

# REAL ESTATE SECTION



At left: Opal Miner typing a memo on her electric typewriter in her office. Below: Opal Miner, independent insurance agent and notary public. At bottom, left: Opal and Richard Miner's three sons, from left: Ron, Denny and Gary Miner. At bottom, right: Richard and Opal Miner, who were married for 49 years.

## Willits insurance agent Opal Miner retires after a 66-year career

Opal Miner, soon to be 92 years old, is taking down her "Opal Miner Insurance Agency" shingle, retiring after a career of 66 years in downtown Willits.

Miner, who might well hold the record for longest-working Willits resident, was born in Covelo on January 25, 1928. After graduating from a class of 10 members at Covelo High School, she attended Santa Rosa Junior College. She always loved typing, and her goal was to become a secretary.

Opal met her husband, Richard Miner, in Santa Rosa, where he was studying on the G.I. bill.

They moved back to Mendocino County so Richard could go to work for the California Department of Forestry. When Richard started building the couple a house out in the valley, Opal went to work for Fern Deskins in Willits, selling insurance.

Deskins encouraged Miner also to become a notary public.

Jennifer Poole  
Editor & Reporter  
jennifer@willitsweekly.com

Deskins Insurance moved offices and was sold, and each time, Miner said, she went with the business. In 1993, Opal decided to open her own insurance agency, and moved into the office at 99 South Main Street behind Café 77, where she did business in her own unique way until retiring last month. One of her guiding principals was a focus on customer service.

One aspect of being an independent insurance agent that Miner used to her clients' benefit was "shopping around" at different companies for an insurance policy that would just suit her client. "I think we can do better than that," she used to say, as she was looking for a better deal.

Opal was also known around town for "never getting around" to entering the computer age in her office. She relied on her shelves of paper files, some of them going back decades. She also kept very regular hours, working Monday through Friday from 8:15 to 5 pm, working through lunch to serve her clients who might not be able to get away any other time.

Opal was known to say to her clients who were having a hard time making ends meet: "Well, pay me when you can." Denny Miner, one of Opal and Richard's three sons – his brothers being Ron Miner and Gary Miner – showed off the 2-inch-thick log of neatly printed notations Opal made over the last 10 years of people who owed money – some of them crossed off as payments were made – on their insurance policies.



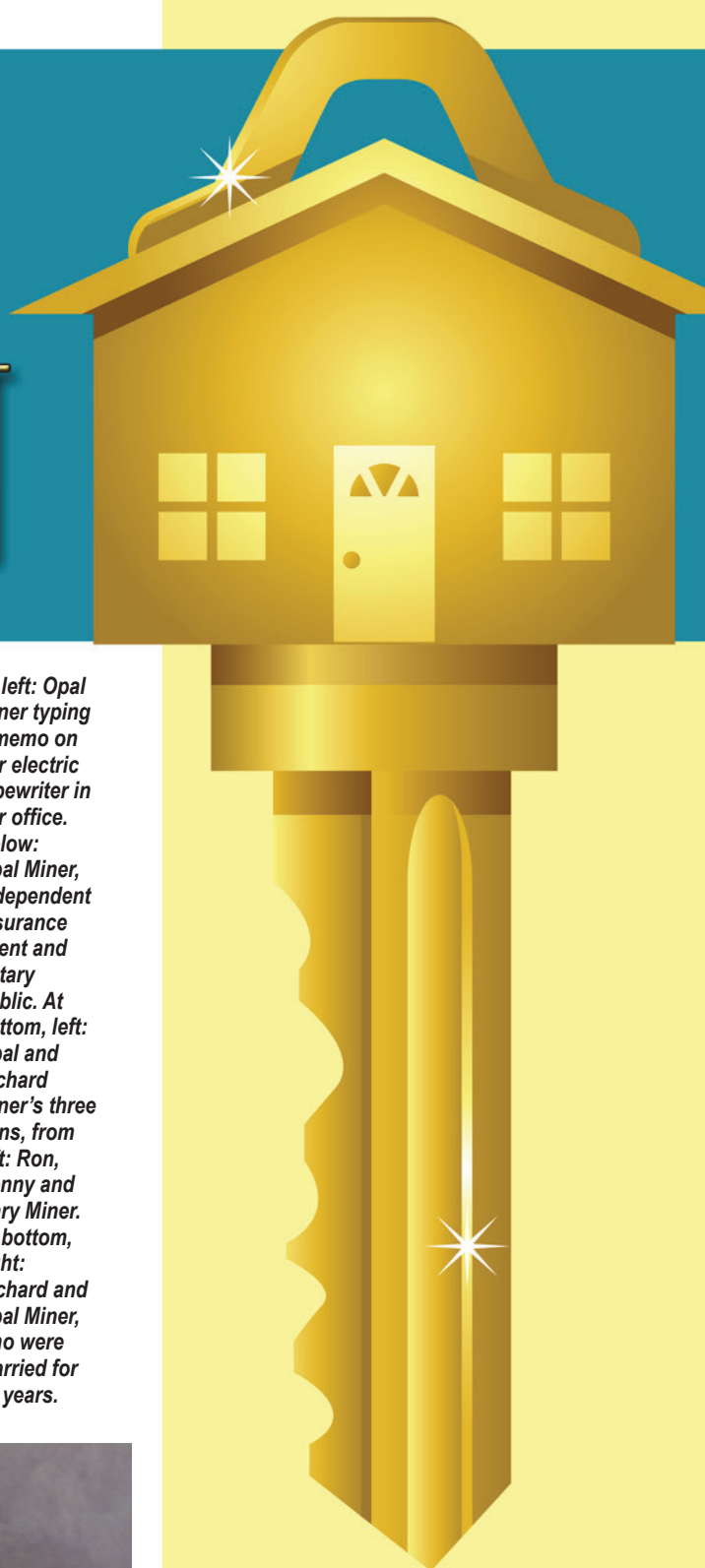
"She said she learned that 'Pay me when you can' saying from the doctors in Willits who used to say it a long time ago, when they did house calls," Denny Miner said.

