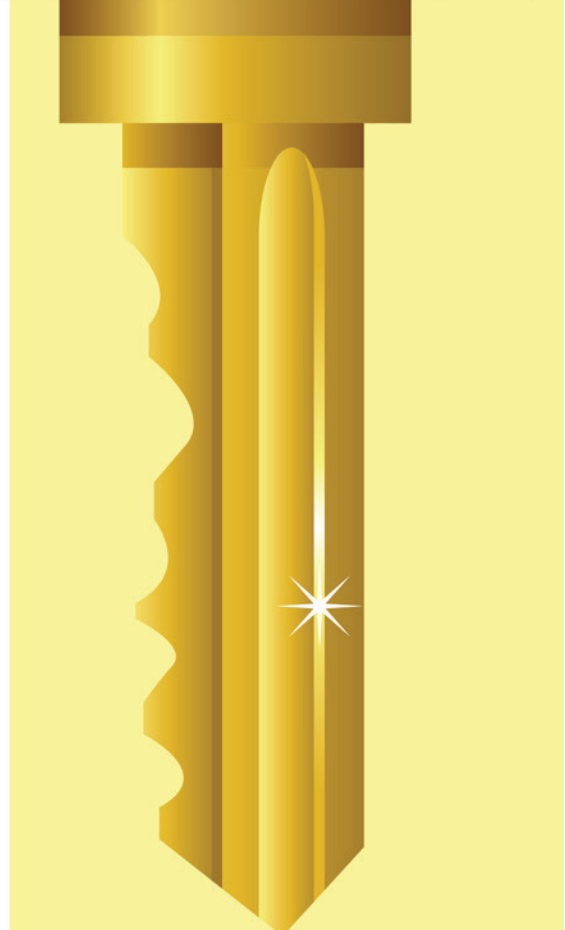


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**2240 Hilltop Road, Willits**  
**\$280,000**


Public Remarks: TWO legal parcels of land, each is a one-acre lot at the end of the road. Each has a building pad/area and views to the East of the hills. County permits paid for a 1900sqft manufactured home (buyer to check on transferability). Two septic systems on the first one-acre parcel, which has an old cabin (rough shape) and a container home with a commercial & residential electric meter, and a well (newer pump) that has serviced the sellers without issue. RV hookup also. The other one-acre parcel also has a building pad area down a roughed-in road, mature trees, and a septic system. The whole property has a fence around it and a private, serene feel. Less than 10 minutes to downtown Willits!





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COLUMN | Journal

# Time travel

When I was a young man in the early 1970s, I visited San Francisco from my then home in New York, where I had moved to go to school on the first real step of my journey to discover myself. I soon learned that Mendocino County had a kind of magical, almost mythological quality for many of the other young people of the time. I was still, yet, to move back to New York City to continue my studies and life experience. There was more for me to discover, but I would return to S.F. and never live anywhere but California again except for brief excursions to a couple other places.

I lived in San Francisco for some years, the real golden years of creativity, in my mind. It seemed as though every kind of art and creative endeavor was evolving and somehow mysteriously germinating there at that time. Mendocino County remained that golden place in the mists of imagination, much like the island of Avalon associated with the Arthurian legend, the place where King Arthur's magical sword Excalibur was wrought, a place of healing.

Perhaps it's the giant redwoods, the ocean, the somehow sacred grounds of the Native peoples who inhabited this place for thousands of years before Europeans – and they still do. We often take for granted that so called "magical things" are nonsense or fairytales, perhaps they are – but are they? Maybe "magical" is just another word for creativity.

Many of us who have been in the presence of those trees that have stood for, sometimes, thousands of years and are still alive, may have felt the spiritual wonder of things that have lived since the time of the great masters that have inspired some of the world's great religions. Yes, it's true that many don't allow that wonder in, don't allow themselves to consider that there is a sacred aspect to life, and most especially don't think that something that has lived for 1,000 or 2,000 years or more has any special significance other than its monetary value. But what if a human or any other animal had lived that long? Would they have any monetary value or would they be beings of amazement, like these trees?

Recently I've been rereading a book by author Kirt Wentz called "A Place We Can Call Home Again" that I read some years ago. I don't recall where I got it, maybe The Book Juggler. Although it's a novel, it's based on an actual event – the catastrophic Chicago heatwave of 1995 in which there were an estimated 739 heat-related deaths, most of the victims were elderly people living alone on limited incomes with no air conditioning.

