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The North Coast's Daily Newspaper, Founded 1854

FOR THE PERIOD OF
MAY 14TH - 27TH, 2021





HUMBOLDT NORTH COAST HOMES

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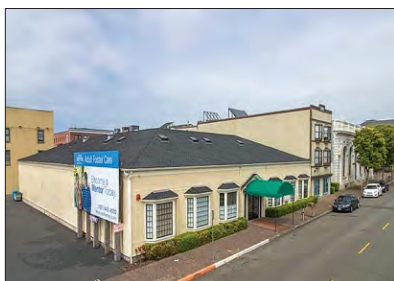


TINA *Christensen-Kable*

(707) 445-8811 ext.122

www.cuttenrealty.com

DRE#00476701



EUREKA \$999,000

- Old Town Location
- 14,000 Square Feet
- Multi-use Office Building
- 6.5 Baths
- Ideal Investment



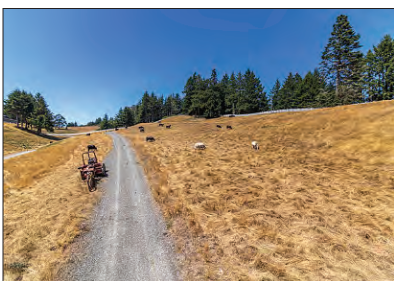
EUREKA \$479,000

- Cutten Charmer
- 3 Bedrooms
- 2 Bathrooms
- 1,380 Square Feet Open Floor Plan
- Gourmet Kitchen



ARCATA \$325,000

- Fickle Hill Location
- 3 Acre Parcel
- Valley, City & Bay Views
- Build Your Dream Home



FORTUNA \$259,000

- Over 5 Acre Parcel
- Beautiful Views of Eel River Valley
- Country Living
- Community Water & Perc Tested



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ARCATA **\$459,000**

- 3 Bedrooms • 2 Bathrooms • 1,884 Square Feet
- Updated Kitchen • .25 Acre Lot



CUTTEN **\$659,000**

- 4 Bedrooms • 3 Bathrooms • 2,140 Square Feet
- Duplex in Back • .51 Acre Lot



HUMBOLDT HILL **\$425,000**

- 3 Bedrooms • 2 Bathrooms • 1,515 Square Feet
- Open Floor Plan • Cul-De-Sac Location



ARCATA **\$2,200,000**

- Historic Chapman House • 4 Bed, 3.5 Bath Main Home
- 2,410 Square Feet • Encompasses 4 units on .36 Acres



KNEELAND **\$865,000**

- 3 Bedrooms • 3 Bathrooms • 2,559 Square Feet
- Grand Lodge Feel on 41 Acres • Breathtaking Views



CUTTEN **\$699,000**

- Beautiful Custom Home • 4 Bedrooms, 3.5 Bathrooms
- 2,473 Square Feet • Attached Garage • Gated Community



GARBERVILLE **\$329,000**

- Palomino Estates • 3 Bedrooms • 2 Bathrooms
- 1,424 Square Feet • .23 Acres • Private Backyard



EUREKA **\$420,000**

- 3 Bedrooms • 2 Bathrooms • 1,950 Square Feet
- .25 Acre Lot • 2 Living Rooms • Great Curb Appeal



EUREKA **\$289,000**

- 3 Bedrooms • 1 Bathroom • 1,100 Square Feet
- Large Flat Yard • Single Car Garage

(707) 445-8811 (800) 776-4458 2120 Campton Road Suite C, Eureka, CA 95503

Don't make the biggest investment of your life without the knowledge you need to make a wise decision. Call us for a personal market consultation, evening appointment available.

