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For Karla – A love letter

You just never know what's gonna happen in this life, who's going to suddenly show up. In 2011 my friend Patricia Willis finally convinced me to take on the intimidating task of directing Tennessee Williams favorite play, "Cat On A Hot Tin Roof" for Willis Shakespeare Company. She'd been hounding me for a year, showing up at my house out of the blue, with a plate of freshly baked brownies or cookies – even a cake now and then, that she and Kevin Moore had just made. She had confidence in me when I didn't. God bless her. Finally I said "Yes" even though a play like this was way out of my comfort zone.

One day at auditions this woman showed up. I didn't know her. She told me she didn't have any acting experience except for a little in high school years ago. Her name was Karla McDonald. Well, I needed someone so I cast her in the small but important role of Sister Woman. During rehearsals I recognized something very special about her. She got it! Experienced or not it was clear that she had a gift.

I asked her what she recalled about that time. "I was going through a break-up. You either retreat or explode onto the scene. I decided to audition. That experience was one of the most challenging and rewarding in my life," she replied. "I like to do something once in a while that challenges me. Maybe "Cat" was the experience of my life. One of my proudest moments.

"Acting pushed me out of my comfort zone and empowered me. I'm sure it's influenced anything that makes me nervous. It's a part of the process. Fear in that respect is productive."

The night before we were to open after two months of rehearsal the lead actress playing the iconic and hugely complicated role of "Maggie the Cat" had to be replaced. I went to that final dress rehearsal and announced that we would have to cancel because we no longer had a Maggie. Christopher called out "I'm in if Karla does it!" For Karla that was a real shocker, but she took it on.

Everyone wanted to continue, and our Stage Manager Glorianne Lucero was an experienced actress and had attended every rehearsal. She agreed to step into the role of Sister Woman, so we postponed for one week, and Karla stepped into the role of Maggie! Talk about stepping out of your comfort zone!

"I was terrified when I had to take on the role of Maggie," she exclaimed. She said that Damian Sebouhian, who had been playing her husband Gooper in "Cat," gave her a lot of support and encouragement. "When I had to take on Maggie, it felt like a break-up. Damian and I had really bonded." She had been a terrific Sister Woman. She and Damian were a great team, but now a huge challenge had presented itself, and she didn't hesitate to take it on.

Within a week she had the entire play memorized letter perfect. Just the first act alone which is Maggie's act, is the length of a full play and she had it down. When she told me she was having

difficulty creating the Maggie the previous actress had created I told her: "This is a different character. This has to be your Maggie. Your character is a former beauty queen," then I became the beauty pageant coordinator and said to her in my best Southern voice "You're so pretty!" That brought everything into focus for her. She told me that whenever she has to meet a new big challenge she says to herself "You're so pretty" and then suddenly she can do it!

The play turned out to be a huge success thanks to the brilliant material and the equally brilliant cast. No one could keep their eyes off Karla. She was vulnerable yet exuded sex appeal in her black satin slip and seamed nylon stockings. The audience couldn't get enough of her, and she gave it to them. Christopher Martineau as Brick was sexy and morose. I can't imagine anyone else but Mike Adair as Big Daddy, a part he was born to play. Maria Monti was the perfect Big Mama with a spine of steel. Damian and Glorianne were heart-wrenching as Gooper, the ambitious but unwanted son, and his wife, Sister Woman. Dick Graham was his usual wonderful character in the small part of the preacher. Even though it was a short run, people kept coming back to see it again.

Regarding acting Karla commented: "I learned from you, Bill, that you've got to commit. Make this character your own. It's creating a real character, a real person." Then she added, "My brother is an actor, and I share with him what I learned working with you – "Theater is real life in imaginary circumstances." These were the words of my own acting teacher, Sanford Meisner. I've passed it along to every actor I've worked with as a director. Some get it, some don't. Karla gets it.

I've directed three other plays with her since "Cat" and her loyal fans always show up. If she's in the play, it sells out. Her dramatic range seems to be without limit. She can bring one to tears, and she's a natural at doing comedy. You can't teach comedy. You either have it or you don't. I've seen Karla stop the show with audience laughter, sometimes with just a look. Perfect timing.

I asked Karla to describe herself, then added "you don't have to share that if you don't want to," but she gave it a shot. "When I'm not working, I'm pretty solitary. I consider myself a selective extrovert. I'm very cat-like. I love animals. I have a tight circle, and I'm OK with that" she commented. "I have a persona to deal with the world. I've learned to deal with a situation with humor to help relax other people and help me deal with life. I'm loyal. I'm loving. I can be self-absorbed. I'm intensely empathetic so I have to sequester myself at times.