In this story, five elderly people on fixed incomes who live in Chicago in 1995 decide to pool their money and share a home. They can live better, help and support each other and move to a better place where they're not just surviving but really enjoying life. They

choose to move to a place I know pretty well, the Pacific Northwest, specifically Washington State. Sometimes the story is a bit too "preachy" for me and doesn't deal with conflict resolution much, but its premise that working together we can create a better life, is very timely.

The characters visit places I know well, they even visit Willits to ride on the Skunk Train on page 294! They take a driving trip down the Pacific Coast through places like Portland, where I was born, and the Columbia River Gorge where I lived much of my young life. They mention Multnomah Falls, one of nature's wonders and a place that I rode past so many times and visited so many times that I took it for granted.

Recently I was looking at an app on my phone called Watch Duty, a free donation-financed app, that lets the user know where wildfires are happening in real time, and suggesting the safest escape routes. I urge you to download it to your cell phone ASAP. Right now there's a big wildfire in the Columbia Gorge called the Whiskey Creek Fire. For a while the area was closed off to most traffic. I've driven up from Hood River Oregon to the historic Timberline Lodge near the summit of Mt Hood.

Like here, the forests I grew up in are stressed from drought and have not been allowed to burn naturally, so there's a lot of dry fuel there, and it's burning. The indigenous peoples of this county took better care of the land than most of us European immigrants have done. They had a spiritual connection with the living Earth.

In 1871 members of the Pomo Tribe were forced to march from Potter Valley, their home, to the Round Valley. It's said that the Eel River ran red with the blood of the Native people who died at the hands of that unmerciful militia, who herded them and murdered the ones who couldn't keep up. If you've driven on Highway 162 to Covelo, you've crossed over Blood Run Creek that memorializes this ruthless event.

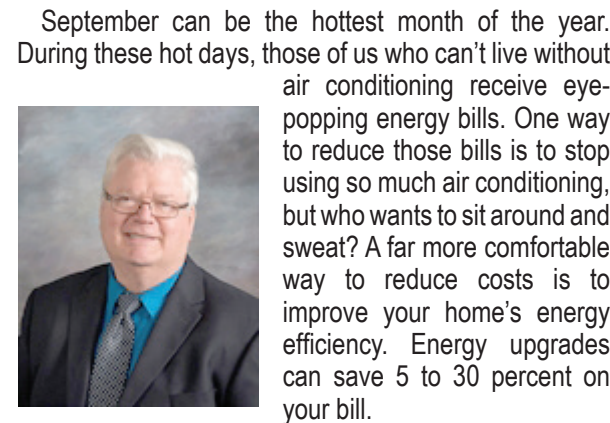
There is also an island in Clear Lake known as Bloody Island where the native Pomo and Wappo people were enslaved by Kentucky immigrant Andrew Kelsey and his business partner, Charles Stone, until they were forced to endure. Eventually the Native people rose up and killed their enslavers-rapists-torturers and the U.S. Calvary murdered most of the enslaved in retaliation, thus the name Bloody Island. Kelseyville in Lake County is, I believe, named after Andrew Kelsey.

It seems sometimes that the pursuit of wealth and power knows no crime horrendous enough to temper that greed and lust.

Perhaps I got sidetracked, but we should at least know the history of the place we live in, especially when we see that same money / power lust trying to dominate even those of us that are not native to this land. Like the characters in "A Place We Can Call Home Again" **Journal** Over on page RE4

COLUMN | How's the Market?

# Home energy audits



Richard Selzer  
Columnist

September can be the hottest month of the year. During these hot days, those of us who can't live without air conditioning receive eye-popping energy bills. One way to reduce those bills is to stop using so much air conditioning, but who wants to sit around and sweat? A far more comfortable way to reduce costs is to improve your home's energy efficiency. Energy upgrades can save 5 to 30 percent on your bill.

One way to figure out where your home is leaking energy is to invest in an energy audit. Certified auditors typically check for air leaks, measure how much insulation you have, and assess whether your heating and air conditioning system is working at full capacity.

While some upgrades can be expensive, plenty are not. An energy auditor can help you figure out all the options, so you can tackle home improvements at your time and budget allow.

Auditors have a whole host of tools at their disposal, from infrared thermal cameras to draft gauges and moisture meters. Chances are, you'll be astounded when you find out how much energy escapes from your windows, doors and attic.