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Erica Lankila
Realtor

(707) 839-1521 • (707) 839-1567 - FAX • 1629 Central Ave. • McKinleyville, CA 95519 • www.mingtreerealty.com DRE # 00814886



Beautiful brand new 3 bedroom, 2 bath custom home with many special finishes nestled on the outskirts of McKinleyville. Natural greenery provides a peaceful setting in back and the new fences along the sides and front help put you in your own world. The home features an inviting redwood front porch and living room with vaulted ceilings. Bamboo and tile flooring. Open kitchen with a redwood breakfast bar, new stainless steel appliances, quartz countertops, wood cased windows, and tiled backsplash. These are just some of the extras that are everywhere you look. Visit our website for the virtual tour and photos, and call today for your private showing!
MCKINLEYVILLE \$399,000 #258732



Opportunity is A-Knocking!! 2 homes on one parcel with a great rental history! Large open corner lot that is approximately .41 acres, and is close to the dunes and Bay. One home is a 3 bedroom 1 bath with approximately 952 sq ft, and the other one is a 2 bedroom, 1 bath with approximately 676 sq ft. Don't let this one pass you by! Call for a private showing today!!
MANILA \$352,000 #258586



±9 Acres In Sunny Willow Creek! This may be just the perfect place for your Sunny Summer Get-Away! Potential for views over the Bigfoot Subdivision, wooded privacy and just minutes to town. Zoned AG-B-5(5) per Humboldt GIS. Call County Planning to learn all of the possibilities this parcel holds and check out all of the photos at www.mingtreerealty.com. Buyer should verify all property details, size and dimensions. Call for more information today.
WILLOW CREEK \$117,000 MLS 257551



Great location for these 4 + acres in Sunny Fortuna! Zoned Multi-family and within City limits! This property has subdivision potential for a developer, or may appeal to someone looking to build a new home and use the acreage for some agricultural purposes. All utilities are available at the street. Convenient to shopping and many other services.
FORTUNA \$455,000 #257872



Enjoy the outdoors in your own private getaway! This home is approximately 2,140 sq ft with 3 bedrooms, 2 baths on about 5.5 acres. This piece of treasure is a gardeners dream with a garage that has been converted in to a large rec room. Freshly painted exterior, Mature landscaping and several varieties of apple and pear trees. Plenty of room for horses or other farm animals, and includes a chicken coop. Start 2021 out living in this charming home!
FERNBRIDGE \$550,000 #257919



Great Starter home in popular McKinleyville subdivision! This 3 bedroom, 2 bath home has newer laminate flooring, a wood stove on a brick hearth, recessed lighting, some updated bathroom fixtures with tile floors added, and a new furnace was installed in 2020. There is a sunny new deck off of the living room and a large back yard with excellent exposure, a fenced off garden area, fruit trees and a garden shed. The gated carport area allows off street access and includes covered firewood storage area. Won't last long, call for an appointment today!
MCKINLEYVILLE \$347,000 #258301



Like new in McKinleyville! This 2 story McKinleyville home was built in 2017 with 2 X 6 exterior construction. Corner lot with an inviting front porch. 3 Bedrooms, 2 ½ bathrooms and double walk-in closets in the Master bedroom. The spacious kitchen has an island with breakfast bar and looks out to the back yard and partially covered deck. Laminate floors downstairs and new carpet upstairs. If you're looking for something a little different than the classic cookie cutter home, this is your opportunity. Visit our webpage for the virtual tour and call today!!
MCKINLEYVILLE \$455,000 #258276



Great McKinleyville Location! This 3 bedroom, 2 bath home has approximately 1600 Sq Ft and features a separate Living room/Den area that would make a great office, a large Family room with vaulted ceilings, skylights and a wood stove. Laminate floors, separate indoor laundry room and a big back yard with fruit trees, blueberry bushes, and a new cover over the deck and patio area. Won't last long, call for an appointment today!!
MCKINLEYVILLE \$419,900 #258560



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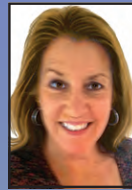
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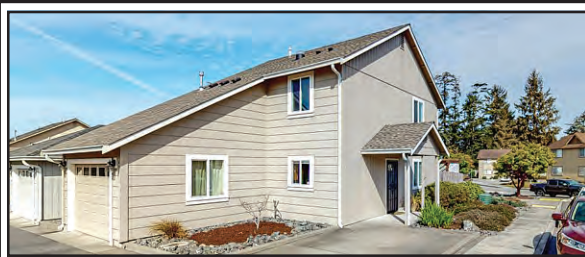


Sarah Ammon
(707) 601-4822



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Spring into a New Home!



