

REAL ESTATE SECTION

At right:
The
corner
of Main
Street
and State
Street will
soon be
home to a
brewpub.

Below,
left: A
pint glass
displays
the
Northspur
Brewing
Co.'s
logo.
Below,
right: The
soon-to-
be-open
Northspur
Brewing
Co.



Northspur Brewing

Craft micro-brewery at Main Street
and State Street plans to open in late spring

Sharp-eyed residents may have noticed a lot of activity on the corner of Main Street and State Street across from 101 Drive-in and Scoops. A big bold sign proclaims: "Northspur Brewing Co. Coming Soon to Willits, California."

Holly Madrigal
Features Writer
willitsweekly@gmail.com

Opening late spring 2019, Northspur Brewing Co. is the creation of Jakob Foley, his wife, Sarah Grigg Foley, and friend and assistant brewer K.K. Estes. The friends are bursting with energy, and they are all working hard to complete the necessary steps prior to opening.

Construction is underway to create the interior rooms. The brew plant made by Practical Fusion in Portland, Oregon is expected in late January. Five fermenters are also being brought in so that Foley can start test-brewing.

"We have long considered Willits to be the perfect place for a craft micro-brewery," the couple shares. "Our focus is

to serve our local community and guests with sustainable, hand-crafted beer, and tasty food. We also hope to become a destination for beer lovers from all over which will help draw more people to downtown Willits."

No stranger to making good beer, Foley, an avid home brewer, honed his skills brewing seasonal small batches of beer for visiting adventurers in Patagonia, Chile. He won second place for his IPA in the Mendocino County Homebrew Festival in 2017.

It was there that he learned of the passion for good beer in Willits. Friends connected him to the property owner of the future brewery at 101 North Main Street, most recently occupied by Starchild Chocolate, and he hasn't looked back. Foley has family in Willits, and he and his wife decided this was just the place for their brewery and tasting room.

Grigg Foley adds that they hope to create a space for friends and families to gather with long communal tables on the outside patio and games for young and old inside. The building's full-service kitchen means a tasty menu is being planned.

Read the rest of
Northspur | Over on Page RE5



Above: The future home of Northspur Brewing Co. Below, from left: Shiny new pots will soon brew beer. Assistant brewer K.K. Estes and owner Jakob Foley plan to open Northspur Brewing Co. this spring. Estes tests the pilot brewing system at the new Northspur Brewing Co.



5 simple ways to ‘go green’ at home and save money

- Thinking “green” throughout the year can offer some significant benefits. Here are some easy ways you can go green in your own home and lower your energy bills.
- Invest in a programmable thermostat. It will automatically adjust the temperature in your house, saving you energy while you’re out for the day, away on vacation, or sleeping.
 - Switch all of your lightbulbs to CFL (compact fluorescent light) or LED bulbs. They last longer and use up to 75 percent less energy than standard incandescent bulbs, saving you money on your electric bills.
 - Insulate well. Use insulation with a high R-value, such as Roxul Comfortbatt, to top up insulation in your attic. Aim for an R-value of 50 or a depth of 16 inches. For whole home efficiency, ensure other areas of your home are well-insulated, such as crawl spaces, basement headers, walls and ceilings. It will keep your house cool in the warm weather and take the stress off your air conditioning unit.
 - Stop air leaks around your home by sealing existing gaps and cracks. Use caulking or weather stripping around doors and windows. Installing a door sweep is also a good idea.
 - Replace old appliances with energy-efficient models. Only do laundry or run the dishwasher when you have full loads.
- Remember that many little improvements can add up – providing valuable monthly savings for you, while protecting our environment for the future.



How to save enough for a down payment on a house

A home is the most costly thing many people will ever buy. The process of buying a home can be both exciting and nerve-racking. One way to make the process of buying a home go more smoothly is to save enough money to put down a substantial down payment.

Saving for a down payment on a home is similar to saving for other items, only on a far grander scale. Many financial planners and real estate professionals recommend prospective home buyers put down no less than 20 percent of the total cost of the home they’re buying.

Down payments short of 20 percent will require private mortgage insurance, or PMI. The cost of PMI depends on a host of variables, but is generally between 0.3 and 1.5 percent of the original loan amount. While plenty of homeowners pay PMI, buyers who can afford to put down 20 percent can save themselves a considerable amount of money by doing so.

Down payments on a home tend to be substantial, but the following are a few strategies prospective home buyers can employ to grow their savings with an eye toward making a down payment on their next home.

