Willits Weekly | Edition 64 | December 9, 2021

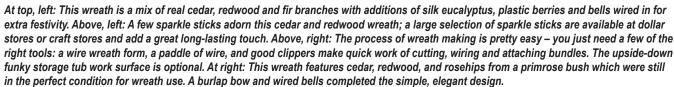
# REALESTATE SECTION











Photos by Maureen Jennison

# Home holiday decorating ideas

The holidays often involve purchasing gifts for close friends and loved ones as well as making a delicious meal the entire family will love, but nothing sets the holiday scene and overall mood more so than beautiful decorations and other seasonal accoutrements.

Many people leave no room untouched for the holidays, meaning color schemes or trinkets may carry through from top to bottom. Decking the halls this season can be made even easier with some of these handy ideas.

#### Wreaths and Swags

Whether you use the trimmings from your Christmas tree, or forage outside for evergreens like cedar, juniper or redwood branches, making wreaths and swags is an easy and prety way to celebrate the holidays.

Take 6-inch sized clippings of foliage and bundle 10 or so stems together and secure with wire or natural-colored pipe cleaners. Overlapping the bundles and making sure to cover the previous wire with the new bundle, secure around a wire wreath form, along the top of a fence, or even on a piece of ribbon to create a swag. Add festive colored berries, rosehips, pine cones or other tidbits to add color and sparkle. Add a bow and hang to enjoy!

#### Holiday timeline

If you keep holiday photo cards each year, put them in chronological order and hang them from a piece of garland from the mantel or drape on a staircase banister. This can be a fun way to see how your own children or other members of the family have grown.

#### Make mini evergreen displays

Clip your favorite pieces of evergreen and push the stems into floral foam. Display in small vases or other containers and place in groupings to emulate an evergreen forest.

#### Plan the outside

Exterior illumination and other exterior decorations share the holiday spirit with others. It can be overwhelming trying to visualize it all without a plan in place.

Take a photo of the house and map out where you want lights and decorations to go. Then with your 'map' in hand, you can more readily purchase supplies and start decorating.

#### Go for a specific natural color scheme

If you desire an overall holiday feel but aren't interested in Santa figurines or kitschy elements, decorating with color in mind can be key. It's easy to tie things together with some natural elements in your desired palette. For example, white, gold and green may look beautiful. Put boxwood clippings and white amaryllis flowers together. Pine cones, twigs and holly pieces also can add touches to mantels, doorways and table centerpieces.

#### Ornaments elsewhere

Who says ornaments only have to go on a tree? Display antique or favorite ornaments by hanging them from beautiful ribbons throughout the home.

#### Scent the scene

Hang something aromatic on the tree to mingle with the pine. Fresh cinnamon sticks tied with twine or ribbon can be nestled among the boughs. Another scented idea is to make pine cone candles and use pine or cinnamon scents to make them smell just like the season.

Holiday decorating gets a hand from some creative ideas. Always follow safety precautions, especially when using candles, hanging lights and plugging in multiple items to electric sockets. With ingenuity and safety in mind, holiday decorations can be extra special.



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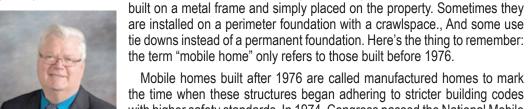




Richard Selzer

I was recently asked, "What is the difference between a mobile, manufactured and modular home?" Turns out that even after 40+ years in real estate, some questions still stump me. So, I did a little homework. Whether you are considering buying one of these to use as your primary residence or investing in one, it's important to know the difference.

Mobile homes are the structures you think of when you think of a mobile-home park. They are typically built in factories and then transported to a property where they are setup. Sometimes they're



the time when these structures began adhering to stricter building codes with higher safety standards. In 1974, Congress passed the National Mobile Home Construction and Safety Standards Act and in 1976 the standards were incorporated into the Housing and Urban Development code. Just to keep it clear in everyone's mind, the Housing Act of 1980 mandated that the term "manufactured" be used in place of "mobile" in all federal laws and

Modular homes are different altogether. They are often delivered in two or more pieces and put together on site. They are usually built on a perimeter foundation or basements, and they look a lot more like traditional (or what we call "stick-built") homes - homes built with twoby-fours. Modular homes must comply with state and local building codes.