Looking for Home Ownership without a lot of maintenance? Check out this Home New on the Market for the Family on the GO! Easy Low Maintenance near TOWN CENTER and SCHOOLS. Built in 2012 by JLF Construction. Be the NEXT Homeowner of this Quality Built spacious Home. 3 Bedrooms, 2.5 Baths and inside Laundry with an attached Garage. **\$389,900**



Very Tentative Plan for this 2.7 Acre parcel in Fortuna zoned Multi Family in a great location close to Shopping and a Park. Plan shows 29 One Bedroom Units and 29 Two Bedroom Units. Soils Investigation completed by Whitchurch Engineering under Documents. Possibly Design a Project that can also go through a Subdivision Split while going through the Development and Construction. **\$549,900**



Build your DREAM home in this East McKinleyville Neighborhood of Homes that are all over \$500,000 with a neighborhood of even more expensive homes nearby. **\$179,000**



Charming Arcata Home with Hardwood Floors, Fireplace, Nice Size Separate Laundry And a Dining Area that opens onto a GREEN HOUSE with the soil amended to start your Vegetables/Flower Garden. Great Corner Lot and plenty of room for the kids and the dog! Come join this Great Arcata Neighborhood with lots of Bicycling and Dog Walking and it even has a Neighborhood Grocery Store. Fresh Interior Paint and Newly Refinished Oak Floors make this HOME move in ready! **\$384,900**



Have you been thinking of building your dream home? Consider this large lot with Southern exposure and views in the city of Eureka. Priced to sell and it might be possible to split the lot but you don't have to. **\$109,000**



Coming soon! Pass through a covered bridge and don't forget to wave at passing cars as you go to your 3 bedroom, 2 Bathroom home situated on over 1/2 an acre. This nice home will surely make you want to move right in! Call for a showing today! **\$399,900**



Two building lots in Cutten: Lot 7 (**\$69,900**) and Lot 8 (**\$74,900**) located on Briarwood Circle potential views and a quiet neighborhood. Build your next home here! Call for more details.



Join this Desirable Neighborhood with this 1.64 Acre Lot Ready to Build your Dream Home. Behind a Security Gate with a Paved Road to the Property just start Thinking about Building in the Cutten Area with Plenty of Room to Play With! Don't miss this Opportunity with the Ability to Create as much Privacy as you would like. Cut Trees, Create Views of the McKay Tract and when that Home is Completed....enjoy the Recreation Area right in your Back Yard! Plans are for Bike Trails and a Trail Head around Eggert Road but easy access from this Parcel to the McKay Tract. **\$139,900**



Own a piece of the Redwood Coast with this Westhaven Lot with a couple of Redwood Trees and a Creek Running through it. All information states this is a challenging and probably not a buildable lot however if you love the WESTHAVEN Community maybe purchase for a charitable contribution to The Land Trust or the Westhaven Community Services District. Obtain an Appraisal and make this an itemized deduction for you for the Tax Year. **\$29,900**





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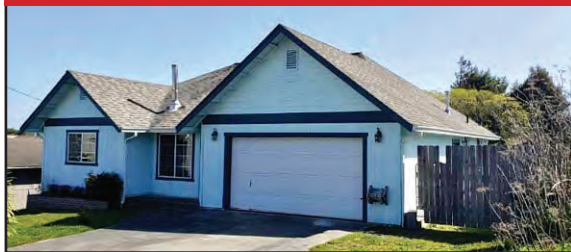
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MOVE-IN READY IN MYRTLETOWN AREA!

