \$299,900

Recently remodeled and vast improvements, this 1,144 sq. ft. home is nestled in Redwoods and mixed trees of Brooktrails and features 3 bedrooms, 2 bathrooms and a detached 2 car garage. Manufactured in 2003, the updated home featured freshly painted rooms, new carpet and linoleum with hardwood flooring in the living room (vaulted ceilings), an open concept living area with spacious kitchen including refrigerator and gas stove, central heating, detached roomy 2 car garage, Master suite with separate laundry room (washer/dryer included). Previous occupant used the excellent internet for online college classes with success! Located on a quiet street less than 15 minutes to town in the picturesque Brooktrails Subdivision which has its own community center, golf course, airport, and fire department.

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Plan to retire someday? Choose the right real estate

How can you figure out which house is the right one for your retirement years? Many people downsize to a smaller home, either because their economic situation demands it or because they don't want to deal with the maintenance and upkeep of a larger home. Others move to be closer to the amenities they now have time to enjoy, since their working days are over. Still others choose a new home (or renovate the one they have) so they can fully engage in hobbies or activities they love. Maybe the most common reason to choose a new home in retirement is proximity to children and grandchildren.

What about you? What should you do in retirement? To answer this question, the first step is to get a clear picture of what you can afford. Review your assets and income. If you can maintain a comfortable living in your current home, there's no need to move.

If, on the other hand, you need to cut expenses, you can either downsize in your current neighborhood, or you

can move to a less-expensive location and maintain the square footage that allows you to host regular visits from family and friends or maybe allows you to create a space to explore hobbies like wood turning or oil painting. If you're not interested in taking care of a large house but you'd love enough property to have a big garden, you can do that by moving to a less-expensive location, too.

The size of your house may not matter as much as its proximity to amenities like a golf course, hiking and biking trails, a university with free lectures, or a bustling downtown full of shops and cafes. With the adoption Proposition 19 earlier this year, California homeowners older than 55 can transfer their property-tax base when they purchase a new primary residence, so moving won't mean getting hit with a huge property-tax bill. And if you're thinking of buying a new home, now's the time. Interest rates remain at historic lows. Your real estate agent can help you figure out what you can afford and where you can find the amenities you're looking for.

If you decide not to move but instead to renovate your home, allow me to give a little advice. Whether you plan to do the work yourself or hire a contractor, I'd add about 30 percent to any cost estimate that seems realistic and reasonable. Mission creep is almost inescapable when it comes to home renovation. For example, let's say you plan to do more cooking in retirement, so you want to upgrade your kitchen. Be assured that minor upgrades will be hard to resist. If you're already spending thousands of dollars on new cabinets, why not

spend a few hundred more for self-closing drawer slides? It's a rare person who can resist the opportunity to do just a little more when you're already investing so much.

If you're concerned about having enough income during retirement, you might consider a reverse mortgage. If you're at least 62 years old and you own your home outright, you can borrow against it and never have to pay back the loan. It's called a reverse mortgage and it allows you to convert some of your home's equity into cash. Unlike traditional mortgages, the loan does not have to be repaid until you move out of the house or pass away.

For my retirement, I plan to stay right where I am, living in the house where I raised my children. I like the familiarity, the view, and most importantly, the idea that my children will be able to bring their eventual spouses and my eventual grandchildren to the home where they grew up. I anticipate hearing the laughter of little voices and the pitter-patter of little feet running down the hall, likely punctuated by the occasional yells that occur when things haven't gone someone's way. I look forward to spoiling grandchildren in this wonderful house.

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 45 years.



Richard Selzer
Columnist



Update your insurance policies

Neighbors, Right now is a good time to update your insurance policies. You are probably paying for a variety of insurance policies: car, renters, homeowners, life, health, etc.

I can't tell you how many times a client has dealt with not having the right information on their insurance policies, and thus wasn't properly compensated when an issue arose.

I will touch on car and homeowners insurance since they are the most common. So what should you review, at least, annually?

Car – You can make rolling changes to your auto policy. Increasing / decreasing your deductibles or your liability levels will change your policy premium fees.

If your car has gotten older and perhaps you no longer need collision or comprehensive coverage, you should

change it.

- Add a new driver or even a temporary driver so you are covered.
- Other things that impact your premium: a move to a different zip code, anti-theft system, garaged versus no garage, bundle with other insurance policies like homeowners.

You should get a few car insurance bids each year to make sure you are getting the best policy at a competitive rate.

Homeowners – This is such an important policy and having the proper coverage can save you grief and frustration should the unimaginable happen. Although time consuming, it's good to shop around to make sure you are getting a competitive and comprehensive policy.

• Most important is to have the right coverage to restore your home, including the up-to-date per-square-foot replacement costs in your area.

• Is your area prone to natural disasters? Price out extended or guaranteed-replacement policies that protect you from inflated labor and material costs following such catastrophes.

• Make sure you know what is and isn't covered BEFORE you have an issue: Are you covered for flooding, landslides? Does your policy list exclusions for issues resulting from lack of routine maintenance? If you have specific issues that might not be covered by a standard policy, consider adding an "endorsement" to be sure you are covered (e.g. sewage back up).

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.



Nicholas Casagrande
Columnist

The music of life

We were watching the movie "Eddie and the Cruisers" again the other night. I've watched this movie so many times. It's a great story but even more is the great music by John Caffery and his band. His haunting voice and great songs, those soaring sax solos performed by Michael "Tunes" Antunes. That music always stays in my head for days after watching this film. I was at the Willits Farmers Market the other day and sax player David Scollin was filling the air with his music. So beautiful. I went to the open office window of my friend Marcia Palmer, which faces the farmers market. She was entranced by David's music too.