Because of the building code differences between manufactured and modular homes, lending guidelines are different. There are only a few loans for mobile homes. For manufactured homes, there are special loans through Federal Housing Administration, Fannie Mae, Freddie Mac, and the Veterans Administration.

For FHA loans, you must own the land where your manufactured home will be placed (and you must have a Housing and Urban Development label that proves it was built on or after June 15, 1976). The structure must be a single-family dwelling, be at least 400 square feet, and be on a permanent chassis or foundation. And once it's transferred from the factory to the site, it cannot be

Fannie Mae offers a loan called the MH Advantage mortgage. Like the FHA loan, people must own the manufactured home as well as the land where it sits. This loan only requires a 3 percent down payment, but it does have some restrictions. The structure must be at least 12 feet wide with a minimum of 600 square feet and attached to a permanent foundation. It also must have an MH Advantage sticker that guarantees it has many of the same characteristics as a stick-built home.

Like Fannie Mae, Freddie Mac is another government-sponsored enterprise. However, Freddie Mac loans do not require borrowers to live in the manufactured home. It can be used as an investment property. Borrowers do have to own the land and must make a down payment of at least 5 percent, but they can choose from a fixed-rate mortgage or an adjustable-rate mortgage

VA loans are available for manufactured homes that will be attached to a permanent foundation on land that is already owned by the borrower (or meets the minimum requirements to be financed by the VA).

Lending for modular homes is basically like lending for traditional (stick-built) homes. It's best to talk to a local lender to figure out which loan would work best for you.

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.





Above, left: Two high-definition smoke-spotting cameras (on top of two different poles) on top of Mount Tamalpais are included in PG&E's artificial intelligence pilot program. Above, right: A close-up of one of the high-definition smoke-spotting cameras on top of Mount Tamalpais.

# PG&E testing artificial intelligence with its high-definition wildfire cameras

During extremely dry, hot and windy weather, being able to differentiate wildfire smoke from fog and other false indicators is invaluable to analysts in Pacific Gas and Electric Company's Wildfire Safety Operations Center and fire agencies.

That's why PG&E is testing artificial intelligence and machinelearning capabilities in the growing network of high-definition cameras across Northern and Central California to see how it can enhance fire-watch and response capabilities.

This year, PG&E, in collaboration with ALERTWildfire, has installed 138 new high-definition cameras across high fire-threat districts, in accordance with its 2021 Wildfire Mitigation Plan. Of those 138 cameras, 46 of them are included in the new artificial intelligence testing program in partnership with the Alchera software company and ALERTWildfire. A similar pilot was conducted with Pano ("Actionable Intelligence for Wildfire Management") through participation in Electric Power Research Institute's 2021 Incubatenenergy Labs Challenge.

PG&E began installing high-definition cameras in 2018, as part of its Community Wildfire Safety Program. As of October 31, 487 cameras are now in operation – 45 of them are in Lake, Mendocino and Humboldt counties.

"Even with the two significant rainstorms in October and November, we are still in a historic drought, and California, along with other western states, continue to experience an increase in wildfire risk and a longer wildfire season," said PGE's Chief Risk Officer Sumeet Singh. "We are using every new tool and technology at our disposal to improve situational awareness and intelligence to help mitigate and prevent wildfires, including this new Al capability. Every bit of data and intelligence that comes to us could potentially save a life,"

The pilot program is already demonstrating artificial intelligence's potential to reduce fire size expansion. On August 4, 2021, PG&E's Howell Mountain 1 camera located in Placer County and equipped with Alchera's Al software, spotted smoke 1 minute before the actual fire dispatch and several minutes sooner than the manual movement of the camera. That

smoke ended up becoming the River Fire. This is one example of many noted during both pilot programs, confirming the value of early fire detection technology.

The expert staff in the company's Wildfire Safety Operations Center, outside agencies, and first responders use the fire-watch cameras to monitor, detect, assess for threats, and

> respond to wildfires. The AI test programs includes PG&E determining a way to get the new data to the right people quickly and effectively. The quicker the data is received, the more rapidly first responders and PG&E can confirm fires and move the right resources to the right place.