- Freshly updated 2/1.5 home
- Deck and fenced back yard
- New interior paint, flooring
- Backs up to greenbelt
- Nice location near Myrtletown

Listed for \$299,900

NEW LISTING



GREAT EUREKA HOME!

- 2/1 Bungalow just under 1,000 sf
- Oversized lot with mature landscaping
- Redwood construction, hardwood floors
- Newer roof, central heat, upgraded electrical
- Detached 2-car garage, off-street parking
- Close to Redwood Acres & McKay Comm. Forest

EUREKA - \$333,000

**INCREASE
YOUR
SALES**



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at 441-0571**

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NEW PRICE

ARCATA - LAZY 2BD, 1BA manu-home offers a kitchen with custom oak cabinets + granite countertops, new laminate flooring in most of the home, and areas of new interior paint. The living room's "pop-out" adds extra space. The bathroom features a walk-in spa tub & bench seating. Also includes the washer & dryer, some updated vinyl windows, and a large master bedroom. **\$55,000**



McKINLEYVILLE DEVELOPMENT POTENTIAL
Centrally located flat service commercial site between two signaled intersections with 160 feet of frontage on McKinleyville's main thoroughfare. Existing building is 2,400 square feet being operated as a tavern. **\$875,000**



SALYER Riverfront property ready for your dream home in a gated community of high-end properties. 28+ acre parcel spans the Trinity River, has a permitted water well, approved septic system in place, and PG&E power is nearby. Private beach access for community residents only. **\$300,000**



SALYER 5+ acre lot, available, ready to build in Riverbend, a premier gated community. Sits behind a locked gate, has nearby power + phone, and just minutes from a private river beach. Call for more information and complete list of parcel details. **\$169,500**



Robin Bailie
Realtor
(707) 362-2074
DRE# 01917688



Maya Conrad, Realtor
(707) 498-2025
DRE #01717594



EUREKA Custom 3BD, 2.5BA on a quiet cul-de-sac. The generous sized kitchen/dining/family room has easy access to the landscaped south facing back yard. The laundry room, living room & powder room are downstairs. Master suite, 2 bedrooms + another bathroom are upstairs. **\$510,000**



ARCATA Easy living in this 3 bedroom 2 bath home in Vaissade Estates subdivision with a 2 car garage and south facing back yard. House is on a cul-de-sac close to a neighborhood park, HSU and bus lines! Sewer lateral certificate is in the works. **\$375,000**



CUTTEN Your private redwood & rhododendron 5 acre park awaits! With end of cul-de-sac location, this spacious & well-kept 3BD, 2BA ranch home overlooks an amazing private backyard - indoor/outdoor entertaining opportunities abound! Enjoy morning coffee on the front deck, afternoon relaxing in the heated sunroom and evening cocktails and barbecues on the back deck. Open floor plan, hardwood floors, gorgeous sunroom, and fresh interior + exterior paint. **\$599,000**





Greg Anderson, Broker
(707) 599-3400
DRE# 00448470



Patty Stearns, Broker, GRI
(707) 599-7145
pattystearns.com • DRE# 00795877



WALKER POINT 270 degrees of panoramic views, convenient location, and serene seclusion all on 2.5 acres. Borders a designated Wildlife Area, home to a wide variety of bird species both migratory and resident; a classic Birder's Paradise! Custom construction, 4BD, 3BA, 3000+ sq.ft., open floor plan, stunning view windows, sun decks, a cute fishpond, mature & easy-care landscaping, plenty of room for a garden. This peaceful retreat awaits... **\$1,050,000**



ARCATA This is a unique opportunity on Arcata's East side to create an accessible home with rental potential, a gorgeous sunset view, and walkable access to the Arcata Plaza and Humboldt State University. Be part of Arcata's newest micro neighborhood. Current plan includes a generous 1 bedroom accessory dwelling unit on the street level. **\$249,500**



