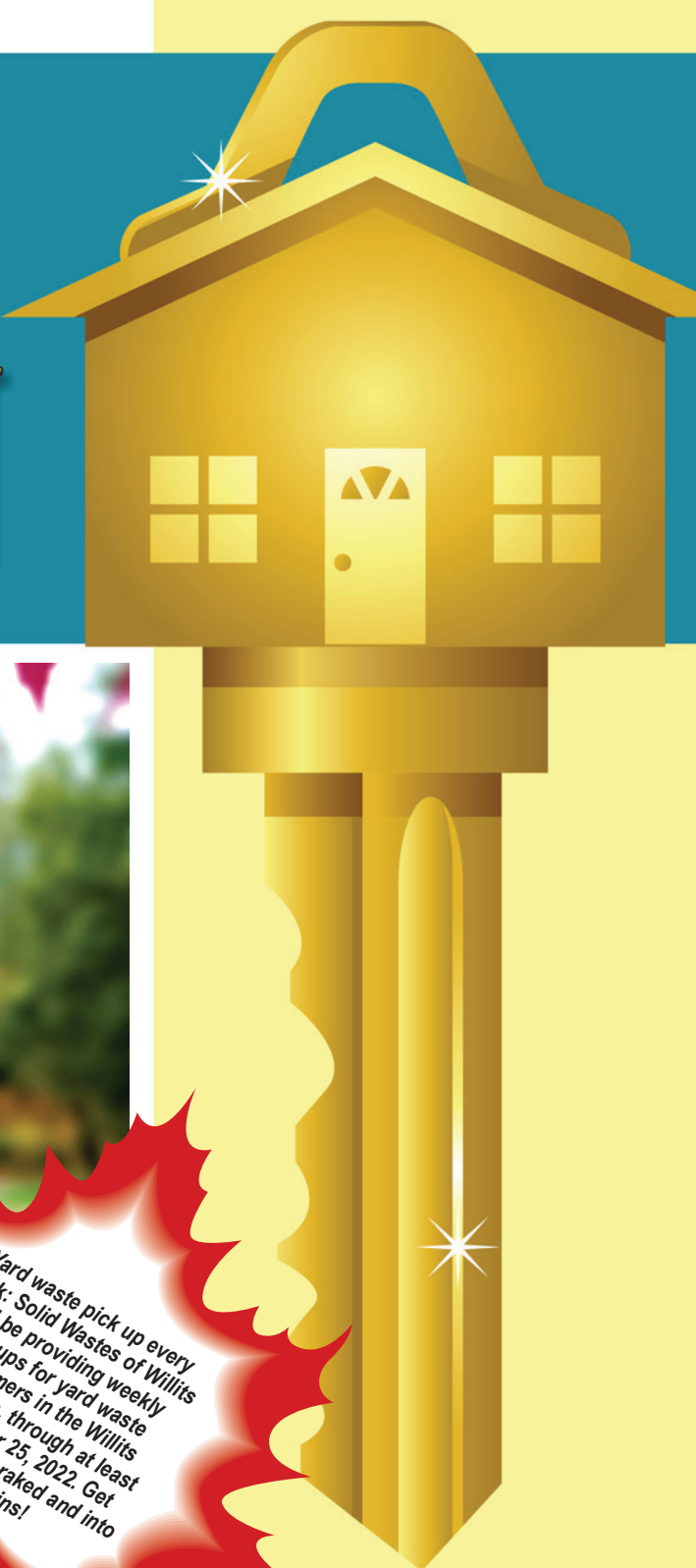


REAL ESTATE SECTION



Yard waste pick up every week: Solid Wastes of Willits will be providing weekly pickups for yard waste customers in the Willits city limits, through at least November 25, 2022. Get those leaves raked and into the bins!

Ready for the Rake

Removing leaves from the yard is a task that homeowners must perform each fall. Thousands upon thousands of leaves can drop from a single tree. Multiply that by the number of trees on a property, and it's no surprise the task of leaf cleanup can seem so daunting. Furthermore, not all leaves are shed at the same time, so several cleanup sessions may be necessary before the last leaf is banished from the yard.

