



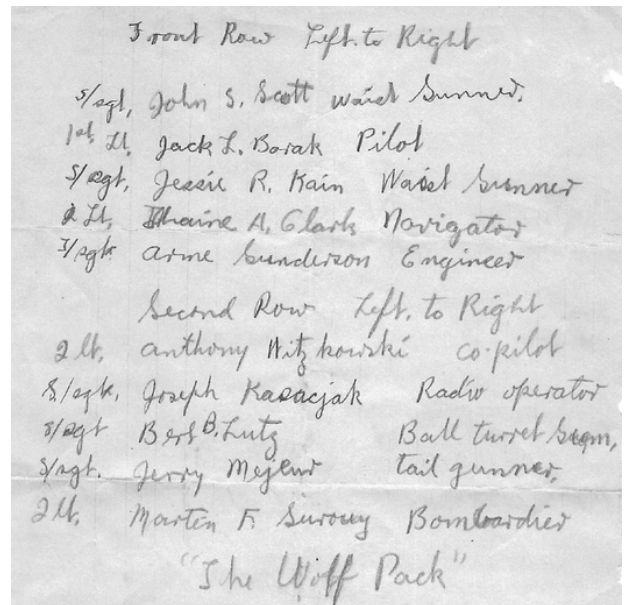
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The Wolf Pack Crew. Tony Witzkowski back row left



Placer County Veterans Monument

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 Twelve Bridges, Lincoln, CA

Tony Witzkowski

Article by The Placer County Veterans Monument



Anthony "Tony" Witzkowski

Anthony "Tony" Witzkowski was the co-pilot of Wolf Pack, a B-24 Liberator (bomber) and part of Crew 27. Crew 27 was a member of the first thirty-two plane convoy to leave Sioux City, Iowa on November 11, 1943 - destination: Seething, England. After an eight-hop trip, Wolf Pack was among the first six planes to arrive in Seething on November 24th. Wolf Pack was then assigned to another crew. Crew 27 got a new B-24 Liberator that was named Tondelayo.

The airfield at Seething had three runways arranged in a crisscross triangle. Two were 1,400 yards long and the third was 2,000 yards. Men were housed in huts built outside of the airfield. The huts were barely heated by coal burning stoves. Transportation to and from the airfield was by bicycle or foot power.



Wolf Pack | B-24 Liberator

62+10 A C

Jack Barak, the Crew 27 pilot, implied that the same crew members were together for all thirty-one missions with only one minor injury to the navigator. Although the mission list documents only named the pilots, it is likely that Tony flew on the same missions as Jack Barak.

Crew 27 flew its first mission on December 30, 1943 and its second on January 4, 1944. The first challenge to the crews was to assemble a plane formation to transverse to the bombing site. The second challenge was to locate the bombing site which was difficult given the technology of the time. The early missions of the 448th were very difficult because of weather conditions and inexperience in all aspects of conducting wartime operations. In addition, there was very strong German resistance in the air as well as anti aircraft capability on the ground. Barak states, "We lost about a third of the first group (crews that arrived in Seething) in the first ten missions. The group stood down for several days for new crews, planes and training."

Mission targets for the 448th were located in both France and Germany. Seven missions targeted German v-1 missile sites under construction. V-1 missiles were intended for London blitz bombing. Of the recorded thirty-one missions, three were scrubbed because of mechanical difficulties or recall.

Bombs were not dropped on four missions because of bad weather. There were times when crews were assembled and sent off, only to be immediately recalled. These flights were not counted as missions flown.

On April 22, 1944, Crew 27 crashed Tondelayo on the Seething airstrip. The American formation was returning to England and several German fighter planes infiltrated the group and followed them back to home base. The German planes strafed the airfield making landing difficult. Because of fuel limitations, it became imperative to land and the American planes began to use one of the shorter runways. Two planes were unable to stop. The Tondelayo was third in line. The collision of the three planes resulted in severe damage to all three planes with no serious injuries to the crews. The Tondelayo was repaired and subsequently used for target practice. Crew 27 never flew her again.

Crew 27 flew thirty-one missions. Tondelayo was theirs for twelve and ten different planes for the remaining nineteen. Their last three sorties were on consecutive days six days before D-Day, June 6, 1944. Their span of service at Seething was a bit over six months.