BURNT RANCH SUN, SPACE, SERENITY, LOCATION, PRIVACY. Beautifully crafted, farmhouse style, 2BD, 2BA home with all the modern amenities located on **5.70 ACRES**. Spectacular mountain views! Hardi Plank siding & 40 year roof keep maintenance low. Unique rock hearth fireplace. Custom maple cabinets in kitchen. Vaulted ceilings, den/office/media area, and slate-tiled bathroom in master bedroom. Also includes three developed and fenced garden areas. This is indeed that "perfect getaway from the coastal fog"... **\$475,000**



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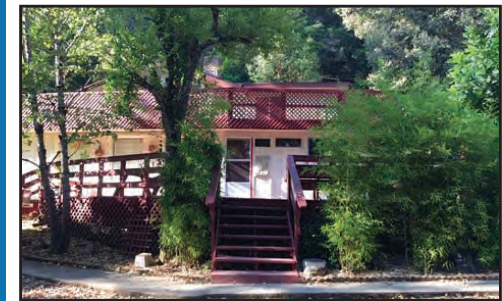
ARCATA Quaint, clean and very comfortable, this 1BD, 1BA, 536 sq ft home has lots to offer. Located just blocks from the heart of Arcata and walking distance to shops, restaurants, movies, the Arcata marsh and more! This home is move-in ready! **Income specific, call for details. \$90,000**



EUREKA Adorable bungalow just waiting for you. 2BD, 1BA home with fabulous greenbelt view off the partially covered back deck. Gardener's paradise. Come see for yourself! **\$289,000**



McKINLEYVILLE 3BD, 2BA, 1200 sq. ft. home offers tile entry, fresh paint in & out, newer laminate flooring, freshly planted grass, fruit trees, fully fenced and a large gate. Also, well sized kitchen + breakfast bar, pantry, separate dining room, large living room. Built-in storage in the garage, hot tub in the yard. **\$335,000**



WILLOW CREEK Two city lots, 1.10 acres, 1600 sq. ft. 3BD/2BA home, lots of privacy, mature landscaping, and a huge above ground swimming pool! Kimtu Beach and access to the Trinity River are just minutes away. Seller says that the home is a bit of a fixer but is very easy to work on. Prime opportunity for the right person to build some quick sweat equity. **\$200,000**



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Antoinette LaRocca
362-7735



\$995,000, 3 bed, 2 bath, 2,480 sq ft tasteful home on 32+ acres 15 miles from Willow Creek, large screened sitting porch, walk in pantry, bamboo floors, library, second structure is an artist studio.



\$500,000, 4 bed, 2 bath, 3,900 sq ft solid old growth redwood building with unlimited possibilities, almost one acre, currently being used as a church, exceptional open beam vaulted ceilings, and a peek of the ocean.



\$429,900, 3 bed, 2 bath, 1,300 sq ft beautiful Eureka home delightfully remodeled with great floor plan, vaulted ceilings in the great room, stunning fireplace in living room, newer kitchen has granite counters.



\$289,000, 3 bed, 1 bath, 1,277 sq ft remodeled Eureka bungalow on dead end street, beautiful greenbelt views, fresh exterior paint, rustic stone fireplace, deck & patio area, large downstairs basement for storage.



\$220,000, 3 bed, 1 bath, 966 sq ft Hydesville home, very peaceful setting with views of pastures, built in 1904, some say part of the house was a stagecoach stop, been in the same family since the 30's or 40's.



