

REAL ESTATE SECTION



Neighbors remember 2017 fires as they clear fuel from Tomki Road

By Sarah Reith for MCFSC

Nearly 10 years after Tomki Road served as a major escape route from the Redwood Complex firestorm, a new Neighborhood Fire Safe Council is hard at work, clearing fuel from the roadside. “We’ve gotta make sure these escape routes are nice and open,” said Eric Patino, a member of the Mendocino County Fire Safe Council’s fuel-reduction crew. “We want the people and the community to be safe.” It was Saturday, April 14, and the crew was working alongside volunteers from the new council.

The MCFSC is supporting neighborhood work parties with a grant from the California State Coastal Conservancy. That grant will cover roughly 75 community chipper days and 10 community work parties per year for three years. The grant started in February 2026, and the April 14 event was the second work party it funded.

The new Tomki Neighborhood Fire Safe Council isn’t wasting much time, either. The group was formed in August 2025, shortly after a meeting with the MCFSC at the Abhayagiri Buddhist Monastery. The new Neighborhood Fire Safe Council encompasses about 1,000 acres, and includes both the Buddhist Monastery in the flatlands and the Mt. Tabor Holy Transfiguration Ukrainian Catholic Monastery further up the mountain, along with other residences in the area.

Some of Tomki Fire Safe Council’s members own hundreds of acres, while others have small quarter-acre parcels. “This is our first community work party,” said Dennis Crean, one of the original members. “We’re trying to take advantage of all the opportunities available through the Fire Safe Council.”

The group also received Home Assessments (another free MCFSC program) to help residents learn how to harden their homes and make them more resilient against fire. Crean added: “We’ve applied for [MCFSC] micro-grants to help with the home-hardening after the assessments, and today we had the community work party. So we’re trying to get a lot happening, and get our area cleaned up.”

In order to get as much work done as possible during the one-day project, volunteers from the community along with MCFSC’s professional fuel-reduction crew, focused on three points along the road that could potentially cause problems during an evacuation. The sky was overcast and the day was cool, but everyone worked up a sweat as they took down small-diameter trees and leafy shrubs that were encroaching on the narrow route. They stacked the wood in tidy piles for crew members to feed them into the chipper at the end of the day.

Steve Wilson, who has lived in the neighborhood since 1992, paused for a snack and a drink as he recalled the morning of October 8, 2017. At first, hours before dawn, he wasn’t perturbed when he discovered the power was out, “which happens a lot out here,” he explained. “I thought OK, whatever, and went back to bed. And then at 6:30 my son wakes up and says, hey, Dad, the power’s out. And the sky is kinda orange.”

His son went down the road to find out what was going on, and was not allowed to return. Finally, Wilson drove out to find cell service, and had the eerie experience of being alone in a disaster zone. “I couldn’t find much until I went to the Buddhist Monastery across the way, and there was nobody there. It was totally quiet – my new definition of quiet: a monastery that’s

been evacuated.” He walked up the hill to a large Buddha statue. “As soon as I got next to the statue, my phone went, bing, bing, bing, and all my messages came in – people asking me, are you OK? And I was able to call my son and find out there was a major fire going on.”

Wilson believes fuel-reduction efforts are “a good idea,” and thinks that more education about how not to start fires in the first place would also be helpful. “You can go a long time without a fire happening, as long as you don’t start a fire,” he observed.

George Murray, a deacon at Mt. Tabor, also has vivid memories of the moment he learned of the fire. He was praying at 2:30 in the morning when he heard someone walking loudly towards him. “I was irritated, because monks don’t talk, and we keep silent and all that, but this older monk, named Brother Seraphim, said, ‘Deacon, Redwood Valley’s on fire.’ Initially, that sounded like an exaggeration to me,” he recalled.

Soon, though, he learned that it wasn’t. He remembers “driving down the road, seeing flowing metal coming from some bumper that was melting in the heat.... It was really a stunning ordeal, and to see it built back like it is now is a beautiful thing. Not everybody remembers that, or thinks back on it.”

The aftermath of the fire was dramatic for a long time. Murray participates in extreme sports, including running and hiking in the mountains around the monastery. He recalled that on some days: “There would be no fire, and then the next day it would be coming out of the ground, then it would have gone under the ground to a different tree. It was burning down from within. You never knew what you were gonna find up there.