"The older I get I realize I have this persona – the happy-go-lucky-girl. Women are trained to be the 'good girl' – I have a lot of good-girl energy. It's a tough thing to shed," she shared. "I want girls in particular to feel 'This is yours. Take it.' We have to celebrate the way some young girls and women are choosing to be in charge, comfortable in their skin. Sometimes my internalized misogyny gets in the way, and I recognize it and have to get past it. Kids are supposed to make it better."



Above, left: Karla McDonald. Above, right: McDonald as "Maggie the Cat" in a 2011 production of "Cat on a Hot Tin Roof" at Willis Community Theatre.



Many people may remember Karla as the front desk person and co-office manager at dentist Dr. Kerr's office here in Willits. Her easy, sarcastic humor put everyone at ease. She and Kathy Graves were almost a vaudeville team. I love them both. They actually made going to the dentist fun!

I asked Karla what she perceives as her greatest strengths. She thought about it then replied: "Resiliency. I always manage to get back up. I'm creative. That helps with energy. I also paint."

I've learned through our friendship that Karla is an artist in pretty much every aspect of her life. Her creativity is evident in everything I've seen her do.

I asked her what she finds most challenging. She said: "Getting out of my own head. Trust that it's going to get better. I have to trust that a safety net will appear. I'm learning. The moxie to believe that I can do it. I've always been self-reliant, trusting and open. I feel like I'm in training," she observed.

I asked her what she's doing now with her life. "I enjoy helping people realize their living spaces. What I want to do is make things pretty. Most people live in their space kind of haphazardly. I have a new venture. I call it 'The Eye.' It's become an important part of my life."

"I help people look at things like – is their living space functional and esthetically pleasing? I look at streamlining and organizing, creating spaces around what they like – what's warm and embracing. The way one uses a room, a room you want to be in, is so important. It makes you feel good when you look at it and live in it." I saw what she did with one friend's small cluttered home. When Karla got finished the place looked twice as big. Everything was findable, logically and creatively organized, favorite colors used in a way I would never have thought of. I was blown away. The place is now beautiful!

"I like flat paint because of the way light pools on it," she continued. "It's diffused and softer. More cozy. I still use what I've learned from doing theater when I start a new project. I can see it in my brain but I may need help to make it so. You can see my before and after photos of what I've been doing on Instagram @kmac.the.ey."

From the beginning I've observed that Karla has her own special way of sizing up a situation, thoughtfully listening, organizing, finding solutions, and moving ahead. She tries things to see what works and what to discard. She's affectionate, smart, loyal and can be very acerbic and humorous. Her exceptional ability as an actress, that special gift she has to face any fears she may have and take it on and to do it beautifully and artfully, that is something very special. It permeates every aspect of her life. She lives life as art – literally.

Yes, I admit I love Karla. She's one of a kind in my experience. So this is my love letter, with great affection.

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Children and money

Neighbors - how many of you felt like you had some education or coaching as to how to handle money when you were young?

It's important that our children understand that almost everything costs money, and that one needs to:

- Understand the value of money
- Embrace & understand a 'budget'
- Not spend more than one has
- Know the difference between needs and wants

Of course, I don't think you can start too early in educating your children about what money is, what it does, and how to handle it. There are age-appropriate "lessons" to familiarize your kids with financial terms and concepts.

When you are out shopping, shopping online, or running errands is a good time to discuss what things cost, how you decide what to buy and how you are going to pay for it – cash, debit, credit, or loan, and from where your money comes – the job, paycheck as well as your budget.

Having children do chores around the house for an allowance, I always recommend. Get children started with an interest-earning savings account, even an investment account or a college savings account. I want them to see how interest works and how their money can grow over time.

And children should understand what things cost in their home/world – clothes, streaming service, camp, a toy or video



Nicholas Casagrande
Columnist

game – whatever they care about, engage them in the decision-making that goes into buying needs versus wants.

You know what's coming next – children should "work" ... pet sitting, babysitting, yard work, selling things online – SOMETHING to build skills, confidence and independence.

At some point, work in a store or office or camp so they start getting a paycheck – and see how much money is deducted from Fed/State taxes, Social Security/ Medicare, etc. How much should they save from their paycheck and where? You don't want your adult children to be baffled by their first paycheck gross versus net pay – it is a very shocking experience!

Questions? Would love to discuss tools we have for your children – education savings plans, an investment account. My 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.