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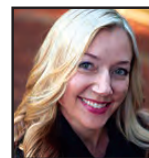
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Wendy Medders (707) 599-6407



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Candice Martella (707) 498-5533



Katy Lund (707) 672-5707



Jeanny Grunert (707) 298-4895

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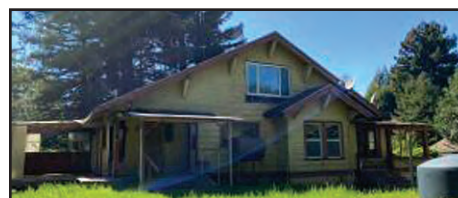
www.SixRiversRealEstate.com



Situated in an excellent downtown location is this elegant 5 bedroom 2 bath 2300 sq ft Victorian. Easily walkable to Rohnert Park and downtown Fortuna. This home has been meticulously maintained. Beautiful updated kitchen, updated bathrooms and a nice functioning floor plan. This home features many distinctive features such as tin ceilings in several rooms, glass doors and vintage hardware. Separate, large laundry room. Downstairs bedroom/studio allows for mother-in-law living or long term guests. Beautiful mature, low maintenance landscaping with private outdoor living. Parking for small RV with on-site hookups. Attached 2 car garage with direct access to house. Three loft areas above garage, one with skylight. Enjoy Victorian living with all the modern conveniences. **\$549,000**



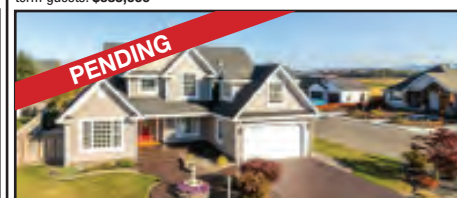
Last lot! Beautiful view lot and it's ready for you to build your forever home. All utilities at street. Great quiet Cut de sac. Views of the Newburg Park. **\$95,000**



Bring your hammer, bring you paint brush and bring your creative mind. You can enjoy your own Redwood trees on this 1.43 acres. This home still has some character and charm. Large upstairs could be large master or two additional rooms. **\$362,000**



Incredible property! nearly 2 acres with a fully restored 2700+ home and a huge two story shop that is a mans dream. Beautiful hardwood floors throughout that have been recently refinished. New paint in the entire interior. Pest inspection and clearance to be provided. This property has it all and in sunny Carliotta weather! Call your agent and visit this home quickly because it won't be on the market long! Full RV hookup for those long term guests. **\$685,000**



Prepare to be IMPRESSED! This stunning home features 2,840 sq. ft. of living space that includes 4 bedrooms, 2 1/2 baths, a spacious living room, formal dining, large kitchen with a walk-in pantry & wet bar, granite counters & hardwood floors. The fabulous bonus room over the garage is perfect for a play room for the kids or a game room for the adults. Sitting on a 1/4 acre lot, there is a large back yard, as well as a huge deck for entertaining. No detail was overlooked when this home was built. Call today for your private showing as it won't last long. **\$749,000**



Incredible building in excellent condition with income potential. You will be so impressed with how this owner has maintained this beautiful historic building in downtown Fortuna. Original kitchen, beautiful wood floors throughout, upstairs can be a separate rental for income, two separate units that could be used for different business's. A rare opportunity for owning your own building and not paying rent but contributing for your own retirement. Property has a security alarm system and fire alarm system. Owner will provide a pest clearance at close and a credit for a new roof. On site parking lot with access to public street in front and back of building. Currently half of building is being used as Tangles beauty shop. **\$415,000**



1.15 acre freeway commercial lot. This is a flat usable lot with over 200 feet of frontage on the riverwalk path overlooking the eel river. All utilities are stubbed into the lot and ready to pull permits. Fortuna is ripe for a new business or relocation of your existing. Owners will build to suit for qualified nnn tenants. **\$375,000**

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How to save up for your first home

Home ownership is a dream for people across the globe. Many people save for years before buying their first homes, squirreling away every dollar they can with the hopes they can one day become homeowners.

But thanks to factors beyond their control, even the most devoted savers can sometimes feel like their dream of home ownership may never come true. According to the Pew Research Center, American workers' paychecks are larger than they were 40 years ago, but their purchasing power is essentially the same. Things aren't much different in Canada, where analysis from Statistics Canada and the Bank of Canada has shown that, since

2015, wage growth in Canada has been weaker than in the United States.