“One cool thing, though, about the guys that were doing the firefighting is that they used these long tubes that were abrasive in a way that you could hold on to them. They left them there, and they turned into rappel lines for us. I take people on extreme hikes out there now, and we talk about that, what was going on with the fire. Just a little good thing that came from a bad thing.”

Crean, who is “always looking for more people to get involved” with the Tomki Neighborhood Fire Safe Council, is well aware of the importance of the backwoods thoroughfare. “As a lot of people are probably aware, the fire came right across Tomki Road,” he recalled. “Some of the neighbors in our area were not able to get out that way, which is the normal way out. They drove heading that way, but that was right toward the fire – they got to where the fire had blocked the road, and they had to turn around and come back. So then they had to go up north on Tomki Road, which turns into gravel, and I think it has seven creek crossings. Some people couldn’t even take their regular cars, and had to jump in with others into their pickup trucks that had higher clearance, and pop out on the north side into Willits. Egress is a real issue, and I’m hoping all this fire clearance along the road will make it safer.”

To learn more about how you can join a Neighborhood Fire Safe Council or start your own, with help from the MCFSC, visit <https://www.firesafemendocino.org/nfsc>



Above, far left: Neighbors on Tomki Road participate in the Mendocino Fire Safe Council’s community work day on April 14, 2026.

Above, left: Neat piles of wood along Tomki Road wait for the chipper.

Below, far left: George Murray, a deacon at Mt. Tabor, at right, with MCFSC fuel-reduction crew member Eric Patino.

Below, left: A neighborhood volunteer works on clearing brush along Tomki Road.

Photos by Sarah Reith

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Budget for the unexpected

When buying a home, trying to figure out how much you can afford can be tough. If you spend all your money just to afford the loan payment, taxes, and insurance, you've gone above your housing budget.



Richard Selzer
Columnist

Homes require maintenance and repairs. If you live in a condo (or certain subdivisions), home maintenance may hit your pocketbook through homeowners association dues.

These often cover expenses focused on keeping exteriors looking good, such as landscaping, exterior paint, roofs, and driveways.

If you are not part of a homeowners association, you simply pay for these things directly. You'll also need to budget for repairs to leaky faucets, broken windows, faulty electrical panels, and so much more. It's not a matter of if something will go wrong; it's a matter of when. Regular maintenance can help reduce the number of home repair emergencies, but if you live in a place long enough, you're bound to experience an unwelcome surprise that requires your time and money.

Last year, my miniature water heater went out. I have a regular water heater, but it's a long way from my kitchen. I got tired of waiting for warm water to wash my hands and having a dishwasher that got halfway through its cycle before the hot water reached it. So, I bought a miniature water heater to provide a ready source of hot water. The big water heater fed the mini water heater, which allowed me to wash my hands with warm water and have a dishwasher that used hot water for the whole cleaning cycle.

One day, however, I went to the kitchen sink to wash my hands, and there was no hot water. I figured I must have thrown a breaker, but nope, that wasn't it. I called my maintenance

Read the rest of **Budget** Over on page RE4



CalSavers penalty

Hey business owners ... have you received a notice from the California State Franchise Tax Board re: a CalSavers penalty? (CA FTB administers and collects state personal income tax and corporate franchise and income tax of California.)



Nicholas Casagrande
Columnist

This mailing was most likely NOT sent in error.

The California Retirement Plan mandate was put into law to improve the financial security of Californians working for private companies. Nearly one-third of households 55 and older do not have any retirement savings or pension assets, according to CalSavers.com

The law requires private companies or entities with one issued W2 to register with CalSavers OR offer a qualified plan.

The options for businesses to fulfill this mandate:

1. CalSavers – a state-run ROTH (after-tax contribution) individual retirement account. Employees contribute to the IRA plan via payroll deductions on a post-tax basis and can take their savings with them if they change jobs. *Note: the employer cannot make a contribution to lower taxes.*
2. A private provider hired by the employer – often offers a broader plan with more options and features AND less employer admin time, including:
 - Employer contribution capabilities: Equals tax write-off for the employer
 - Comprehensive investment options
 - Loan provisions
 - Higher contribution limits
 - Enhanced plan flexibility
 - Digital onboarding and automation

If you have received the initial notice, you have 90 days to "comply," or you will be fined \$250 for each employee. After 180 days, it's \$500/employee. Complying = registering your business on the CalSavers website OR setting up your own plan.