"To all my valued customers in the Willits area," Opal writes in the notice announcing her retirement, "thank you for your business and for selecting me as your insurance agent and notary public! I have enjoyed my entire 66-year career here in downtown Willits." Miner has given her current personal and commercial insurance accounts to the Mehtlan Insurance Agency. "Erik Mehtlan is an independent agent," she writes "and will be contacting you."

Opal is happy to have been able to work in her chosen profession for all these years: "It gave me a reason to get up in the morning," she said. "I didn't want to just sit down and feel sorry for myself." She also enjoyed serving as a lifetime member of the Order of the Eastern Star and as an officer and member of the Soroptimists International of Willits – she joined up the year Soroptimist club was started in Willits.

One special Willits project Opal raised the funds for to make happen is the granite Vietnam Veterans Memorial in front of the Mendocino County Museum. Both her husband, Richard, and her son Denny were veterans.

Retirement cards are welcome; mail is still being picked up daily at the insurance office: 99 South Main Street, Willits, CA 95490.



## The scents of the season

Holiday decor is as much about the scents of the season as it is about holiday sights and sounds. Few things evoke the holiday spirit as much as the aroma of fresh evergreen or spicy cinnamon and cloves. Incorporating inviting aromas into holiday decor can make homes feel even more special.

Filling a home with fragrant decor takes a little ingenuity and planning. Here are some ideas to incorporate the scents of the holiday season into your decor.

- ♦ Create a seasonal scented simmer. Take to the stove to make a homemade air infusion from ingredients in and around the house. Simmer pine branches, citrus peels, vanilla, nutmeg, cinnamon, and whatever else can be placed in a pot or slow cooker with water. The scents will permeate the house for hours if enough water is added to the mixture.

- ♦ Make holiday sachets. Some of the same ingredients for the holiday simmer can be dried and sewn into sachets. Add ribbon and hang on real or artificial trees. Or tuck the pouches into various areas around the house.

- ♦ Experiment with scented candles. Scented candles can be found at various stores during the holiday season. Select among popular holiday aromas like pine, cinnamon, apples, and Christmas cookie varieties.

- ♦ Utilize essential oils. Natural food stores and other retailers may sell essential oils, which can be diluted and sprayed on surfaces or into the air. Exercise caution around upholstery, or test for staining before use.

- ♦ Spend more time in the kitchen. Add delicious scents to the home by way of freshly baked goods or holiday meals. Nothing beats the smell of cookies right out of the oven, and the scents can linger for hours.

- ♦ Make beeswax ornaments. Add scented oils to melted beeswax and pour into molds. Hang these creations as ornaments on trees or in other areas of the home.

- ♦ Craft some gingerbread ornaments. A mixture of cinnamon, applesauce and glue can be used to make ornaments or gift tags that resemble gingerbread cookies, and these ornaments have more staying power than actual cookies.

Rich and inviting aromas can fill a home with the holiday spirit.