If you live in a 70-year-old house like mine, with single-pane windows, you probably have air gaps all over the place. Think about how many times windows get opened and closed over the years. Combine that with the fact that wood frames shrink when exposed to moisture and fluctuating temperatures, and you can see why older windows aren't as snug as they were when the house was built.

The same goes for doors. How many times have you opened and closed your front door? If teenagers have lived there, the door may have even been slammed a time or two. So, much like your windows, that door is not the same airtight door you once knew and loved.

When an energy auditor examines your home, it can be fun to watch the thermal-imaging scan. The heat shows up in color: dark red is the hottest, moving through yellow into greens, blues and purple as things cool. In summer, windows warmed by the sun show up as red or yellow, while air conditioning vents are blue. So, as the thermal camera records colors, not only can you see heat coming in through the glass panes of windows, but you can also see problem areas around windows, doors, light fixtures, electrical outlets, and elsewhere.

Energy auditors provide detailed reports with images, graphics and recommendations. Be aware that in Willits, most folks who provide these audits are also selling a service. This doesn't make their report invalid, but it is

worth noting. People who sell windows, for example, might focus their attention on the gaps and broken seals around windows because it's what they know. Similarly, people who install and repair heating, ventilation and air conditioning (HVAC) systems tend to focus on ducting.

Here are some of the common recommendations for improving energy efficiency.

### Air sealing

Initially, you can do the easy fixes like picking up \$15 worth of weather stripping at Mendo Mill to prevent air from escaping around the doors. While you're at the hardware store, you might as well pick up the foam pads that go on the back of outlet and light switch plates.

Assuring that ductwork is in good working order can also save you money. I once discovered that the ducting leading to the vent in my living room had become disconnected, so I had been cooling the crawl space under my home. I'm sure the critters who live under the house were thrilled; I was not. (Also, a great way to improve the efficiency and life of your HVAC system is to replace the filters regularly.)

If your audit shows significant air loss around windows, especially if you have old, single-pane windows, it may be time to install dual-pane windows.

### Insulation and attic fans

Once you've sealed your home, install as much insulation as you can. Insulation keeps things cool in summer and warm in winter. In the attic, if you have exposed joists, cover those with insulation, too. While you're in the attic, consider installing an attic fan. It's a great way to reduce the overall temperature of your home and it can also extend the life of your roof.

### Energy efficient appliances

One final way to improve your home's energy efficiency is to install energy-efficient appliances. These are big-ticket items, so they may have to wait.

Whether it's a hot Willits summer or a chilly Willits winter, making your home more energy efficient is a smart move – and some upgrades allow you to take advantage of tax savings. I highly recommend you visit [www.energy.gov/energysaver/articles/energy-saver-101-infographic-home-energy-audits](http://www.energy.gov/energysaver/articles/energy-saver-101-infographic-home-energy-audits), as it has far more detailed information.

If you have questions about real estate or property management, contact me at [rselzer@selzerrealty.com](mailto:rselzer@selzerrealty.com). If you have ideas for this column, let me know. (If I use your suggestion in a column, I'll send you a \$25 gift card to Loose Caboose!) If you'd like to read previous articles, visit [www.selzerrealty.com](http://www.selzerrealty.com) and click on "How's the Market?"

Richard Selzer is a real estate broker who has been in the business for more than 45 years. The opinions expressed here are his and do not necessarily represent his affiliated organizations.

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Nicholas Casagrande  
Columnist

COLUMN | Numbers by Nick

# Do elections affect investment and tax planning?

Neighbors,

Hey there! There is an election around the corner – local, state and national! VOTE please, it's a privilege and truly impacts our daily lives.

YES, we are dealing with a lot of information about the election across our media – print, TV, online, radio, at the coffee shop, on your dog walk, etc. As a financial advisor and tax strategist / preparer, I have many questions from clients on how the election can affect their investment and tax planning.

On the investment side, my best advice is to have a plan in place with clear annual and long-term investment goals. And then the discipline to check in on your plan quarterly and adjust as needed. Historically, elections alone do not impact the markets. Corporate earnings and economics and interest rates and inflation trends move markets more than elections. We will continue to see market gyrations. There will be a propensity to move money and reposition, and this is a case-by-case decision. It will be important to not have your emotions take over when there are swings in the markets.