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This scenic approx. 22.79-acre property includes a single-wide mobile home with an addition, a garage with a sink and additional bathroom with shower, and a multi-purpose ag shed. Fully fenced pasture is perfect for horses or livestock. REDUCED TO: \$275,000

This 5-bed, 2-bath home sits on nearly 2.5 acres. Built in 1992, two septic systems, large shop with 200 amp service coming from PG&E. Whether you're considering a small-scale farm, a spacious garden, or just room to roam, this property's flexible RR zoning gives you options. PRESENTED AT: \$445,000

This 1-bed, 1-bath layout includes a versatile bonus room leading to the full bedroom, a convenient laundry area, and generous storage. A newly installed and sealed redwood deck, interior cleaning and paint making this home move-in ready. PRESENTED AT: \$199,500

This 3 bed 1.5 bath home has all the amenities! Single level home with attached garage, newer wood and laminate flooring throughout. The back yard offers a large deck, fully fenced yard with plenty of sunshine! Upgraded with a brand new HVAC system and new washer and dryer. REDUCED TO: \$320,000

This 3-bed, 1-bath home sits on over 40 acres. Built in 1983, it features two separate permitted septic systems and underground irrigation & utilities, ample water with both a private well and a spring, numerous water tanks, fully fenced and expansive terraced garden. PRESENTED AT: \$495,000

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End-of-year tax deductions

If you are a W2 wage earner, your income doesn't fluctuate with the ups and downs of your employer's profitability. As long as the business stays afloat, you get paid. Those of us who own businesses, on the other hand, have good years and bad years. We must shift income between years for tax savings, balancing highs and lows so we can cover expenses when revenues drop.



Richard Selzer
Columnist

Whether you are investing in a business, in real estate, or in other assets, you are agreeing to live by the risk-return trade-off. If you take a risk, you create the possibility of higher financial return. Of course, you may also lose your investment altogether.

As the year comes to a close, now is a good time to review your anticipated annual net income. If it's a good year, consider moving expenses from the coming year into the current year (this is both legal and appropriate). If it's a bad year, consider ways to capitalize on the tax advantages that come with operating at a loss.

Before I go further, I must say in the strongest possible terms that I am writing to provide questions for you to review with your accountant and/or financial planner. I am not giving advice here, simply offering ideas for your consideration.

How to offset taxable income

If you've had a good year, you'll want to take on additional expenses to offset your taxable income. Here are some ways to do so.

- Pay both installments of your property taxes before the end of the year.
- Do deferred maintenance on your investment property, such as upgrading your heating and air conditioning system or rewiring. You can pay for these expenses with a credit card, so you get the benefit of 2025 deductions but do not have to pay the bill until next year.
- Pre-pay insurance premiums. You can pay a year's worth of expenses in December and deduct them in 2025.
- If you rent your workspace, you can pay all of 2026 rent payments in December and deduct them in 2025. If you don't want to put your landlord in a bind with a bunch of unanticipated income for 2025, send the check on December 31. Your landlord will receive the check in January and be able to report the income in 2026, but you still get to deduct it in 2025.
- If you own your workspace, pre-pay mortgage payments for up to a year in advance and make sure those payments do not go solely toward principal reduction. (You can also do this for your

personal residence.)

- If you are a landlord, you can let your tenants know they can wait until January to make December rent payments without penalty.
- Do improvements, especially to improve the energy efficiency of your property. Consider installing a solar array, retrofitting insulation, replacing inefficient appliances, adding attic fans, weather stripping, and more. There are sometimes tax rebates for these types of upgrades. Even if you cannot take care of all these improvements this year, hang onto the list and plan for next year.
- If you use a vehicle as part of your business and you need a new one, buy it before the end of the year and take advantage of accelerated depreciation. (If you had a bad year, this is not the year to buy a new car because the tax benefits will be wasted.)
- If you are in the process of buying property, be aware that some closing costs are deductible in the year paid, so if you can close escrow before December 31, do so.

How to take advantage of financial losses

If you had a bad year and you have a conventional retirement account, you can deduct funds from the retirement account in 2025 without paying high income taxes on that money (lower income, lower tax bracket). If you already have a Roth IRA, you can move funds from your conventional individual retirement account (IRA) to a Roth IRA and not pay penalties. The funds remain in retirement and accumulate tax free.

Everyone's financial situation is different, which is why no one should run out and put my ideas into practice without first having a lengthy chat with their tax consultant.

For more information on how to speed up depreciation to take advantage of tax savings with real estate and other investments, check out my prior article on cost segregation at selzerrealty.com/2023/10/02/to-save-on-taxes-timing-matters. If you can't put these ideas in motion this year, you can put them on your list for 2026.

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 50 years. The opinions expressed here are his and do not necessarily represent his affiliated organizations.



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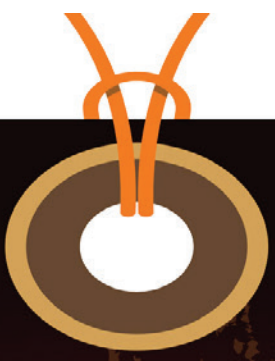
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Willits Weekly's
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