COLUMN | Real Estate Journal

# The road not taken

In 1916 poet Robert Frost published his poem, “The Road Not Taken.” It begins, “Two roads diverged in a yellow wood, And sorry I could not travel both.” Every day, every moment we make choices. Each choice leads us in a new direction. Each choice leads to another, to create a wandering path sometimes called a life’s journey. Some choices lead one to happiness, some choices not so happy.

How can we know which path to choose in the next moment? Some say to follow your intuition – that feeling of what is right for you. Intuition is different from intellect. What feels right, inside, is often drowned out by the ego’s louder voice of what we decide is the “intelligent choice.” There’s always a road not taken. As Frost says, “And that has made all the difference.”

I’ve asked many people over the years how they ended up in Willits. It’s often surprising how many tell me they don’t really know. That tells me that somehow their intuition had a louder inner voice guiding them. Why, I wonder, do

we sometimes follow that hunch? What brings each of us to this place?

In the 1980s we were looking for a house to buy in San Francisco when houses were still affordable there. I wasn’t a real estate agent then, and fortunately we had a bad agent who didn’t give us any advice about financing options. We thought we’d have to pay cash and what we could afford wasn’t what we wanted. On a whim we decided to look in a place we’d never visited, Willits. Within a couple



Bill Barksdale  
Columnist, GRI Realtor®

of weeks we’d bought an unfinished cabin on 20 acres – a totally unanticipated life change for both of us. I’ve never regretted that “whim.”

Psychoanalyst Carl Jung talked about the spiral as a symbol of change. Jung said “...when you make a spiral you always come over the same point where you have been before, but never really the same, it is above or below, inside, outside, so it means growth.”

Change is ironically the only constant. We’re always changing, always growing. We’re always making the next choice. If you’re unhappy with the path you’re on, you can choose to go in another direction. You can choose to not let fear be your guide, but rather quiet your mind and follow that marvelous gift we each have to follow a hunch. It’s not always comfortable. In the Tarot it’s called the Fool’s Journey – stepping into the unknown.

The intuitive path doesn’t always feel logical. It may seem like this isn’t going to make me more money, or open up a promising career path. Yet the intuitive step can lead to a satisfying, unfolding journey. Often, the career path you have in mind is not where you go. It can change. In fact

one study suggests that the average person will change careers five to seven times in their lifetime.

As technology rapidly changes, old career paths drop away and new opportunities open up. Ironically, some old choices reemerge as viable directions later in life. One definition of an “entrepreneur” is one who identifies a need and finds a way to satisfy it. Yes, you can misstep, but there’s always the next step. You can choose to change direction. You can choose not to listen to the loud voices that you instinctually feel are not saying what’s right for you.

I have a kind of routine. When I get up in the morning I have a large glass of warm water with half-a-lemon squeezed in it while I sit in my comfortable easy chair and write for about half an hour. I just write about anything that pops into my head. I began doing this while reading Julia Cameron’s book “It’s Never Too Late to Begin Again,” her suggestions for “Creative Souls.” Then I go for a vigorous walk. That’s how I start off pretty much every day. If my hip or back is aching, it’s not when I finish walking. It’s what Thich Nhat Hanh calls “a walking meditation” in his book “The Art of Living.”

I’m a “security conscious” kind of guy but I’ve taken the Fool’s Journey a number of times in my life. Just stepped off into the unknown. Don’t know where that comes from, but I’m grateful for that illogical inner voice. I’ve certainly had an interesting life. Somehow it’s worked out.

*“I shall be telling this with a sigh  
Somewhere ages and ages hence:  
Two roads diverged in a wood, and I –  
I took the one less traveled by,  
And that has made all the difference.”*  
– Robert Frost

Bill Barksdale was a 2016 inductee into the Realtor® Hall of Fame. He is an agent at Coldwell Banker Mendo Realty Inc. He can be reached at 707-489-2232 or bark@pacific.net. Visit his blog to read an archive of articles: www.BillBarksdaleRealEstateJournal.blogspot.com/



Property Feature

## 1 Madrone Street, Willits

MLS: 21928114

Offered at: \$2,100,000

Beautiful property formerly used as a medical hospital complex. The site is 3.17 acres and the building is 30,566 square feet. Currently zoned PF (public facility) and located within the incorporated city limits of Willits. Easy access to and from Highway 101 and Highway 20 make the location desirable. Property has three public dedicated right of ways and a paved driveway leading to the facility main entrance. So many possibilities for future development.