There's something about music. We know from much research that it processes in a different part of the brain than speech. Music is one of the last things to go. My dear friend, Sally Miller Gearhart, passed on recently. Her old friend, Jean Crosby, told the story of visiting Sally in the nursing home a day or so before Sally died. She was in a coma it appeared, but when Jean sang one of Sally's favorite old songs, she opened her eyes and smiled for a moment. That's the power of music. It reaches deep inside.

We're so fortunate here in Willits to have people who make music all around us. We just need to listen. I think of Greg and Malakai Schindel, the train singers. There's Richard Jeske and those other wonderful musicians in the Farmers Market Band, Kyle Madrigal, Don Willis and the Emandal Chorus, David

Lisle when he used to perform at Pete Swanton's Pub, Maggie Graham who teaches piano and has accompanied so many shows, Frankie J, Jenny Watts who moved away but shared her music with Willits for so many years. I've left out many wonderful musicians who make music here. Daniel Cech is the new public school music teacher in Willits. He's teaching the new musicians here, how to make music. What a gift! Thank you Daniel.

When I was young, the Metropolitan Opera used to broadcast on the radio, "Live from the Met," every Saturday. As a junior high and high school student I used to always listen to those glorious operas, much to the indulgence of my family who were not opera fans but always supportive of my music. Years later I went to school in New York City and got to go the New York City Opera and hear Beverly Sills and other great singers and musicians live. A balcony seat in those days cost \$1.25!

The Willits Community Theatre has hosted many wonderful musicians over the years, thanks, in part, to the past efforts of Kitty and Creek Norris. We're grateful for all the music they brought to our town. We're hoping for more musicians to stop by and perform at WCT. It's a place musicians like to stop as they tour up the West Coast.

Music is all around us. Every movie and most TV shows have music that supplies much of the emotional content of the show. What would virtually any movie be without music? Not nearly as exciting or moving. How many of us sing along to our favorite songs? I do. One great thrill I had was singing in WCT's production of "Blues in the Night" with piano virtuoso Ed Reinhart and a great band of local musicians. I never knew until



Bill Barksdale
Columnist

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Looking for a Small Ranch Hidden in the Valley? — \$635,000

This home has spectacular views of the mountains to the east and a wraparound porch to sit and watch the fog roll in off the mountains to the west. This custom built home, with character, was designed for expansion and with the simplicity of spending more time outside. The single story 2 bedroom, 2 bath home with a 2 car garage includes an antique claw foot tub and a wagon wheel that represents the heritage of one of first families that settled in the valley. Just a mile from the new Willits hospital, you can enjoy the sounds of wildlife, the beautiful pond lilies in the spring, and pick blackberries in the summer. The property features a city water hook-up, well, septic and PG&E. Also included is a metal storage container, large metal carport, backhoe, stainless steel appliances, washer and dryer.

West Side Location with this Stunning Craftsman Home!
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cement siding, a composition roof and a new deck. Established garden area and fruit trees with irrigation throughout. 2nd well on the property offers even more water. Enjoy the evening sunsets and gaze at the open night sky while overlooking the twinkling lights from town. Come see what this home has to offer! **\$699,000**

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40+/- Acre Ranch Located in a Desirable Community
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129+/- Acres Sky Rock Ranch
This is an outstanding one-of-a-kind ranch property. Gorgeous 3,700 sq. ft. custom lodge style home with every comfort you would want. There are 3 bedrooms and 3 full baths, a custom kitchen, a huge river rock fireplace, office and many other features. Large barn, horse barn, shop, fenced pastures and well water. Borders Rocktree Creek. **Reduced to \$1,999,975**

203+/- Acres Gorgeous Branscomb Property
166 +/- acres zoned TP, 37 +/- acres zoned RRS. There are approximately 96 acres of level land with close to 1/2 of a mile of the Eel River running through the middle of the property. Paved road access, power, phone, redwood timber & an active harvest plan. Old large, timbered barn with PG&E. **\$1,495,000**

Vintage Queen Anne Cottage
In need of restoration. This Victorian home was built around 1902. It is located in a convenient part of town. It will be a lovely showplace when it is brought back to its original condition. **\$269,000**

For information or an appointment to view please call:
Randy and Ruth Weston
707-459-4961 • 707-489-3333
CalBRE: 00990817
ruthweston@pacific.net
557 South Main Street • Willits



Read about this new subdivision off Baechtel Road on page 1 of Willits Weekly's main section this week!

Clockwise from above: Four Brothers Project Manager James Mitchell holds the plans for one of the three home styles that will be built in the new subdivision.

Concrete man Richard Greene holds rebar that will become part of the structural soundness of a home's foundation.

Sheets of the fire-resistant James Hardie siding that will help the new homes be more safe.

Looking south from Baechtel Road at the first home being built at the Four Brothers subdivision.

The four-bedroom model features a long hallway to connect the rooms.

Greene, left, and worker Patrick, clip the rebar together to get it ready for the coming concrete.

Kevin Boles of Boles Heating AC and Sheetmetal holds a piece of ducting before it is installed.

Photos by Maureen Jennison



Chana Eisenstein, DVM
 Celina Borucki-Gibson, DVM "Dr. BG"

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