Tony Witzkowski is memorialized at the Placer County Veterans Monument in McBean Memorial Park

Do you know a veteran to honor here?



www.LincolnVeteransMemorial.org

FEATURED BUSINESS: SIMPLY NUTRITION



I recently had the pleasure of meeting Shannan and Jason Daetwiler. They own Simply Nutrition, which is more than just another storefront – it's a Twelve Bridges gem. It's a mom-and-pop store with a heart for quality and community. I learned that they curate every product, ensuring that only the best items find a home in their store. What sets them apart is their dedication to meeting the unique needs of their customers. If you ask for a specific product, they don't just order it blindly; they research it thoroughly and add it to their collection only if it meets their strict quality standards. In fact, Shannan has been known to take it a step further by sometimes personally visiting the manufacturers.

My first visit inside Simply Nutrition was impressive. The store, larger than it appears from the outside, houses an extensive range of products that cater to your holistic well-being. The staff's knowledge about their inventory is remarkable, making it easy for customers to find exactly what they need. The staff also seems to know most people's names. They offer a 20% discount on most supplements and body care all the time, as well as offering services like hair analysis and an inBody scale that the local student athletes love to use!

During my visit, I had the pleasure of speaking with Jason and Shannan and one of their great staff members Aubrie, who lives right here in Twelve Bridges (they even hire local). It's clear that this store is more than just a business to them; it's a labor of love. Their passion for their community shines through in every corner of Simply Nutrition.

One of the most exciting aspects of Simply Nutrition is their curated product selection. Whether you're in need of vitamins, herbs, protein, teas, body care, or a wide range of Hydro Flasks, they have it all. What's more, if you have allergies or sensitivities, you'll find an array of allergy-free soaps and makeup that might fit your specific needs.

Please mention this article when you visit
Simply Nutrition *receive a free gift*

**Contact Pierce if you would like
your business featured.**

For those looking for a quick and healthy snack, Simply Nutrition has you covered with their grab-and-go snacks. These aren't just your run-of-the-mill snacks; they are carefully chosen to ensure they meet the store's high standards for quality and healthiness. And for those with a sweet tooth, you'll be delighted to discover a selection of dye-free candies that are sure to satisfy your cravings without the artificial additives. I bought some dark chocolate; it didn't last long in my pantry.

Let's take a moment to appreciate the Daetwilers, who have been part of the Twelve Bridges community for over a decade. They're not just business owners; they are genuine people with a deep love for this community. Their two children were born and raised right here in Lincoln, making them a true part of the neighborhood.

What sets the Daetwilers apart is their unwavering support for local causes. Since opening Simply Nutrition in April 2016, they have generously donated numerous gift baskets to support local schools, football teams, little league teams, and various other community teams and initiatives. They are not just embedded in the Twelve Bridges community; they are the heartbeat of it. In a world of big-box stores and impersonal shopping experiences, Simply Nutrition stands out as a shining example of what a local mom-and-pop store can offer. It's not just a place to shop; it's a place to connect with your community, receive expert advice, and discover products that truly enhance your well-being. But don't just take my word for it; check out the multitude of five-star reviews that Simply Nutrition has garnered. These reviews speak volumes about the exceptional service, quality products, and genuine care that Shannan, Jason, and their team provide to their customers.

So, the next time you find yourself parking near Simply Nutrition, I encourage you to step inside. You'll be greeted by a knowledgeable staff, a vast selection of carefully curated products, and the heartwarming presence of the Daetwilers – a family that embodies the spirit of community and quality living.



New Homes Available in Twelve Bridges

Article by Pierce Plam



In August, LGI Homes started to sell Velare at Twelve Bridges. Velare at Twelve Bridges is just north of Leatherby's. They are currently offering half plexes priced between \$439k and \$477k, and single-family homes ranging from \$522k to \$571k.

For those currently renting in Twelve Bridges, Velare presents an opportunity to transition from renting to owning. If you already cherish the community of Twelve Bridges, this could be the perfect chance to make it your permanent home. LGI Homes is facilitating this transition by offering to owner-occupied Velare home buyers a 2/1 buydown and they are also covering most of the closing costs.