Listed by:

Lee Persico and Roxanne Lemos-Neese

(Lic: 00446837) (Lic: 01712217)

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Agents of:

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At left: The home of Willits resident Marcia Rautenstrauch, who passed away last year. Rautenstrauch donated her home to the Community Foundation of Mendocino County to support perpetual scholarships through the foundation’s Mendocino Agricultural Families’ Scholarship Fund. Above: Ivan and Amanda Pantaleon were both recipients of the Agricultural Families’ Scholarship Fund that Rautenstrauch supported with her real estate donation. Below: Ukiah residents Jim and Arlene Moorehead, at bottom, donated their coast rental house, below, to further support their previously established estate fund with the Community Foundation, the Moorehead Fund for Seniors.

## Mendocino County residents give back by donating real estate to the Community Foundation

By Megan Barber Allende, for the Community Foundation

“We are now at the point in our estate planning that we decided to sell a rental property we own on the coast, and we discovered we had a huge tax liability,” Jim Moorehead said. “So, we decided to look into the tax advantages being offered by donating to a 501c3, and the Community Foundation was the logical place to do it.”

Jim and Arlene Moorehead have long been supporters of the foundation, but this contribution will allow them to establish a charitable remainder trust, or CRT, to provide income during the remainder of their lives, with the balance growing an estate fund they previously established, the Moorehead Fund for Seniors, more significantly in perpetuity.

This generous approach to philanthropy permits donors to contribute more than they might otherwise with cash equivalents and to benefit from a significant charitable tax deduction, as well as to create an income stream for themselves or a loved one during their lifetime. For those without heirs looking to make a significant contribution to their community, real estate gifts provide an incredible opportunity.

Keeping money local was one of the strongest motivations for the Mooreheads. “All of the tax dollars we would have had to pay would have gone out of the county to state and federal programs,” Moorehead said. “This way we keep all of those dollars in the county, supporting programs that are meaningful to us.”

The Mooreheads established the Moorehead Fund for Seniors with the goal of helping older adults and their families living in Mendocino County, by helping them to age in place in their homes and communities, and lead their lives with dignity and worth. By growing this fund more significantly in perpetuity, the Mooreheads will continue to promote the mental, emotional and physical well-being of the elderly and their caregivers in our community long after they are gone.

Receiving real estate gifts has been

a new pathway for the Community Foundation to accept philanthropic dollars. One of our founders, Bob Armanino, said that in the earliest days of the foundation a donor wanted to leave his home to us, but we didn’t have the infrastructure in place to accept the gift. However, in our 25th year we have learned these vital skills and just accepted our second real estate gift in one year.

The first such gift was from Marcia Rautenstrauch, who passed away in May 2018, and who is fondly remembered for being a fierce advocate for both social and earth justice. Her passion to help others echoed through a career teaching English as a second language, as well as the many, many organizations she volunteered with.

When she moved to Willits in 2008, Rautenstrauch set about creating a whole new circle of places to invest her heart and soul in. This included making estate plans to leave her home to the Community Foundation to support a perpetual four-year scholarship through our Mendocino Agricultural Families’ Scholarship Fund.

The Mendocino Agricultural Families Scholarship Fund is designed to help the children of Mendocino County’s agriculturally employed families. The scholarship is aimed at helping these students achieve the dream of higher education and their goals that might otherwise be unachievable.

Community is important to the Mooreheads, as it was to Rautenstrauch. To ensure a thriving Mendocino County, we must care for all of our residents, youth and elders alike. By partnering with the Community Foundation, these generous donors have used real estate to establish permanent pathways to help people of all ages lead healthy lives in Mendocino County.

Keeping philanthropic dollars local has always been the mission of the Community Foundation, and working with donors such as Rautenstrauch and the Mooreheads, we have ensured those dollars will remain local for many years to come.

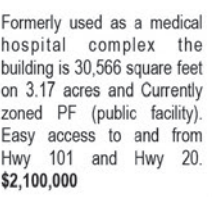


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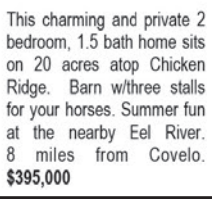
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Beautifully remodeled manufactured home, vaulted ceiling, vinyl floors, central heat and air. Laundry room, paved driveway, two lots, landscaped. Great value for your dollar. 2nd APN097-184-11 \$235,000



Lee Persico  
CALBRE #00446837  
707-459-5389  
cbmrwillits@pacific.net



Roxanne Lemos-Neese  
CALBRE #01712217  
707-484-6489  
roxanne@getmendohomes.com