Employers should strongly consider setting up their own retirement plan via a third "private" party, which is where NC Financial Group is here to assist you.

- More flexibility in program offerings provides more control
- Employees can take deductions for providing retirement income to employees
- Employees can offset their personal taxable income while saving for their future
- Third-party offers ongoing guidance to employees on investment choices, wealth management education, as well as turn-key sign up.
- Note: These programs take 30 to 60 days to set up.

We are here to help you navigate.

– Nick

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.

Willits office is located at 675 South Main Street, call 855-240-6606 or 414-480-3669. This information is for general purposes only. Please consult a financial professional for your own situation; Individual circumstances do vary.

Finding my way

It's been a challenging couple of months. My old friend Emmy died two months ago, then two weeks later her sweet husband, Bill. They had a very long marriage. I knew it was coming and wrote a column about her. It was published on the day she died, I believe. I think her daughter Keena read the column to her a couple of days before her death. I miss our Friday morning breakfasts and yoga classes of over 30 years. It was their time. I'm so grateful for their friendship.



Bill Barksdale
Columnist

A couple of weeks later when we were out walking one sunny afternoon, our little dog Rosie, only 10 inches tall, was attacked by a very large dog that was loose in its front yard, a dog bred for killing wolves. Joe was knocked to the pavement. I was able to fight it off with a huge adrenaline rush and the sturdy case of the retractable leash. It was shocking. Rosie was nearly killed, but our longtime friend and veterinarian, Chana Eisenstein, came to her rescue and saved her life with a three-hour surgery. I can never thank Chana enough. She's truly a healer.

Twice a day for over a month we cleaned the wounds with their drains and changed the body bandage that covered her entire torso. There were many lacerations, two severed muscles, and some of her insides were coming out. She's healing now and doing well. The hair is growing back, and in a couple of months she'll look like her old self, I hope, although some of her hair is coming in a distinguished gray color. She's my sweet love.

Our non-human companions are family, too. Their lives are usually shorter than our human lives. They teach us how to live in the moment and how to grow old and how to die when it's time.

Over our nearly 47 years together we've had seven dogs and four cats. All loved and all gentle dear companions. Each making our lives richer. One other thing Rosie has taught me is that elusive thing—unconditional love. For me that's one of life's most challenging lessons. A lesson I may not learn well enough in this lifetime but I keep trying.

Sometimes the best I can do is just "distance" from some people, something my old friend Esther used to say. The older I get I've learned I don't have to allow everyone into my life. Everybody has their own ways. That's life. "Different strokes for different folks," as we used to say in the Sixties.

Some friends pass through on their way to someplace else, delightful to know, often leaving warm memories of friendship. Still others live far away, and we stay in contact but may never actually see each other again. The world's a big place.

I've had to learn to just forgive and let go sometimes, forgive myself too. I'm a challenge to be around sometimes – alas. Even in the closest of friendships stuff happens but usually it works out. That's just the nature of relationships. Being able to let go and move on is a useful habit to learn.

As I sit here writing, Rosie just jumped up and snuggled next to me. She's totally in the moment. She's a happy girl and that helps me to feel happy. I want to be happy. Some people have it down it seems, for me I have to remember – it has to be a conscious choice at times. I want peace and harmony in my life, and I'm learning that it's my responsibility to choose

those thoughts. A habit I'm trying to cultivate.

I've mentioned before that philosopher Ralph Waldo Emerson once said: "A man is what he thinks about all day long." Others have said that in different ways. Teacher and speaker Louise L. Hay said: "We must be willing to begin to learn to love ourselves." That's really the starting place. It can be a big challenge. What one chooses to believe is what one draws into their life, the "Law of Attraction." Think anger and resentment, that's what you attract. Think gratitude and forgiveness, and doors open to happiness hopefully.

There's an old mantra that is sometimes dismissed as quaint in the sense of old fashioned – yet it's so helpful as self-talk: "Every day in every way I'm getting better and better." Simple but powerful.