On the tax side, I recommend a good plan with clear goals also – checking in on your taxes is inherent when they are prepared and submitted each year. Keep in mind that in 2025 many of the provisions of the Tax Cut and Jobs Act passed in 2017 are set to expire, which can impact your tax liability and thus what our government receives for programs and to address the deficit. Some

of the provisions in play are the Child Tax Credit, standard deduction amounts, the corporate tax rate, and tariffs. The deadline to set up a simple IRA is October 1, 2024 for the current tax year. Should you need assistance, please reach out to me.

The Republican and Democratic parties have varying views on taxation impacting individual and corporate tax strategies. Your plans need to be adjusted to maximize tax savings, as there will be tax changes by whomever is promising a golden future.

Every four years we vote for a president, and with every new administration, some things will change, some things will remain the same. Election cycles require careful review and balancing of long-term goals and short-term adjustments.

Please let me know if I can work with you on investment and tax plans.

My best,  
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.

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# Buying Tips

## Mobile/Manufactured Home Insurance Buying Tips

Posted by United Policyholders

The goal of these mobile home / manufactured home insurance buying tips is to help you be adequately insured against everyday risks and disasters and avoid insurance gaps. Please refer to our Manufactured Home Insurance Basics at <https://uphelp.org/buying-tips/mobile-manufactured-home-basics/> for more info on the types of coverage in a typical policy.

### Mobile/Manufactured Home Buying Tips

**Aim for adequate Dwelling coverage.** The most important coverage to focus on when shopping for manufactured home insurance is the "Dwelling." New manufactured homes cost upwards of \$100,000 or more. Shop for Replacement Cost, aka RCV, insurance, which pays to replace your dwelling, up to policy limits. In many policies, Personal Property coverage limits are set automatically as a percentage of Dwelling limits – so if your dwelling is underinsured, your personal property will be underinsured, too.

**Aim for Replacement Cost coverage, not Actual Cash Value, aka ACV, coverage.** A standard Mobile/Manufactured Home policy gives you only actual cash value, not replacement cost value. If you have lived in your home a while there is likely a HUGE cost difference between the depreciated value of your current home and the cost of purchasing a new one. This is the same for your personal property – RC is better, ACV is cheaper. If you have RC coverage, your insurance company will reimburse you for the actual cost of replacing what you lost. If you only have ACV, your insurance company will pay the used (depreciated) price a willing buyer would have paid you immediately before the loss. We strongly recommend replacement cost coverage if you can afford it.

**Create a basic inventory list** of everything you own. Start with the most valuable items. A convenient time to do this is when you are packing or unpacking for a move. Use your phone to take pictures or a video of your belongings. Learn more about how to create your inventory here <https://uphelp.org/buying-tips/how-to-create-a-home-inventory/> where you can also find UP's free home inventory spreadsheet.

**Do the math.** Estimate approximately how much it would cost to replace each item on your inventory.

**Store your inventory** in a safe location online or outside your home. If you ever have a loss and need to file a claim, the insurance company will ask you to itemize every item that was damaged or destroyed. Having a pre-loss inventory will be a huge time and hassle saver.

**Think about your local risks.** Fires and theft can happen anywhere; earthquakes and floods are more region-specific. You may need to buy a separate policy for earthquakes and/or flooding.

**Do you live in a manufactured home community with a homeowners association, aka HOA?** If so, you may be required to include "Special Loss Assessment" coverage in the policy on your unit.

**Find the policy that best fits your wants and needs:** As tempting as it is to shop on price alone, we recommend against that. The old saying, "Don't

be penny-wise and pound-foolish" applies here. We know you don't want to waste money, but having enough insurance is important.

**Work with a good agent or broker.** "Captive agents" can only sell one insurer's policies so they offer fewer choices. "Independent agents" also called "brokers" sell a wider array of choices.

**Shop around:** Aim to get a few quotes and compare what they offer.

**If there are claims on your "CLUE" report** that put you in a higher risk category, your insurance will cost more. Request a copy of this report at [www.consumer.risk.lexisnexis.com](http://www.consumer.risk.lexisnexis.com), review it and correct any errors that may flag you as a higher risk.

**Avoid paying for coverage you don't need.** Ask an agent to help you customize.

**Ask for discounts:** Don't wait for insurers to offer. Consider multi-line discounts by purchasing your auto, life, and/or liability umbrella insurance coverage from the same company. Discounts may also be available for having a fire extinguisher in your home, a home security system, having a clean claim history, and having good credit. Ask if there are any special membership-related discounts (AAA, Costco, Sams, AARP, etc.). If your mobile home has secure anchoring to a concrete slab or foundation, you may be eligible for discounts.

