

504 Homes for Sale

Prices are up! Now may be the time to gain some equity and move up to a larger home. Call Matt Vogler for a free Market Analysis.

John J. Howard & Assoc.
(541) 377-9470

\$249,999- RMLS #18081947
New Listing 4 b/r 1 3/4 bath
North Hill. Freshly painted,
beautiful hardwood floors just
refinished. Great family home.
Call Shane for more info (541)
379-7802.

Garton & Associates
541-276-0931



Selling or Buying a property?
If you are thinking of selling or
buying a home, call for a free
consultation. Day's or evenings,
7 days a week.

Rocky Mikesell
Blue Jeans Realty
"Our office is wherever you
are"
541-379-8690

Pending...
\$129,500 - Athena 3 Bedroom
2 Bath. Bonus rooms could be
another 2 bedrooms. Large
kitchen. Lots of room to grow in
this one. Priced to sell quickly.
MLS# 18675715

Rocky Mikesell
Blue Jeans Realty
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are"
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504 Homes for Sale

All of our listings have sold. If
you are thinking of selling or
buying a home, call for a free
consultation. Day's or evenings,
7 days a week.

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hearing impaired is 1-800-
927-9275.

504 Homes for Sale

Find the Property on your list---
Connect to ALL properties with
ONE Reliable Realtor.

Turn Here Realty
305 SW Court Ave.

NEW LISTING- 3 br 2 bath man-
ufactured home with great de-
tached mancave fenced. New
quartz counters in kitchen, Also
has a 2 b/r 1bath rental house
on same lot. Rents currently for
\$525.00 per month. With an-
other home used for storage.
Priced to sell at \$149,990. Call
Cathy for more info. (541) 215-
0103.

Garton & Associates
541-276-0931

LOG HOME IN THE PINES!
You will have room to roam
with this gorgeous 4 bed 2 bath
ranch style log home on 8.49
acres. Private setting with easy
access to the highway and only
20 minutes from Pendleton. Up-
dated kitchen and bathrooms,
hardwood and tile floors, large
deck, fenced, dog run and ga-
rage with small shop.

Call Carolyn Rovier
541-786-0822
Ranch-N-Home Realty

507 Homes w/Acreage

Are you looking for privacy? An
unbelievable view? Look no fur-
ther than this East Birch Creek
28 +/- acre, 2712 sq.ft. 2006
Valley Triplewide. Three bed-
rooms, two baths and a kitchen
to die for! Unique location eight
miles east of Pilot Rock. Good
well and spring. Call Kal 541-
969-7358. RMLS #18554541.
\$279,000.

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516 Lots & Acreage

New listings 2 lots in Ukiah.
Could be purchased together
or separate. Each lot is \$59900.
Utilities to property. Call for
more info (541) 969-7358

Garton & Associates
541-276-0931

\$219,000- The conveniences of
condo living await! Highly desir-
able North Hill corner unit w/ in-
credible views everywhere you
look! #18277028 Molly Webb
541-969-4188.

Coldwell Banker
Whitney & Associates
541-276-0021

\$195,200- Charming bungalow.
Large living room, formal dining,
breakfast nook in kitchen. Back
yard entertaining space, fin-
ished basement. Dog run and
storage shed. Vicki 969-9441
cell. #18091471

Coldwell Banker
Whitney & Associates
541-276-0021

\$159,000- UPDATED North Hill
Craftsman. Home interior a must
see! Maple floors, gas fireplace
insert. Modern heating, plumb-
ing, electrical. Backyard great
for BBQ. Jef 541-969-9539 cell.
#18086387

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541-276-0021

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dream home...**



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Saving as A Senior

You likely spent earlier years saving money for a bountiful retirement. Once you reach this milestone, the practice of being frugal doesn't end. In fact, to get the most out of this exciting time of your life, savings becomes even more important.

According to a 2017 study by the Federal Reserve Board, one third of retirees eventually reverse their retirement and return to work in some capacity. It says those in the lowest income percentile usually do this because they need more income.

Don't find yourself struggling during a time that should be about enjoying the life you built with years of hard work.

EVALUATE INSURANCE POLICIES

One way to cut costs is by assessing your insurance policies and making adjustments. Look at different coverages you have including automotive, housing and health care. You may be surprised by the savings in premium if you find a broker who offers a bundle package to house all your insurance needs under one policy.

For some, changes to their Medicare policies can make a difference too. According to the American Association of Retired Persons, the time to make an adjustment is between Oct. 15 to Dec. 7 during the annual enrollment period.

CUT OUT TRANSPORTATION EXPENSES

The American Automobile Association reports that the

average cost to own and operate a new vehicle is \$8,469 per year. This includes maintenance, insurance and repairs. You can save a great deal of money by consolidating to a single vehicle or taking

advantage of public transportation and ride-sharing services in your area. While it may not be feasible for all families to get eliminate their vehicles, limiting its use is an efficient way to keep dollars

in your bank account.

RECONSIDER LIVING CONDITIONS

If you live in an expensive home but plan to spend part of your retirement at a vaca-

tion residence or traveling, you can benefit from placing the property on the market. If selling isn't in your plan, consider renting it out to a trusted loved one or reputable tenant while you will be away.



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