Just like removing snow, leaf cleanup can be a taxing job if done by hand. For people unaccustomed to exercise, cleaning up leaves can turn into quite a workout. According to the Discovery Health Calorie Counter, raking leaves for one hour can burn nearly 292 calories. Shoulders and arms will feel the burn. Raking leaves is considered moderate physical activity, similar to brisk walking. Those who find themselves straining or

out of breath should take a break, and these tips also make the job safer and easier.

- Wear layers when cleaning up leaves. It may be cool at first, but it's easy to work up a sweat after raking for awhile. Layers can be peeled off so as not to get overheated or risk hypothermia from sweating in chilly temps.

- Pay attention to your posture while raking. James Weinstein, chairman of the Department of Orthopedics at Dartmouth Medical School, recommends forming a wide base with the feet and holding the rake slightly toward the end of the handle with one hand three-quarters of the way down the handle from the other. Do not twist the spine; move your entire body. Avoid overuse of muscles on one side of the body by switching sides periodically.

- Do not try to rake or blow leaves on windy days. Wind will only make the task that much more difficult, which could lead to overworking oneself.

- Avoid overfilling bags. For those who plan to mulch and bag leaves, remember that compressed leaves can get heavy pretty quickly. Do not over-fill bags, as they can be hard to move or bring to a recycling center.

Using a leaf blower to push leaves into piles will reduce the strenuousness of the task, but leaf blowers can be heavy and noisy and gas-powered blowers can produce a considerable amount of exhaust.

Raking leaves can be quite a chore. It is important that homeowners take steps to prevent injury while cleaning up leaves in their yards.



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COLUMN | Journal

A fall morning

It's a foggy morning, cold outside. The water for tea is heating up on the stove. Our old cat, Rudi, is curled up at my feet, napping. A blue jay just squawked as it flew by in the backyard. I always love these foggy mornings. There's something mysterious and almost mystical about the fog. When we lived in the country, I loved walking in the woods when it was foggy. The dogs running out ahead of us, sniffing and exploring who had been there the night before – a raccoon or skunk family, perhaps a mountain lion or bear. They all shared the land with us.

One thing I miss, living in town, is the harbinger of spring, the song of the hermit thrush. I always noted in the household journal when the first one sang his flute-like song. I don't hear them here in town. The hermit thrush has a whole repertory of songs as it marks its territory. That must be one of the most beautiful and elegant of bird songs. One would sing its song, then another would answer from a different location, repeating that same tune. "I hear you. My family will live over here in this part of the forest and you that part," was the message.

But this is fall, not spring. The seasons mark the passing of time. I'm having a lot of tomatoes ripening at the same time, so that's a big component of our evening salads. There are apples to harvest and load up the bins in the fridge or make into juice. Those will last us for months – morning smoothies sweetened with our own apples. I've been reading Dr. William W. Li's book, "Eat to Beat Disease: The Science of How Your Body Can Heal Itself." He is a big fan of eating apples every day.

We cleaned the chimney and spark arrester of the woodstove recently in preparation for that comforting warm glow of the hearth. My morning writing chair is snuggled next to the woodstove where we can both enjoy that steady heat along with a cup of tea. Rudi will move to his favorite spot in front of the stove once it gets going. He has his many spots throughout the house but next to the woodstove is his wintertime favorite.

I saw the most amazing yellow leaves yesterday when out walking, and then passed a tree of brilliant red. Year-round we are surrounded by every shade of green here in our Northwest California, that and the gold of the summertime grassy hills. I remember how my late sister-in-law, Corinne, used to love visiting in the summer. She was amazed by the colors that surround us here. Being from Northern Illinois, where the land is flat and filled with miles of corn fields, she always appreciated the hills and mountains of our magnificent Pacific Northwest.

Recently we were driving on impossibly twisty Highway 20 to visit friends for lunch on the edge of the blue Pacific Ocean. I remarked how people come from all over the world to behold the awe-inspiring redwoods that we sometimes take for granted. There are precious few of the really huge, ancient old-growth redwoods left. There are few living things on Earth as splendid and truly amazing as these trees.