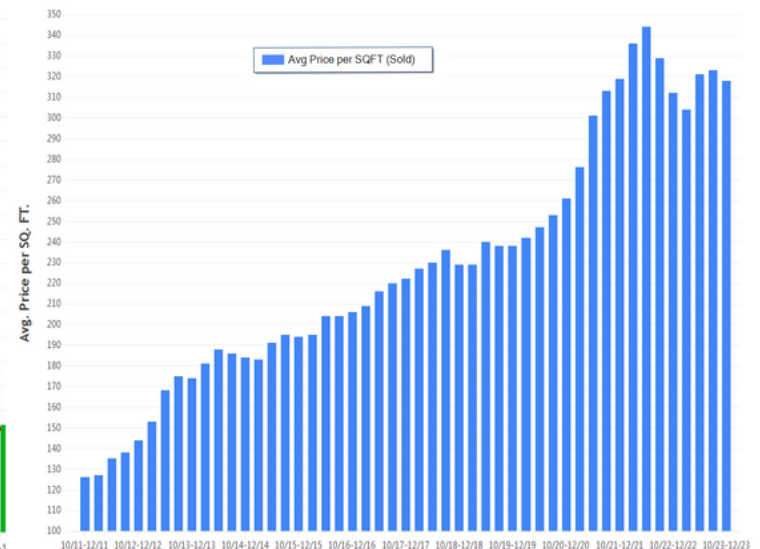
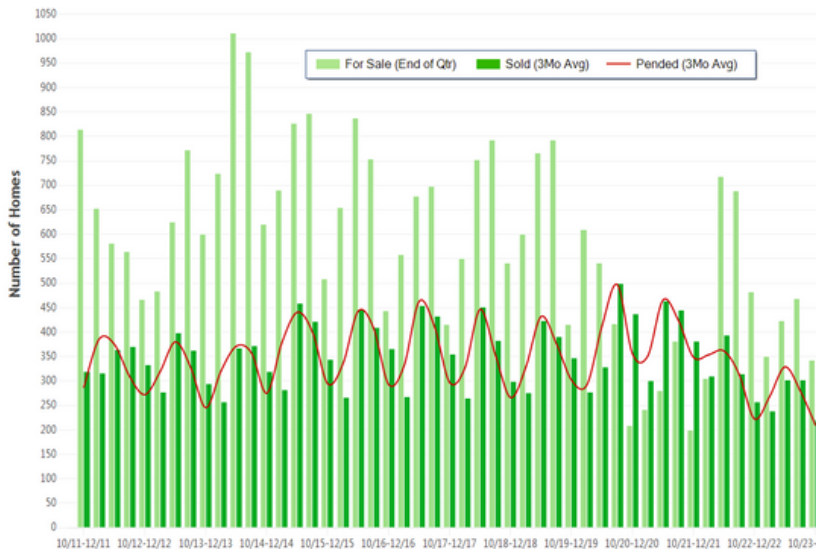
What exactly is a 2/1 buydown? It's a financing option where the interest rate is temporarily reduced for the first two years of the mortgage term. It's subject to change, but is currently 4.375% for year one, 5.375% for year two and the remainder of the mortgage it remains at 6.375%. This significantly lowers monthly payments initially, providing a more manageable entry point into homeownership. Also, if interest rates drop within the next two years, you can refinance and keep the low payment permanently. It's important to fully understand this incentive so that you are not surprised by your monthly payment starting in the second and third year. Also no one can predict rates in the future for certain.

If you're an aspiring landlord or looking to expand your investment portfolio, now might be an opportune time to act. The prices are pretty good on the Velare homes. As with most California investment properties, you trade cash flow for appreciation. If your strategy is to have increased equity while the renters pay your mortgage, this is something to consider, especially since you would live close to your investment.

For property owners with substantial equity in rental properties, Velare presents the possibility of utilizing a 1031 exchange. This provision allows investors to defer capital gains taxes by reinvesting the proceeds from the sale of one property into another similar property or properties. By leveraging this strategy to transition equity into two or more properties, investors can potentially get more exposure to appreciation by having multiple properties instead of a single property.

Please do your own research. I am not trained to give financial advice. Also, if you or someone you know is interested, please contact me BEFORE you visit Velare. If I register you, I'm allowed to help you throughout the process. For more details about Velare, visit 12Bridges.com/velare to be redirected to the official website.

This is a great snapshot of 12 Years of Lincoln, Rocklin and Roseville Real Estate Market Trends by Quarter:



MARKET UPDATE

Article by Pierce Plam

Welcome to the second edition of *The Bridge*! I appreciate you taking the time to read our newsletter. As we continue to connect with local business owners and share their stories, we hope that you find the content engaging and informative.

Now, let's delve into the Market Update. Our local real estate market remains intriguing. Prices are still hovering not too far from their all-time highs. While there was a slight dip in prices since the middle of 2022, we are now witnessing a gradual uptick. The inventory of available houses for sale remains low. We anticipate that if interest rates decrease slightly and as we transition into sunnier weather, prices will experience further upward movement. The current factors contributing to a sense of uncertainty include inflation, interest rates, and the upcoming election year. The next couple of months will probably signal the direction that prices and number of available homes for sales will be for the year. Houses that are priced properly are seeing multiple offers over asking.