Bill Barksdale  
CALBRE #01106662  
707-489-2232  
bark@pacific.net



Tara Moratti  
CALBRE #01420657  
707-537-0389  
lvinmendo@gmail.com



Dara Collicott  
CALBRE #01082955  
707-513-7825  
dara@realty@gmail.com



Randa Craighead  
CALBRE #01082955  
707-841-7778  
randa.craighead@coldwellbanker.com



Karena Jolley  
CALBRE #01420657  
707-354-2999  
karena.jolley@gmail.com



Nicole Flamer  
CALBRE #01932844  
707-354-2301  
nic707@gmail.com



Audrey Low  
CALBRE #02074517  
707-972-0524  
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nicholas.casagrande@ceterafs.com\*\*

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COLUMN | How's the Market?

## Choosing a neighborhood that works for you

Although people spend oodles of time thinking about the house they want to live in, they rarely spend as much time considering the neighborhood. Here are some important questions to consider before making an offer on a house. Since the answers to these questions are different for different people, I'll just pose the questions and let you answer them in a way that's right for you. They aren't in any particular order for the same reason – depending on where you are in your life, different issues may matter more.

**What's your relationship to transportation?**

If you use public transportation or prefer to walk rather than drive, you'll want to make sure your house is close to an MTA bus stop and/or within walking distance of work, schools, shopping, and other services. If you commute to work, you'll probably prefer quick access to the freeway, rather than having to traverse a country road out to a rural property at the end of a long day.

**Richard Selzer**  
*Columnist*

**How important is privacy?**

For some, privacy is paramount. If you want to live somewhere private, you may require a more rural property with fewer neighbors. In addition to the quiet, it may be nice to be just far enough away from town, somewhere your mother-in-law won't be tempted to stop by without calling.

**Are kids a blessing or a curse?**

If you have children, you may want a neighborhood with other families who have children roughly the same age. Look for basketball hoops, bikes, or swing sets in the yards to indicate what age neighborhood kids might be. Having a school nearby might be really convenient. On the other hand, if you're retired and enjoy peace and quiet, you may not care to have 427 eighth-graders walk past your house every afternoon or the neighbor's teenager practice with his garage band late into the night.

**What does 'convenient' mean to you?**

If you want to be able to run to the grocery store in 10 minutes, you'll need to find a neighborhood close to town. If you want to be able to go for a hike in the woods by walking out of your back door, your choices about where to live will be more limited. You may want to locate close to a park or golf course, or not. Keep in mind, sometimes large community events take place in parks and you may not want to wake to "Fore!" bright and early on a weekend morning.

**And now for your house**

Once you've picked a neighborhood, it's time to start thinking about a house that will fit your needs. How many beds and baths do you need today? How many are you likely to need in the next several years? Are you starting a family or a business that will require extra space? Are kids going off to college soon?

Are you an avid gardener who wants to vacation in your yard by replanting annuals every spring or would you like that tastefully done rock garden? Do you need room to build raised planters for veggies or will you use a frequent flyer pass to the farmers market?

Are you a handyman or woman when it comes to restoring this fixer-upper, or do you need a house that's been recently redone? Do you need a mother-in-law unit or just separate living areas under the same roof? Is the home Fido-friendly? Does it have a fenced yard? Do you want one story or two?

Since you won't find a home that meets all your needs, it's wise to make a prioritized list and be clear about what you want versus what you need. Then share this list with your Realtor. He or she knows neighborhoods and houses and can scour the Multiple Listing Service offerings to make sure you find what you're looking for.

If you have questions about real estate or property management, contact me at rselzer@selzerrealtly.com or visit www.realtyworldselzer.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 Bakery!) If you'd like to read previous articles, visit my blog at www.realtyworldselzer.com/mendocino-county-real-estate-blog.

Dick Selzer is a real estate broker who has been in the business for more than 40 years.

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COLUMN | Numbers by Nick

## Happy holidays to all of you!

Let's talk about being, or working with, an independent contractor, gig worker, freelancer, etc.

As an independent contractor one is *not* a fulltime employee for a single company.

The new California law AB5 (signed by Gov. Gavin Newsom in September) will go into effect January 1, 2020. AB5 redefines how some companies/sectors/industries\*\*\* will need to account for, and financially treat, independent contractors.

Prior to this law: Independent contractors were responsible for paying their taxes and funding their retirement and

Now with AB5: Independent contractors will be treated similarly to a hired company employee – eligible for benefits such as Social Security and Medicare taxes, unemployment and disability insurance, workers compensation, sick leave, minimum wage, overtime, rest breaks and protections against discrimination and sexual harassment. These benefits add 20 percent to 30 percent in labor costs to a company's expenses.