"The software analyzes the video feed, and if it thinks it sees smoke, we receive an alert via email and text, telling us it just detected smoke. Our analysts then pinpoint where the smoke is coming from and determine if it's a car fire, dumpster fire, or even a vegetation fire. Based on the location, we can assess for threat to the public or PG&E facilities," said Eric Sutphin, supervisor at PG&E's Wildfire Safety Operations Center, who's in charge of the camera installations. "The Al filters out a significant number of false positives, for example, ruling out dust, fog or haze."

Sutphin explained that the recent installation of the AI test software with its machinelearning capabilities means the WSOC team is getting smarter over time with more experience and more data gathered.

"We know the cameras are doing well at spotting wisps of smoke from long distances. We plan to assess our initial implementation, continue to gather the data, and develop a plan for using this leading-edge technology on a more expanded basis," he said.

The cameras provide 360-degree views with pan, tilt and zoom capabilities and can be viewed by anyone through the ALERTWildfire Network at www.alertwildfire.org. By the end of 2022, the company plans to have approximately 600 cameras installed, providing an ability to see in real-time more than 90% of the high fire-risk areas it serves.

Pacific Gas and Electric Company, a subsidiary of PG&E Corporation (NYSE:PCG), is a combined natural gas and electric utility serving more than 16 million people across 70,000 square miles in Northern and Central California. For more information, visit www.pge.com/ and http://www.pge.com/about/newsroom/.

COLUMN | Numbers by Nick

### Update your insurance policies, part 3

The last two months I offered tips to make sure your car, homeowners, health and life insurance policies were current.

This month I want to talk about the importance of long-term care insurance. Unlike car, homeowners and health insurance, LTC is not required by law but it is a very important part of your wealth-management planning because a lack of planning could lead to longterm care services wiping out the monies you've set aside for your future.

According to the U.S. Department of Health and Human Services, the likelihood of you needing to use your homeowners policy is 2.6 percent, auto policy is 18 percent. The likelihood of you using a LTC policy is 72 percent. It is by far the most-used insurance.

> I don't want you to learn about LTC when you or a love one needs it. Just because you have good health insurance does not mean you will not need LTC. What happens if you have back surgery or an accident and need care and therapy at home? Or if a parent has a stroke and needs care / therapy at home or must go to a rehab facility? Your health insurance will not cover these.

Health care plans, generally, cover medical care: doctors, hospitals, medical procedures.

LTC, generally, covers services and support AFTER doctor / hospital care like recovery, personal services, need for assistance in-home or at a facility.

Nicholas Casagrande Medicare (when you are 65+ years) does NOT cover custodial care unless you are very low income, in which

case, Medicaid may pay for some LTC. In many cases unpaid family members and friends provide much of the long-term care their loved one(s) require to remain at home in the community. Many working caregivers report some difficulties balancing work and caregiving responsibilities.

According to a poll taken in 2017 by the Associated Press-NORC, almost 70 percent have missed work to provide care to an aging friend or family member, and while most have used their sick, vacation or personal time, many have also taken unpaid leave to provide this care.

No one wants to think about incapacitating accidents, declining health, or being heavily dependent on others for basic daily needs - but you must. There are many factors to consider when reviewing LTC plans: current health, age, married or single, income. It is best to get a plan when you are healthy. There is an annual premium with a portion that is tax deductible.

Please do not hesitate to reach out should you want to discuss.

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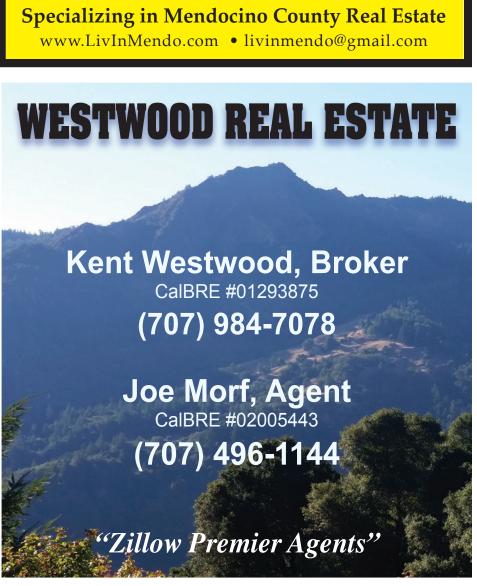
ending machines

This information is for general purposes only. Please consult a financial professional for your own situation. Individual circumstances do varv.