Various challenges can make it difficult to buy a home. However, some simple strategies can help prospective home buyers build their savings as they move closer to the day when they can call themselves 'homeowners.'

- Determine where your money is going. If you're finding it hard to grow your savings, audit your monthly expenses to determine where your money is going. Using exclusively debit or credit cards can simplify this process, as all you need to do is log into your accounts and see how your money was spent over a given period. If you routinely use cash to pay for items,

even just to buy coffee on the way to work, keep a notepad handy so you can jot down each expense. Do this for a month and then examine how you spent your money. Chances are you will see various ways to save, and you can then redirect that money into your savings account.

- Become a more savvy grocery shopper. Another great way to save more money is to alter something you already do each month: grocery shopping. If you haven't already, sign up for discount clubs at your local grocer. This is a largely effortless way for shoppers, especially those buying food for families, to save considerable amounts of money. Shopping sales at competing grocery stores also can save money.

- Dine in more often. The U.S. Department of Agriculture says that Americans spend, on average, 6 percent of their household budgets on food. However, the USDA also notes that Americans spend 5 percent of their disposable income on dining out. If these figures mirror your spending habits, you can nearly cut your food spending in half by dining out less frequently. That might be a sacrifice for foodies, but it can get you that much closer to buying your own home.

Saving enough money to purchase your first home is a worthy effort that can be made easier by employing a few budget-friendly strategies.



Millennials are US\$1 trillion in debt – but they're better at saving than previous generations



This troubling amount of debt, an increase of over 22 percent in just five years, is more than any other generation in history. This situation may leave you wondering how millennials ended up in such a sorry state.

As important as the debt is how millennials' economic choices vary from the expectations. Millennials are much more conservative than the debt balances may indicate. In fact, in comparison to previous generations this group is significantly more fiscally conservative.

A product of the times

U.S. millennials – Americans born between 1981 and 1996 – have experienced the cosmic duality of yin and yang like few other generations.

Millions across all generations have yet to fully recover from the global financial crisis, but displays of extreme wealth are more visible than ever, thanks to social media.

Millennials benefit from dramatic advances in health care, while living through an opioid epidemic that is now a major cause of death in the U.S. They have witnessed and contributed to monumental technological advances.

At the same time, they must reconcile the ethical and financial implications of 29 years of global military actions frequently led by the U.S.

Do these experiences affect the behaviors of millennials? It seems that it has led millennials to be more conservative with their money, as is well documented in studies of this group.

Compared to other generations

While the debt levels accumulated by millennials eclipse those of the previous generation, Generation X, at a similar point in time, the complexion of the debt is very different.

According to a 2018 report from the St. Louis Federal Reserve Bank, mortgage debt is about 15 percent lower for millennials and credit card debt among millennials was about two-thirds that of Gen X.

However, student loan debt was over 300 percent greater. Student debt affects a much broader age segment than just millennials, at over 43 million borrowers, but the burden weighs most heavily on this generation.

Given the behavior of previous generations, it seems that this lower credit card debt and mortgage debt reflect



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millennials' more risk-averse approach to their finances.

Another marked behavioral difference between generations is the higher levels of retirement savings among millennials than any previous generation at the same age. While Gen Xers had acquired about \$13,600 at around the same point in time, millennials have saved \$15,500 in retirement accounts on average.

Millennials are also more committed to higher education. Between 2001 and 2016, the number of people aged 25 to 29 with at least a four year degree grew by 25 percent.

Both increased retirement savings and additional education are behaviors that economists might consider conservative investment strategies, more so when paired with lower credit card debt. But these changes in attitudes or perspectives can be difficult to measure.

The housing market

Another significant departure in this generation's spending behavior is that

millennials are delaying when they enter the housing market as homeowners and take on the associated debt of owning a home.

