

# REAL ESTATE SECTION



Above, left: A traditional home and patio set photographed for e-commerce distribution across Wayfair and Overstock websites. Above: Photographer Victor Zuidema, who is now offering real estate photography for the greater Mendocino County area.

## Picture Perfect

Willits native returns to town to offer top-notch real estate photos

After photographing around the world, Victor Zuidema has returned to his hometown to help real estate agents and architecture aficionados alike with creating beautiful representations of homes in the area.

Zuidema graduated from Willits High School in 2003 and after a few years started to dabble in photography. In 2007 he started shooting weddings, and in 2010 he decided to make photography his commercial career, so he moved to the Los Angeles area to attend Brooks Institute of Photography, where he graduated with a Bachelor of Fine Arts as a professional photographer.

Over the last 13 years, Zuidema has photographed all over the globe, including trips to France, Italy, England, Ireland, Scotland and Mexico where he photographed lifestyle, fashion, architecture, travel, and commercial products. Before moving back to Willits in January of 2020, Zuidema worked photographing products and indoor/outdoor

Read the rest of  
**Photographer** | Over on Page RE4

At right: This home was the first residential property photographed by Zuidema, after he returned to Willits. Below: Zuidema photographed this farmhouse-style bedroom in a Parade of Homes show, in Sandy, Utah.



Photos  
by Victor  
Zuidema

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For information or an appointment to view please call:

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# Gems can hide in plain sight: buying a home in winter

Once winter weather hits in California, the housing market slows. Homeowners don't want to spend time outside sprucing up their property in cold, wet conditions, and this weather usually means the holidays are approaching, when most people would rather spend time with family than focus on selling their home. It's much more fun to think about Thanksgiving dinner than painting your bathroom.

You'll also see fewer buyers out looking for new homes this time of year. The idea of viewing houses for sale when it's 45 degrees and raining isn't too appealing. And if you do happen to find a house, the idea of tracking mud onto your new carpet as you move boxes out of your brother-in-law's pick-up in the rain is enough to cause any rational person to put off this whole adventure for a few months.

Even if you're brave enough to go house hunting and find a house to purchase, many people still prefer to wait until after the holidays, because there is something very special about waking up Christmas morning in a familiar home.

Now that I've completely talked you out of buying or selling a house in winter, I'll tell you this: if you are willing to forge ahead with this home-buying adventure, you may just find a gem that others miss. Winter can be the best time to buy.

Typically, there's more inventory available (because there are fewer homebuyers), so you have a better selection to choose from. And the laws of economics are in your favor. More homes for sale and fewer people buying usually results in a better value. With interest rates still at historic lows, this year is a particularly good year to buy.

In addition to the economic benefits of buying in winter, you get to see your prospective home in non-optimal conditions. Shopping in spring shows you a house in all its glory – beautiful landscaping and warm, dry interiors.

Winter shopping often gives you a worst-case scenario, so

you don't get any nasty surprises down the line. If it's a drafty house, you'll know it, and you'll be able to see condensation on the inside of windows. And while home inspectors and pest and fungus inspectors have a slightly harder time doing their job, the inspections are often much more productive.



Richard Selzer  
Columnist

No matter when you buy, it's a good idea to hire a real estate agent. Of course this is a self-serving comment, but it also happens to be true. Real estate agents can help you recognize when small issues may indicate bigger problems, and they can assess fair market value, whether you're buying or selling a property.

Real estate agents can also negotiate on your behalf, arrange and attend appropriate inspections, make sure you get all the appropriate reports and disclosures, help you arrange financing, make sure you have adequate insurance, and help you navigate the sometimes-complicated escrow process.

Remember, it is in a real estate agent's best interest to help you meet your goal because they only get paid if you get what you want – a completed transaction. It's interesting to note that people in the real estate industry hire real estate agents when they buy or sell property. I'm talking about brokers and lenders with the knowledge to do the work themselves. They know the value of a good real estate agent. It's kind of like when you find out your doctor goes to a specialist when he needs one. Don't you want to do the same?

If you have questions about real estate or property management, contact me at [rselzer@selzerrealty.com](mailto: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 40 years.



# Investing in precious metals

Neighbors: I get a lot of calls about investing in precious metals – gold, silver, platinum.

The reason for these calls, most of the time, is the belief that precious metals are safe havens when there is political and economic uncertainty. Let's face it – gold has been around longer than most of us, since 800 B.C.

Gold is considered a valuable commodity that can protect one's wealth in the midst of global turmoil as well as act as a hedge against inflation and deflation. The evidence is mixed on whether precious metals can really keep your savings safe. Just like stocks – precious metals can be volatile and one needs have a long-term strategy to ride out the ups and downs of the market.

There are a few different ways to invest in precious metals – there are vehicles like mutual funds, EFTs, there are stocks in the mining companies themselves. You can hold precious metals investments in your retirement accounts. You can also own the physical metal. Word to the wise, if you plan to have precious metals in your possession, please make sure you get a fire safe.

Precious metals provide a useful and effective means of diversifying a portfolio. The trick to achieving success with them is to know your goals and risk profile before jumping in.

Properly diversified investors combine precious metals with stocks and bonds to reduce their overall volatility and risk.

There is lots to consider, so please do not hesitate to reach out to me if you would like to discuss what makes good sense for you.

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](mailto:nicholas@ncfinancialgroup.com) (taxes) or [Nicholas.Casagrande@Ceterafs.com](mailto:Nicholas.Casagrande@Ceterafs.com) (investments) for more information.