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-tomedium-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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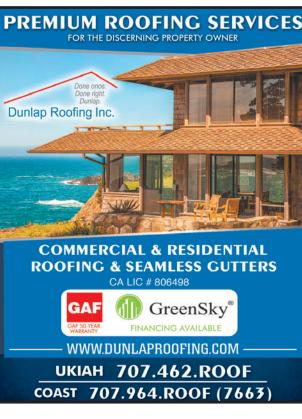
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Karena Jolley

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# The loved one

The other evening I looked over at the sweet, soft cat curled up between us, sleeping peacefully. I'll call him Spot, not his real name. A beautiful boy with a safe place to relax as the cold rain poured down outside. I'm really more of a

dog person but our last dog, Sophie, died a couple of years ago at an old age. I still miss her. One of the lessons of these little ones is their, usually, shorter lives. We learn about love, affection, loyalty – and death, grief and eventually some sort of healing with any luck.

Spot came into our lives as a kitten, a neighbor's kitten. Cute, playful, wild. He had a good home. Slept on a child's bed. I'm sure, teased and played with as kittens and people do. No doubt some sweet-talk and eventually falling asleep together. Cats are known for that, being cuddly and affectionate - also for scratching suddenly for no known reason. They are, after all, wild things by nature.

Domestic cats are raised to be dependent on their humans, for food and shelter - even kindness. Dogs too.

Bill Barksdale

Columnist

As Spot got older and lost his kitten-ness, his status in the household changed. Other things became of interest to the child and the adults. His food bowl was moved out onto the front porch. There are many cats in the neighborhood that have free-reign, too many - way too many. Studies have shown that the songbird population in human-occupied areas, humans with cats, has declined at an alarming rate.

Anyway, Spot was a gentle cat. As his importance to the neighboring household became less important, and his food got eaten by the more aggressive cats in the neighborhood, he found a high perch on a set of shelves on our covered patio. I put a soft blanket on the shelf for him which he seemed to like. Since he was getting skinny, I began to feed him and since he felt safe and comfortable on his shelf, he began to gain some weight and enjoyed this home-away-from-home.

When the weather got cold, I got him a heated cat bed, since he no longer went into his old house. He was still treated like the neighbor's cat and he went to them for petting. They seemed to care about him. Always put that bowl of food on the porch. He was still a little skittish around us. We weren't his humans after all. But eventually, he would let me pet him as I fed him and finally just let us pet him for mutual affection.

He and our own old cat got along OK and even played in our backyard, rolling around and doing those cat-things that amuse them. I couldn't seem to entice him into the house even when the weather was cold and wet, although he showed interest, probably because our cat lived inside, only venturing out to be in the sun or to poop or to see Spot. Our cat has his own pet door but Spot couldn't seem to figure it out.

A couple of years ago the neighbors moved. They are good people and we had a friendly relationship with them.

> Their child is now grown to a young adult in college. Spot was about 7 years old at the time. I had told them that we didn't want another cat, so when they moved they would have to take Spot with them or find him a home. Apparently, whatever efforts they put into finding him a home were unsuccessful and when they moved - they left him. Some people should not have pets. They don't have the empathy it requires. We reluctantly said we would look after him for a brief time till they could come and get him, but now, two years later, he was still here with us.

He learned how to use the pet door and took to sleeping on our sofa, curling up between us. Our other cat didn't like that particularly

but they came to some kind of a cat-agreement and got along with this arrangement. We would pet him and he would roll over playfully, liking his belly tickled, sometimes rolling around with such exuberance that he would fall off the sofa and have to jump back up.

Both boys liked their cat treats and when Spot would come inside in the evening, he would first sit at my feet looking at me with an intense stare, letting me know he expected a treat, not just "cat food." I always gave in. Each boy had their own place for their treats so there would be no argument over whose treat it was.

Spot was an early riser and when I would get up in the morning, he would be outside on his heated bed, waiting to detect my morning movement and staring at the back door for his breakfast. I would feed him and pet him and tell him what a beautiful boy he was, for indeed he had grown into a beautiful adult cat, lithe and easy – he seemed to know this was his home now. I'm convinced after a lifetime of sharing my life with dogs and cats, that they truly appreciate the humans that share their lives and care for them. They are sentient beings that feel and give back.