We have a sacred duty to preserve those that remain, so that future generations can actually be in the presence of something that has lived for hundreds, or even well over a thousand years! Think of it, when William Shakespeare and Genghis Khan roamed England and Asia, some of these trees were already ancient, the Roman Empire was collapsing in the sixth century, Siddhartha Gautama was a baby, not yet the Buddha – and these trees, some still living today, were sheltering the original inhabitants of this land. To touch an old-growth redwood tree is to literally touch one of the greatest living survivors on Earth. We are privileged to share such a truly amazing place!

These are challenging times. Human history has often been a history of conflict. Like the predatory but beautiful blue jay that flew over my backyard a while ago, who often feeds on the eggs of other songbirds, humans too squawk and stalk and try to dominate each other.

Why, I don't know. We have the capacity to be intelligent enough to live in harmony,

but many choose not to. Many choose to believe they alone have the truth for everyone else, and therefore a right to dominate others. Like the predatory, small-brained blue jay, we often choose to threaten and say "you're either with me or against me," but that's just a domination tactic.

We can choose to "live and let live," to find a way to live in some sort of harmony. We're intelligent enough but not smart enough it seems. As President Kennedy said when I was just a child, we can destroy all that human kind has created in just 24 hours. Blue jay has no such ability. Only our will to find our way to live and let live in harmony and goodwill can help us now. No one has all the answers. Only a fool thinks they do. "What fools these mortals be," said Shakespeare – some but not all, I hope.

But I see I've strayed from my peaceful state of mind on this beautiful, foggy morning. I don't control what others do, only my own thoughts and deeds. I have to keep reminding myself of that. We all have that quiet, peaceful place inside, but one has to occasionally sit quietly and breathe, and allow it to be.

Rudi just yawned and stretched out with a cat smile on his face – then contentedly back to his nap.

Bill Barksdale was inducted into the 2016 Realtor® Hall of Fame, and served as chair of the County of Mendocino Assessment Appeals Board, settling property-tax disputes between the county assessor and citizens and businesses. Read more of Barksdale's columns on his blog at www.bbarksdale.com.

COLUMN | Numbers by Nick

Keeping up with inflation

Neighbors, INFLATION ... it's been in our news for weeks, even months. What is it and how does it impact us?

At its most basic, inflation is an increase in product and service prices.

Rising inflation means you have to pay more for the same goods and services – things like groceries and gas. Our salaries often do not keep pace with inflation, our cost to live increases and our buying power declines.

The Consumer Price Index measures the inflation rate –

- The 12-month inflation rate in September 2022 was 8.2 percent CPI; we have not seen this level in 40 years.

- The rate in September 2020 was 1.5 percent CPI – an increase of 6.7 percent over two years.

- A 2-percent inflation rate is deemed "good" and good for the economy.

Why is inflation creeping up? This is debatable but economists believe the global supply shortage brought on by COVID shocked our economy and many items are in short supply. Other contributors: the deficit, increased shipping costs, labor shortages, and increased consumer demand.

How is inflation managed? One of the main ways

is that the Federal Reserve increases interest rates. This reduces the money supply and slows down purchases for businesses and consumers.

What can you do?

- Make sure you have a diverse investment plan for the long term, so that you can better deal with the ups and downs.

- Revisit your household budget. Look at your recurring expenses and see if any consolidation of services is possible.

Please reach out to me - I would appreciate the opportunity to discuss your goals, your budget, your tax and savings strategies.

With gratitude,

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.

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Modular construction is above stick built homes. Concrete perimeter foundation and 4 one foot tall by 63 feet long steel beams for stability. 50 years duration roofs installed 3 years ago.
Dual layered and stained cedar siding on home.
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Property complies with all 35 requirements and/or recommendations for fire safety.
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\$432,500 • 1619 Primrose Dr.
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"New On The Market!"
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COLUMN | How's the Market?

Buying homeowners insurance in a fire-prone area

Insurance companies are always trying to reduce risk to improve their bottom line and, if idealists are to be believed, to prevent the heartache associated with the problems insurance is designed to cover.

A few months back, I received a little love note from my insurance company stating that if I wanted to maintain my home's coverage, I had to complete the seven items on their checklist.