Nicholas Casagrande  
Columnist

# From here to there: Comfort food for the soul

There's a small cabin we like to rent every once in a while on the Oregon coast. It has a cozy fireplace and ancient pine paneling and a big window overlooking the ocean. As I sit here next to my own fireplace radiating a comforting heat on a chilly morning, I think not only of that cabin but of a movie that I'm going to watch again tonight called "Enchanted April" by filmmaker Mike Newell.

It's a story about people who are having difficulty in their lives, looking for a way to feel better. They don't know each other well but see an ad in the paper for a villa for rent in Italy. The only way they can afford to rent it is by going in together and splitting the cost.

Obviously this movie is not a fast-paced thriller or even a laugh-fest. It's a slowly unfolding tale that weaves together the stories of people who don't know each other well, if at all, but have a common need to simply feel better. Isn't it interesting that we often don't take the time to just feel better? If there was ever a time to enjoy that basic pleasure of looking for something that makes one feel good, this is that time.

Fortunately, there are things to feel grateful about all around us. Sometimes we have to look a bit more to see them, but they're there. I have a list and every day I add one thing that I'm grateful for. It's a long list now, but I never have difficulty thinking of something to add.

It's not that I deny that life is often a struggle. Of course it is. My late friend, Gregg, had a childhood disease that left him a paraplegic, unable to walk. Yet he got out every day in his motorized wheelchair and courageously maneuvered the driveway dips, broken or missing sidewalks, even nasty slurs yelled from some idiot in a speeding car – and would then drop into my office and we'd chat about the theater or an idea that had been cooking in his imagination. He had a brilliant mind. Pain? Yes. Struggle? Yes. But still valued being alive. A remarkable person.

Some things like pain or loss of abilities are more of a challenge. The process of dying is often a great difficulty for the person dying and their loved ones. We all die. It's nature's way. Eventually there's a peace that can be found in death. Losing a loved one can feel like a huge punch in the stomach. Grief cannot be denied. Gratitude for the good times can help soothe.

For 30 years I served people in my business. Each day was full and busy. Much of my job was helping people through big life changes. If you would have told me I would actually enjoy studying business law, easements or water statutes – I would have thought you were crazy, yet I have found those things fascinating. Much of my satisfaction came from helping people. Oftentimes enjoyment of life comes from being useful and of benefit to others. All that learning came in handy to help a client solve a problem. That was my job, being of service to my clients. Gave me a sense of satisfaction and even joy.



Bill Barksdale  
Columnist

I just glanced down and noticed the pair of bright red wool socks that my dear friend, Emmy, dropped off at my front door yesterday. She knitted them and each time I see their whimsically creative pattern I feel her friendship and remember how just a few days ago we were laughing wildly as she told me she had torn out the toe of the sock twice to correct a missed stitch. The sheer fun she gets out of knitting and our telephone horseplay is enough to brighten the moments.

Sometimes, especially lately, I've listened to the news too much. I've learned to just turn it off. There are things I can do something about, but there are some things that are out of my control, so I'm teaching myself to let go of that stuff. There are a million different places I can focus my thoughts. Some are truly important and I want to work those situations out. Some are just as well forgotten.

I remember an old self-hypnosis tape I used to have. The therapist would often say, once the listener was in a deep state of relaxation, "Now let go. Let go." And you know what, when I allow myself to be very relaxed – and I realize it's my choice – it's pretty easy to let go of bothersome thoughts. They're just thoughts after all and I can always choose to focus on something else.

Worrying can become a habit. In fact it usually is a habit. Worry seldom, if ever, fixes anything. Oh, I can think of something I want to do, but it doesn't have to become an obsessive "worry." Just figure out a time to get it done and do it, or let it go. One thing I choose not to worry about anymore is what someone may think of me. That's their stuff, not mine. Often times a kind word or note to that person can be enough for both of us to feel better and "let go." It doesn't hurt me to say a kind word, or even "I'm sorry" if I was unkind. I don't have an ego need to always be right.

Think of something that makes you feel happy. Relax into that. It just takes a moment.

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](http://BBarksdale.com)



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Photos by Victor Zuidema

The rest of

Photographer

From Page RE1

furniture in Utah where he moved to in 2016.

“I’m excited to be back in Willits,” said Zuidema, “and am now looking to make professional connections in Mendocino and the surrounding counties to shoot real estate projects and lend my creative eye to my hometown areas.”

For most of the past five years, Zuidema’s work has focused on just these types of resort and residential housing imagery, featuring indoor and outdoor shots for real estate and architecture projects. Zuidema also has been working closely with respected real estate photographers Keith Sutter of Sacramento, and Daniel Wilson out of Napa, and hopes to offer the same high-end results to clients in Willits and the greater Mendocino County area.

“When I photograph a home,” explained Zuidema, “I like to get the ‘outside hero shot’ and then photos of usually about five major rooms. I can also offer detail shots, like if a home has a new granite countertop or special feature they’d like to highlight. I also have a drone and can fly it for different perspective images as well as aerial photos of the property.”

Zuidema welcomes real estate agents looking to improve their listings’ presence with high-quality photos or other professionals looking to have corporate or residential real estate shots to contact him directly by email: victorzphotography@gmail.com or by phone: 707-671-4316 for more information.

Above, from top: This mid-century modern-style room photographed by Victor Zuidema was staged for a furniture showcase in Salt Lake City, Utah. The kitchen of the first home Zuidema photographed locally features an eat-in bar and wonderful dark wood cabinets. The local home’s dining area had beautiful hardwood floors with large windows for bright, beautiful light.



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