**Customize your safety net.** A standard manufactured homeowner's policy has caps/limits on payments for certain items such as business equipment, jewelry, firearms, and electronics. If you work from home, have collections, art, or other high value items, consider buying extra coverage, known in insurance lingo as a "rider" or an "endorsement."

**"Personal property"** means clothing, furnishings, furniture, but also refrigerators, stoves, washing machines, dryers, and, in most cases, HVAC systems (less the ducts and vents built into the mobile home). A standard mobile home policy will typically cover personal property items on an "actual cash value" basis. If you only have ACV, your insurance company will not pay the full cost of replacing items. We strongly recommend replacement cost coverage if you can afford it.

**Higher deductibles = lower premiums.** Your deductible is a set dollar amount of a loss that you have to pay out of pocket before insurance kicks in. Ask for a higher deductible if you want to pay less for your insurance.

*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. "30 Years: Educating - Advocating - Empowering." To learn more, visit [www.uphelp.org](http://www.uphelp.org).*

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The rest of **Journal** | From page RE2

Home Again," many of us are trying to survive, even thrive – as super wealthy people, corporations and some "religions" try to dominate our nation. Need I remind you how important it is to vote?

In our often troubled world, some humans think little of murdering other humans, where war and gun violence is an everyday thing. We're forced to think about this every day because we can't avoid it in our hyper-connected world. Yet, we're still creative beings capable of problem-solving. We still have personal power. There's mortality, the inevitable end to our lives. There's still a kind of mystical place called Mendocino County, with its ancient life, with its sometimes traditions of reverence for the land, and the perfumed air, and the ocean that splashes onto the shore.

Maybe the kind of legend of Mendocino County that I heard about and began to yearn for as a young man is truly a real thing. I certainly have grown here, grown old and grown to love this place. I never take it for granted. I'm still in awe of this place. I don't take for granted the people who were here first and were and still are mistreated. I don't know why life unfolds as it does. I find myself here. I try to be the best person I can be. I try to be kind and honest, and I'm imperfect. That's the best a person like me can do or be. I have little understanding of "life" or why it is the way it is.

In the evening I often look up at the sky as I go outside with my little dog for her last pee of the evening before bedtime. I look up at the stars, the nearest being trillions of miles from Earth. Some of those distant stars may not even be there anymore given the time it takes for their light to reach our little Earth. They may have "Earths" of their own, beings of their own, with dreams of their own. Perhaps those beings and their dreams have long ago ceased to exist, if they ever did. It's unlikely we'll ever know. Our own Earth will likely be just another barren rock caught in the swirl of the universe in time. Perhaps some being is looking at the evening sky and seeing the light from our little Sun, that may have burned out long ago, and wonder about time and if there is other "life" out there.

We're tiny creatures it seems, but perhaps part of something much larger and more profound, perhaps always growing and changing. Are there other "Mendocino Counties" out there? Other places that inspire dreams and hoped-for life changes? I believe there are and that there always will be, even when my body is just scattered particles of dust in space that may become part of some dreamer looking for meaning in life as they looks at the stars, with lots of things they want to do and be.

I don't mean for this to sound like I think any of us are inconsequential. Some think that every thought, every action, has consequence, has "creation" as an elemental component of it. Like waves of energy emanating out and shaping – what? Existence. If so, then one might consider their thoughts and actions. This may sound naive, but what's the best I can be or do? It's always a choice. Not always the "biggest" thing. After all, what is "big" anyway?

*Bill Barksdale was inducted into the 2016 Realtor® Hall of Fame, and served as Chair of the County of Mendocino Assessment Appeals Board settling property tax disputes between the County Assessor & citizens and businesses. DRE# 01106662, Coldwell Banker Mendo Realty Inc. Read more of Bill's columns on his blog at [www.bbarksdale.com](http://www.bbarksdale.com). 707-489-2232*

### 129.8+/- Acres Outstanding Ranch Property

Move to the country and enjoy the ranch lifestyle on this lovely acreage. There is a gorgeous lodge style home with 3 bedrooms, 3 baths. It features a vaulted ceiling in the spacious living room, a large rocked fireplace, an open floorplan into the kitchen and dining area. The master suite is on the main level with a large closet and an adjacent bath. Upstairs there are 2 bedrooms, a sitting area and storage closets. The barn is 40x60, lots of space for hay, equipment and 2 stalls for horses. There are 5 fenced pastures. There is so much to see here.