Recently, Spot was attacked by an aggressive cat that badly damaged his ear, so I took him to the vet. Since he was still a bit of a feral cat because of the life he'd had, he

was traumatized about being put in a carrying case and taken to the vet, like many animals. It seemed more extreme with him, so I asked them to give him all the vaccines he needed and a good checkup. It was discovered he had feline immunodeficiency virus, the cat version of HIV / AIDS. Incurable, ultimately fatal, transmissible to other cats - which is how he obviously got it.

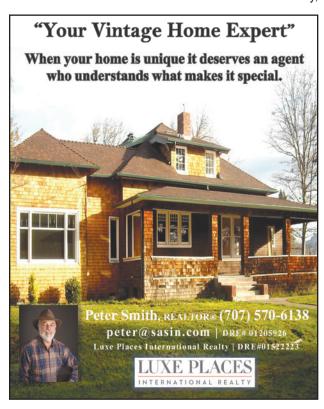
We were told he had to be kept inside for the rest of his life, a way he had never lived in his nine years. There was our other cat to think of, still healthy. Spot was showing signs of declining health. As a former caretaker for AIDS patients in the early '80s, I knew that a death like that was horrible. Something I didn't want my, by now, beloved Spot to have to go through. After a long consultation with our vet and hours of agonized conversation, we decided to euthanize Spot. It seemed the kindest thing to do for him rather than a few years of ever-more opportunistic infections and vet visits and suffering.

As I write this, days after his death, I'm still in deep grief. Every time I think I'm past it, I look out and see his empty shelf, tears well up in my eyes. My chest constricts. Perhaps I have PTSD as my vet suggested from all the death I saw in the '80s as I helped dozens of young men die, horribly from HIV / AIDS. Some begged me to help them end their lives, which of course I couldn't do - but wanted to. Spot wouldn't have to suffer that kind of death. His death was quiet, gentle, literally an injection to help him go into a deep sleep - then a heart-stopping injection that ended his life in seconds as he rested peacefully.

Now, my anger. "Pets," dogs, cats, horses, rabbits, birds, fish, mice etc. – are NOT TOYS to be discarded, neglected, chained up or locked in a small pen as people sometimes do with dogs! They are living, feeling beings. They literally put their lives in your hands. When you adopt an animal, you are making a commitment for the lifetime of that animal. The exception, your own severe ill-health or death that prevents you from fulfilling that commitment. If you don't agree with me, that says a lot about you in my opinion. Not anything good. Animal cruelty is a crime. People who are cruel to animals have a mental illness, often dismissed, which also manifests as cruelty to spouses, children or people that are just different.

The last couple years of Spot's life were relatively good. We did our best to make it that way. He was still easily frightened. Still afraid anytime I went near a broom, perhaps he was beaten with one. Yet he had his last years of evenings curled up safely on our sofa, loved and cared for. He deserved a better life than he got.

Bill Barksdale was a 2016 inductee into the Realtor® Hall of Fame. Although retired, he was an active agent in Mendocino County for 30 years. Read more of Bill's columns on his blog at www.bbarksdale.com.





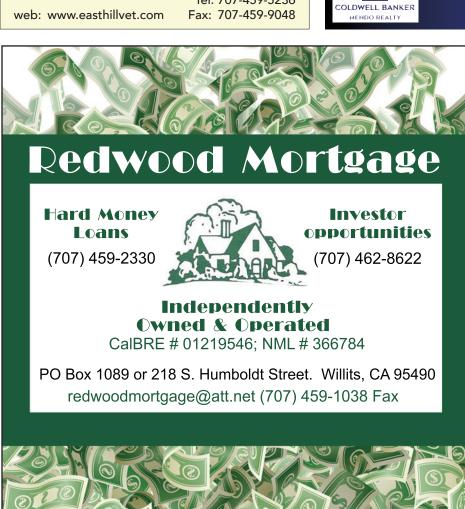














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stalls, an awesome 900 sq. ft. unit for caretaker, a 70'x100' arena and a covered 50' round pen. Around the subdivision, there are miles of riding trails and roads to explore. Abundance of wildlife, beautiful peaceful views, good well water and PG&E. This is a must see property. \$849,000



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