My friend Nan gave me her list of daily self-talk that's taped to her refrigerator door. What stuck with me most is "I am letting go so life can flow. The point is not to try harder. It's to resist less."

Roman emperor Marcus Aurelius left behind his "Meditations," his thoughts about life. Here are just a few: "Do not act as if you would live 10,000 years." "Death hangs over you while you live; while it is in your power, be good." "Be not the tyrant nor the slave of any man." "Pass through this moment of time in harmony with nature, and end your journey content, as an olive falls when it is ripe, blessing nature who produced it, and thanking the tree on which it grew." "It is a shame to let ignorance and complacency be stronger than wisdom." "The mind converts and changes every obstacle into an aid; so that obstacles to action actually further it and help us along the road." "The best way of avenging yourself is not to become like the wrongdoer."

In his thoughtful book "Voluntary Simplicity – Toward a Way of Life That Is Outwardly Simple, Inwardly Rich," author Duane Elgin mentions that ancient Greek philosophers such as Socrates, Plato and Aristotle talk about "The Golden Mean" or middle path through life, characterized by neither excess nor deficit, but by sufficiency. He goes on to write: "The character of a whole society is the cumulative result of the countless small actions, day in and day out, of millions of persons. Small changes that may seem unimportant in isolation are of transformative significance when adopted by an entire society." So each person adds to the critical mass with our personal choices.

B.F. Skinner wrote in his book "Walden Two": "A way of life in which each person used only a fair share of resources of the world and yet somehow enjoyed life would be a real step toward world peace.... A state defined by repressive, formal, legal, social controls based on physical force is not necessary in the development of civilization, and such a state has certainly figured in our own development, we may be ready to move on to another stage." We're not only ready for such change, it's

becoming increasingly evident that it's imperative. Like the old bumper sticker said, "Nature bats last."

I remember a woman in a dry southwestern state saying that because of water-shortage each household in their area was limited to just 30 gallons of water per day – each household! She said "We never leave the water running when brushing our teeth." Water is basic to life. Using it wisely is life-saving. I separate my garbage and recycle. Hopefully that recycling is getting handled ethically and efficiently by the garbage company. Who knows? I avoid buying groceries packaged in too much plastic. As vehicles become more fuel-efficient, petroleum companies are pumping out more plastic. Our current president has even banned paper straws! When I was a kid there were only paper straws and food packaging was paper, cardboard, cans or glass. Bottled products were sold only in glass containers. We didn't have plastic garbage bags. I remembered my Mother used the large paper grocery bags to line our kitchen garbage can, so long ago I began ordering those bags by the case and using them to line our household garbage cans. They degrade in weeks not hundreds or thousands of years.

A movie that I love by director and screenwriter Richard Curtis called "About Time," ends with these words, which I've mentioned in a previous column long ago. I have these words pinned to the wall over my desk: "I just try to live every day as if I deliberately came back to this one day. To enjoy it as if it was the full, final day of my extraordinary, ordinary life. We're all traveling through time together every day of our lives. All we can do is do our best to relish this remarkable ride."

Bill Barksdale has served on the County of Mendocino Tax Assessment Appeals Board, the Board of Realtors, its Legal Affairs Committee and Multiple Listing Service, and a number of other boards and nonprofits. DRE# 01106662; 707-489-2232.



Rosie the dog, happy on a hassock at home.

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crew to check it out, and to my serious disappointment, they reported finding mud under the house in June when things should be bone-dry. The bottom of the miniature water heater had fallen out.

Hot water was travelling from my big water heater to my mini water heater, and then promptly emptied under the house. As you might have guessed, my water bill and my electric bill skyrocketed. Plus, I got a surprise gas bill because I drained my propane tank completely. As if that weren't enough, the hot water under the house made my hardwood floors swell so much, I couldn't get one of my doors open. Although many of the boards dried out and returned to their original positions, a couple of boards cupped so that I still feel them when I walk on them. This, my friends, is home ownership. You must budget for the unexpected.

You also have to budget for the expected. You may not know the exact date, but you know someday you'll need a new water heater, new carpet, a new coat of interior and exterior paint, a new roof, and new kitchen appliances. Someday eventually comes. If you set up a dedicated savings account and contribute to it every month, you'll be ready when someday turns out to be today.