Statistics from the U.S. Census Bureau and the American Community Survey illustrate this stark difference in homeownership. The number of millennials who own houses lags previous generations by about 8 percentage points.

Student debt was cited by the Federal Reserve in its January 2019 Consumer and Community Context report as a factor in millennials delaying homeownership. However, given millennials' propensity to contribute more to their retirement savings accounts, it's not certain that student loan debt alone is what is keeping them out of the housing market.

For example, in recent years, the trend toward urbanization has resulted in an increase in urban housing prices. This is particularly evident in counties where more young people live or are moving to.

These rising housing prices nearest

employment centers may partly explain why millennials have delayed entering the housing market.

Are millennials better off?

Perhaps a different perspective of success is required when assessing the millennial generation, a perspective that emphasizes more than the acquisition of homes and other hard assets, which is based on the relative perspective of an older generation's measures of the American Dream.

After all, previous generations have led millennials down a path of global economic uncertainties and real estate booms and busts. Millennials are now showing their reluctance to commit to such long-term debt, given the times they have lived through and the true economic return on homes. Homes return little more than the rate of inflation, and when taxes, insurance and maintenance are factored in they look even less attractive.

The net result of these behavioral changes, paired with the economics of the environment, is that millennials'

average net worth is about \$90,000, compared to Gen X of \$130,000 at a similar age point.

But I contend that net worth isn't the whole story. Millennials have emphasized post-secondary education, resulting in less time in the work force than their Gen X counterparts. Given this choice of education over employment, the net worth figures are quite logical. Although one might profess that in a few years these millennials will "catch up" and enter this phase of homeowner indebtedness, perhaps their approach on life deemphasizes the acquisition of things.

While long-term student debt has reduced millennials' ability to gather assets at the same rate as previous generations, many of this generation seem to have adopted an alternative view on assets, preferring the acquisition of experiences and savings accounts over things. Studies show that experiences lead to longer-term happiness and may provide another perspective on which to gauge the fiscal state of millennials.



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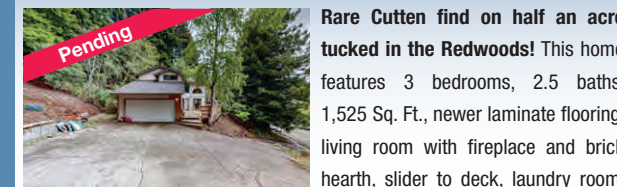
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Rare Cutten find on half an acre tucked in the Redwoods! This home features 3 bedrooms, 2.5 baths, 1,525 Sq. Ft., newer laminate flooring, living room with fireplace and brick hearth, slider to deck, laundry room, pantry, master bedroom with walk-in closet and cathedral ceilings, master bath with tile floors, shower over tub with tile, double car garage, solarium, deck, redwoods and room for exploring and entertaining. DO NOT DRIVE UP DRIVEWAY.**\$329,900**



Conveniently located turn-key home in McKinleyville. This home features 3 bedrooms, 1 bath, solar panels, office/den, laundry room, covered storage area outside, completely remodeled interior including new baseboards, trim, crown molding, light fixtures, granite counter tops in kitchen, new appliances, updated bathroom with dual sinks and shower, new flooring, carpeting and the list goes on and on! All bedrooms feature ceiling fans, laminate flooring and one of them with a slider to the backyard!**\$339,900**



Immaculate home on Cul-De-Sac in a quaint Arcata neighborhood. This home features 4 bedrooms, 3 baths, 2010 Sq. ft., .18 acres, newer laminate flooring, living room with wood stove and granite hearth, skylight, remodeled kitchen with Corian countertops, dishwasher, range, dining area with slider to backyard, master downstairs with shower, 2nd living area upstairs with skylights, cathedral ceilings, 2nd master suite with his and hers closet, bathroom, slider to deck, very well maintained private backyard with hot tub patio area, shed, and double car garage with auto opener. This home is walking distance to Schools, shopping and the Plaza!**\$454,900**



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