Fans of AB5 believe contractors are entitled to the traditional employment benefits and protections. Foes relish their independent status and want freedom to bill employers for services rendered and manage their own business budgets and personal finances.

Naturally this law has legal ripple effects that are still being debated, but if you are a business owner or manager who uses independent contractors or you are an independent contractor, you should get advice from your favorite attorney and/or accountant to understand how it applies to you.

Please enjoy the season!



**Nicholas Casagrande**  
*Columnist*

\*\*\*Note: Occupations like doctors (physicians, surgeons, dentists, podiatrists, veterinarians, psychologists); professionals (lawyers, architects, engineers); professional services (marketing, human resources administrator, travel agents, graphic designers, grant writers, fine artists); financial services (accountants, securities broker-dealers, investment advisors); Insurance brokers; real estate agents; direct sales (if compensation is based on actual sales and not wholesale purchases or referrals); builders and contractors; freelance writers, editors and photographers who contribute no more than 35 submissions to an outlet in a year; hair stylists and barbers (if licensed and setting their own rates and schedule); estheticians, electrologists, and manicurists (if licensed); tutors (that teach their own curriculum, and that are not public school tutors); commercial fishermen; and AAA-affiliated tow truck drivers are exempt from following the law as they are seen to generally directly work with and set their prices to customers. Other sectors are lobbying to be exempt.

**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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Above, left: Icicle lights drip from the roofline of this Haehl Creek home. Above, right: Santa's on a mission this year, delivering presents by plane from Bonnie Lane in Harrah's Manor.

# Keep safety in mind when decorating for the holidays

Decorations help make the holiday season a magical time of year. Stores are awash in color and twinkling lights, and similar imagery is on display in private homes.

Designing holiday displays can be a great way for families to spend time together and kick off the celebration. In fact, according to Electrical Safety Foundation International, around 90 percent of Americans decorate their homes for the holidays.

When trimming the tree and decorating this holiday season, families must keep safety in mind. A little planning and some precautionary measures can ensure displays are enjoyed all season long. Travelers Insurance offers the following holiday decorating safety tips.

- ♦ Do not overload outlets. Plan displays according to the number and location of available outlets.
- ♦ Never exceed the maximum number of light strands that can be attached together.
- ♦ Use lights and products that have been tested for safety. Certification marks like UL, ETL and CSA are from nationally recognized laboratories.
- ♦ LED lights should be used whenever possible. Such lights consume less energy and run cooler than other bulbs.
- ♦ The ESFI says candles start almost 50 percent of all decoration fires. Minimize the risk by using candles only when they can be monitored. Artificial candles can be used in place of real candles.

- ♦ Check for freshness in live trees. A fresh tree will last longer and is less of a fire hazard than an old tree.
- ♦ Place Christmas trees at least 3 feet away from all heat sources, including fireplaces and heaters.
- ♦ Use decorations that are non-combustible or made from flame-resistant materials.
- ♦ Pay attention to the age recommendations of decorations to see if they can be used in homes with young children. Some items, however common, are choking or strangulation hazards.
- ♦ Avoid putting small, "mouth-sized" decorations near the ground or on lower limbs of trees, where young children can easily reach them.
- ♦ Exercise caution when hanging decorations at high heights. Make sure the ladder is secured and have a spotter who can hold the ladder and pass items up safely.
- ♦ Outdoor electric lights and decorations should be plugged into circuits protected by ground fault circuit interrupters, or GFCIs.
- ♦ Exercise caution when decorating near power lines that extend to the house.
- ♦ Keep hung stockings far away from open flames so they do not catch any errant embers.

These are just a few suggestions for decorating a home safely for the holiday season.



Photos by Maureen Moore

Above: Safety Inspector Roxie approves of the illuminated dog decor at Stay and Play Dog Care. Below, left: Trimming edges, rooflines and fences makes your home's architecture stand out. Below: A line of pups makes a cute decoration along the pathway.



Photo by Matthew Jennison



Photos by Matthew and Dane Jennison



Three more scenes on Bonnie Lane in Harrah's Manor: Several dioramas decorate this festive lawn, left; Santa and his reindeer get ready to fly over the other critters in the yard, above, right; and it's a North Pole party scene by these decorated hedges. Below: A tall tree gets a special lighting, complete with a star on top, in Haehl Creek.



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