Pierce Plam

BROKER ASSOCIATE

License # 01943166

916-709-9994

Piercex@gmail.com



MORTGAGE UPDATE

Article by Stephanie Robello

Finally, there has been a notable shift in the Federal Reserve's stance on monetary policy, with anticipation now set for 3 or 4 rate cuts in 2024, reflecting a more aggressive approach compared to previous outlooks. Following their third consecutive meeting, the Fed has decided to maintain current rates, signaling an end to rate increases for this cycle and a forthcoming cycle of rate reductions. Looking ahead, the Fed projects 4 rate cuts in 2025 and an additional 3 in 2026.

The timing and extent of these rate cuts remain uncertain, with forecasts ranging from a reduction of up to 200 basis points to as low as 75 basis points. Bond expert Jeffrey Gundlach predicts a 10-year yield of 3% in 2024, a notable shift from previous levels, which were over 5% just a few months ago, and around 4.244% this morning (2/15).

It's important to note that despite the current Fed Funds rate ranging from 5.25% to 5.50%, it remains relatively restrictive due to the trajectory of inflation, which is expected to trend lower. Additionally, ongoing sales of treasuries and bonds further constrain monetary policy. The next anticipated step for the Fed would involve halting these sales, as it would be counterintuitive to lower rates while divesting these assets. The cessation of sales is expected to naturally lower rates, with the possibility of further rate reductions through quantitative easing measures.

Mortgage bonds have experienced a significant increase of 70 basis points, indicating a positive trend. However, market performance tomorrow may see some profit-taking, potentially leading to a slight retreat in rates. Nevertheless, the current outlook suggests favorable conditions for lower mortgage rates, signaling a return to a more normalized market environment for home purchases in 2024.



Jr. Rhinos End of Season Banquet

Left to Right: Lisa Blue, Pierce Plam,
Stephanie Robello



Their goal is simple: to bring joy and hope to seniors facing challenges. Whether it's embarking on a new hobby, decluttering homes, providing essential items like lift chairs, or reuniting families, Silver Wishes is able to make many wishes come true.

With the support of donations from the community, they've already granted 56 wishes and continue to make a difference.

Speaking with Stephanie, I learned that she has been a resident of Placer County for 26 years. Alongside her husband, they've raised two boys in Lincoln and have called Twelve Bridges home since 2007. If you're a regular on the walking trails, chances are you've crossed paths with them, as they frequent the Twelve Bridges trails most days.

Stephanie embodies a genuine commitment to supporting local businesses, a sentiment she expressed with a warm smile. When I asked her about life in Twelve Bridges, her response was both endearing and telling: "It feels like we're in the middle of a Hallmark movie."

Please consider making a donation to Silver Wishes. Also, they are always looking for seniors in need of assistance or hope. Feel free to use the easy-to-use nomination form on their website, SilverWishes.org. If it's not time to donate, please show up at the Bingo night!!!

About Silver Wishes (www.silverwishes.org)

Meeting Stephanie Berger was a pleasure. Cyndi Dolan and Stephanie are the co-founders of Silver Wishes. In 2021, their initiative stemmed from Stephanie's background as a wish maker for Make-A-Wish. She realized there was another population that could benefit from the power of wishes: seniors facing obstacles or lacking hope. Starting in Placer County, their mission has now expanded to help seniors in Citrus Heights and Wheatland.

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www.JRRhinos.com

The Ridge Church

Sundays @ 10am | www.TheRidgeChurch.com

Silver Wishes

www.SilverWishes.org

CARDBOARD



Are the boxes stacking up in your garage? Did you know there's a convenient cardboard recycling area just behind the Lincoln Public Library at Twelve Bridges? Turn onto Collonnade Drive, right off Twelve Bridges Drive.

Head towards the library parking lot, and you'll spot the massive white dumpsters waiting to take in all your cardboard waste. It's a quick and easy way to clear out that cluttered space and make room for more important things.

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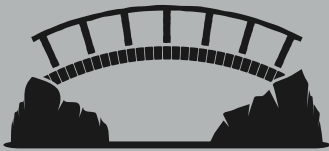
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THE BRIDGE

February Issue Includes

- Real Estate Update
- Cardboard
- Tony Witzkowski
- Lender Update
- Velare at Twelve Bridges
- 12 Year Graphs
- Featured Business: Simply Nutrition
- Silver Wishes
- Non-Profits

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