Some of the recommendations were reasonable, like trimming the branches hanging over the house and removing a tree. I was happy to comply with these requests. However, the list also included items that did not pertain to insurance-related risks, and frankly, were none of their business.

For example, they didn't like the fence next to my driveway. Mind you, this fence is purely aesthetic. It isn't intended to prevent someone from falling down a mountainside or anything.

Since I complied with their requests, they couldn't cancel my insurance coverage mid-term. However, once the current term was up, they let me know they would not renew my policy. No reason was given. Just, "Nice knowing you. Good luck."

Apparently, I'm not the only one. After my client paid to have trees and brush removed to create a fire-safe clearing of 100 feet around his home, he received a similar letter canceling his insurance. When he started shopping for a replacement policy, he discovered his annual premium would go from about \$4,000 to \$20,000.

Since he owns his home and is free and clear, he's

debating about going without insurance, something I don't recommend. However, given our fire-prone region, it's getting harder and harder to find affordable homeowner's insurance. It's hard to blame the insurance companies when the last five years have seen thousands of homes in Mendocino, Lake, and Sonoma counties go up in flames.

For those of us who choose to live here, we need to understand that insurance companies will set premiums based on the risks they are taking – and that insurance companies may demand new building standards to deal with the effects of climate change.



Richard Selzer
Columnist

With more frequent and intense wildfires, and potentially stronger storms of all sorts, we're seeing a continuing trend in new construction and subdivision planning to mitigate risk.

Construction materials are changing from clear-heart redwood siding and Hollywood shake shingles to Hardie-board siding and nonflammable roofing. In many areas, builders are opting for (or being required to use) fire-hardened windows. In addition, subdivisions are being designed with a stronger emphasis on emergency evacuation.

We're also seeing a significant change in landscaping with designs that keep flammable shrubbery farther from homes and a reduction in ladder fuels under trees, which can move a small grass fire into a significantly more dangerous tree or crown fire.

While I don't blame insurance companies for aligning their premiums with risk, I do believe that some are using climate change as an excuse to raise rates even when

there is no evidence of increased risk.

As an example, I own a four-plex and the homeowner's insurance company for that property sent me a note demanding that I install a fire alarm and burglar alarm in each unit to be monitored 24-7 by a dedicated phone line.

The alarm installation would have cost more than \$20,000, and that didn't include the cost of the phone line or the monitoring from an alarm company, plus any costs to maintain equipment. I opted to find an insurance company that wanted my business, rather than one looking for an excuse to get rid of it.

If you cannot find homeowner's insurance, there is a company of last resorts – the California Fair Plan – which will insure almost any structure against fire and extended losses. However, because they accept all risks, they're very expensive. Also, they don't provide liability insurance, so you'll need to purchase that elsewhere.

Since most people cannot afford to purchase a home without financing, homeowners' insurance is a must. Lenders typically dictate the type and amount of insurance you need to qualify for their loan. You may think the insurance premium is too high, but candidly, lenders don't much care what you have to pay for it, so long as you get it.

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 Bistro!) 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.



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3 bed, 2 bath home, large attached 2 car garage with bonus workshop space and storage. Over 0.36 +/- acre lot, 4000+/- gallon storage tank, large area under home that can be used for storage, central heat & air, woodstove, and all appliances included.
PRESENTED AT: \$348,500



3 bedroom 2 bath home on 1 +/- acre. Vaulted cedar ceilings and bamboo flooring. Wood stove as well as central heat and air. The kitchen features oak floors, recently painted cabinets, large kitchen island with built in wood cutting board and gas cooktop.
REDUCED TO: \$372,500

3 bed, 2 bath, 1800 +/- sq ft home with attached 2 car garage. Yard is fully landscaped and includes 3 outdoor areas for entertaining. Vaulted pine ceilings. Kitchen and baths have quartz counter tops, newer sinks and fixtures. Pest clearance and Home Warranty included.
REDUCED TO: \$432,500



This home is in wonderful condition. Large family room and large master bedroom and bathroom. One car garage with laundry area plus a two car garage at the rear of home. Nice backyard with a covered patio area for entertaining.
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