If a new roof costs \$25,000 and you have 25 years left on your roof, contribute \$1,000 per year to cover the cost. While you'll earn interest on that money, you also need to consider the fact that inflation will increase the cost of the roof, so don't dip into that fund. I recommend putting 3-5% of the value of your home in that savings account every year. If your home is worth \$500,000, that amounts to a little more than \$2000 per month. That should cover your taxes, insurance, regular maintenance, and over time, the unexpected repairs. Your future self will thank you if you start putting money aside today.

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.



The roof over your head

If you haven't had to think about the roof over your head recently, consider yourself lucky ... then take a moment to check your insurance policy to see how your roof is covered. Your insurer may have reduced what they'll pay if it gets damaged and needs repair or replacing, but they may not have clearly explained the financial burden that's now on you.

We recognize that higher premiums are forcing many households to accept reduced coverage, but we still recommend finding out what your share of roof repair costs will be and putting time into getting expert advice on your options.

As a non-profit that's been helping people recover after disasters for 35 years, we know how critical insurance funds are, so we want to help you avoid opting for short-term gain that will lead to long-term pain. So we were not happy to learn that our nation's Federal Housing Finance Agency that required borrowers to carry Replacement Cost Value coverage on the homes (and roofs), if their mortgage is held by Fannie Mae and Freddie Mac. (Most people's are).

Replacement Cost Value coverage covers the cost of repairing or replacing your roof at current costs (up to policy limits). By contrast, Actual Cash Value is depreciated coverage that only covers a portion of the damage. If you have ACV-only coverage and wind, heavy rain, or hail damages your roof, you have to come up with cash to cover what is often a large gap in the costs of repairing or replacing it.

The FHFA's recent change legitimizes a trend where many insurers are:

- Selling ACV-only coverage on roofs
- Adding a special high deductible applicable to wind or hail damage
- Dropping customers based on an aerial image of their roof
- Requiring a new roof as a condition of a renewal, even where the roof isn't leaking and may still be under warranty

So what's a property owner to do?

- Aim for RCV coverage and avoid ACV if feasible
- Find an insurance professional who will help you reduce your premium without sacrificing essential protection
- Maintain your roof and fix issues as soon as they arise
- When it's time to replace your roof, fortify it with Fortified Roof <https://fortifiedhome.com>.

org/roof/, hail resistant tiles, and/or Class A fire-resistant materials. You should get a discount for a new or fortified roof

- Check for state grant programs and discounts to offset the cost, especially if you live in: Alabama, California, Florida, Kentucky, Louisiana, Maine, Minnesota, Mississippi, North Carolina, Oklahoma or South Carolina. Visit <https://uphelp.org/preparedness/wrap-resource-center/> to learn more about what's available in California.

Restoring the structural integrity and water resistance of a roof is critical to preventing future damage and preserving the value of the property (and mortgage collateral). "Blue tarps" are an increasingly common phenomenon in hurricane areas due to ACV-only insurance on roofs. The recent FHFA rule will make that phenomenon even more common.

Instead of policies that bring short-term gain but long-term pain, UP supports reforms that will help make home insurance affordable but keep it worth buying. We support a "US Re" proposal from economists with the Brookings Institution, Senator Adam Schiff's INSURE Act, and concepts outlined in this report: <https://uphelp.org/wp-content/uploads/2026/04/CSFI-White-Paper-Policy-Options-for-a-Natural-Catastrophe-Insurance-Program.pdf>

US Re is a proposal for a federal, government-backed reinsurance entity designed to stabilize the U.S. homeowners insurance market against catastrophic climate risks.

We support renewal rewards and mandatory premium discounts for completed risk reduction improvements.

We also support restoring and increasing federal and state grants that help homeowners afford risk reduction improvements that will make their homes more resilient and qualify them for better insurance options: California, Florida, Louisiana, Alabama, Minnesota all need to grow their grant programs, and in Colorado, we're supporting legislation to establish a Fortified Roof mitigation grant program.

United Policyholders is a non-profit 501(c)(3) whose mission is to be a trustworthy and useful information resource and a respected voice for consumers of all types of insurance in all 50 states. To learn more, visit www.uphelp.org.

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