**\$1,695,000**



### 20+/- Acres Covelo Valley Property With Beautiful Log Home

3 beds, 1.5 ba, 1,800 sq. ft. custom home. Cozy living room, large kitchen with loads of cabinets and counter space. Also has a laundry room/pantry with storage. Nice decks. There's a 1,200 sq. ft. studio apartment above the barn/shop. Fabulous large shop with storage. Fenced pastures for livestock and haying for your animals. Abundant water. PG&E private location in the valley, close to town.

**\$950,000**

### 150+/- Acres Gorgeous Private Covelo Location



There is a 1500+/- sq. ft. custom built farm house main home with 2 beds, 2 baths, laundry and office. With 3 well-built sleeping cabins, this property would be a perfect place to create a retreat and it has a bath house that is partially completed. Features are a beautiful pond, several outbuildings, gentle land, fenced gardens, excellent abundant water from wells and year round springs.

**\$550,000**

### Residential Building Lot on Holly and Poplar

All utilities are available, convenient location in town.

**\$100,000**

### 22+/- Level Park-Like Acres

This beautiful land borders the South Fork of the Eel River. There are many open meadows throughout for lovely easy building sites. There is paved road access and PG&E on the corner of the property. Primary tree types are redwood and fir, with some mixed madrone and oak. It is zoned I2 which allows for residential, commercial up to Industrial use, many possibilities. It is approximately 15 minutes west of Laytonville right off of Branscomb Road.

**\$230,000**

### 3.3+/- Level Acres

Great opportunity for a commercial business or investment property. There is a 1,700+/- sq. ft. office building with 4 separate offices and 2,646+/- storage attached. The metal shop is 4,608+/- sq. ft. with drive thru bays and roll up doors. Approximately 3 acres are paved. There is a new septic system and city water. Used previously for years as a truck shop business. Many more details call for information.

**\$660,000**

### 10.17+/- Acres Pine Mountain Property

Private setting with level building site, spring water, power on site, a couple of storage units. 15 minutes from town, nice neighborhood.

**\$189,000**

### Beautiful Level Lot in Town

Zoned commercial but could have a residence and a business with approval from the City of Willits. Convenient location, pretty spot.

**\$79,500**

### Level Commercial Lot on Main Street - Hwy. 101

Great visibility for a business. It may be possible to have a residence as well as a business location. All utilities are available.

**\$134,000**



For information or an appointment to view please call:

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## COLDWELL BANKER

### MENDO REALTY

40 YEARS AND COUNTING

Charming 1-bed, 1-bath residence nestled on the coveted West Side. This home boasts a laundry area and ample storage. This home is ready for a modern revamp. Embrace the chance to create your perfect retreat!

**PRESENTED AT: \$239,000**

2 bedroom, 1 bathroom home is move-in ready. Private backyard next to a flowing creek. A complete solar system is owned. Walking distance to shopping, restaurants and transportation.

**PRESENTED AT: \$250,000**

2,640 +/- sq. ft. custom home with 4 large bedrooms, and 3 full baths. Family room with a woodstove. Custom wood cabinets throughout. Two car attached garage. Huge shop with skylights, half bath, and woodstove.

**PRESENTED AT: \$344,900**

2 Bed, 2 bath home with central heating and air conditioning, woodstove insert in the raised hearth. Oversized 2-car garage includes a bonus utility/workshop. Property also includes a one-bed studio with a bathroom, kitchenette, and laundry facilities.

**PRESENTED AT: \$475,000**

5-bed, 3-bath, 2,772 sq. ft. home. Spacious living room and family room, each featuring its own fireplace. Formal dining room, butler's pantry, 2-car garage, and an additional extra room ideal for a home office, gym, or playroom.

**PRESENTED AT: \$575,000**

Craftsman-style home currently divided into four rented apartments, all separately metered for natural gas and water. 3 apartments have a kitchen and a full bathroom. 1 apartment has 2 bedrooms, 1 bath, and a bonus room. Large backyard, decks and porches.

**REDUCED TO: \$685,000**



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Contact one of our experienced agents to find homes for sale in Willits or Mendocino County.

**FOR MORE INFORMATION, VISIT US AT [CBMENDOREALTY.COM](http://CBMENDOREALTY.COM)**