- Decide when you want to buy. The first step to buying a home begins when buyers save their first dollar for a down payment. Deciding when to buy can help buyers develop a saving strategy. If buyers decide they want to buy in five years’ time, they will have more time to build their savings. If buyers want to buy within a year, they will need to save more each month, and those whose existing savings fall far short of the 20 percent threshold may have to accept paying PMI.
- Prequalify for a mortgage. Before buyers even look for their new homes, they should first sit down with a mortgage lender to determine how much a mortgage they will qualify for. Prequalifying for a mortgage can make the home buying process a lot easier, and it also can give first-time buyers an idea of how much they can spend.

Once lenders prequalify prospective buyers, the buyers can then do the simple math to determine how much they will need to put down. For example, preapproval for a \$300,000 loan means buyers will have to put down \$60,000 to meet the 20 percent down payment threshold. In that example, buyers can put down less than \$60,000, but they will then have to pay PMI. It’s important for buyers to understand that a down payment is not the only cost they will have to come up with when buying a home. Closing costs and other fees will also need to be paid by the buyers.

• Examine monthly expenses. Once buyers learn how much mortgage they will qualify for, they will then see how close they are to buying a home. But prospective buyers of all means can save more each month by examining their monthly expenses and looking for ways to save. Buyers can begin by looking over their recent spending habits and then seeing where they can spend less. Cutting back on luxuries and other unnecessary spending can help buyers get closer to buying their next home.

• Avoid risky investments. Sometimes it’s great to take risks when investing, but risk should be avoided when saving for a down payment on a home. Traditional vehicles like certificates of deposit, or CDs, and savings accounts can ensure the money buyers are saving for their homes is protected and not subject to market fluctuations.

Saving enough to make a down payment on a home can be accomplished if buyers stay disciplined with regard to saving and make sound financial decisions.



Property Feature:
79 West Valley Street, Willits

Offered for sale at: \$339,000

MLS Number: 21900376

Fantastic location! Close to everything is a classic 4 bedroom, 2 bath, 1576-square-foot Craftsman farmhouse built in 1907 with many upgrades. Gorgeous wood floors, large country kitchen, bay window, cozy wood stove, radiant hydronic heating, screened-in porch, large and level .21 acre lot with lush landscaping and fruit trees, large detached garage, and the list goes on. Your in-town country getaway is waiting.

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This Pine Mountain retreat in the woods sits on 2.8 acres with a 2016 Sq. Ft. 4 bed, 2 bath home with a detached workshop/barn. Only 10 minutes to town. **\$420,000**

Very nice property - two separate parcels. 10 +/- acres. Seller wants both sold together sales price is for parcels. Travel trailer is included. **\$260,000**

Super cute! Super clean! vintage chamer on the covered west side, move in ready, large yard with fruit trees, deck to enjoy outdoor living, large garage, great location. **\$295,000**

Great R-3 lot ready to build on. All its needs is sewer hook-up and an engineer. Plan for sewer pump, approximately \$7,840.00 per unit. May have to upgrade water service, possibly \$6,025.00. **\$59,500**

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Presented by: Alison Pernel

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We're in the WUI

Wildland Urban Interface – WUI – areas are essentially where natural forest and grassland areas meet areas developed for human occupation. In California we are experiencing a new phenomenon, a year-round fire season.

Many decades of fire suppression, combined with the expansion of residential development in wildland areas, in addition to poor forest management practices and sustained drought exasperated by global climate change, are proving to be a deadly and dangerous combination. Unfortunately, a more modern additional effect of fire is the toxic ground it leaves in its aftermath because of our heavy use of plastics and other chemicals.

We humans have an interesting relationship with fire. As an archetype, it represents destruction, rebirth (think of the phoenix rising from the ashes), change, purification, transformation. Fire consumes the old and dying, and transforms it into fertile ground for new growth – both figuratively and literally.

Fire is an elemental force of life, like water, air, and the planet Earth itself (think earthquakes, and the fertile soil that sustains us). Without fire we could not survive. Each of these elements supports life, but each is a fickle partner that will have its way, so treat each with respect. Disrespect any of these and we will not survive. We cannot control the force of fire. We can only try to understand fire and work with it.

2018 turned out to be one of the most deadly, destructive fire years on record in California. With a population of more than 39 million people, California is far and away the most populous state in the U.S. As our population expands even more, people are gobbling up more wildland areas. Native wildlife is being displaced and demonized because they exist where they have always lived, as humans encroach and treat the planet as if we're the only ones that count – in a disrespectful, ignorant manner.

As the old bumper sticker says "Mother Nature Bats Last."

Dare I say it? It's almost as if human beings are becoming a cancer destroying the very environment on which we all depend for life. When I was a young man in the "hippy" 70s, there was a famous poster showing the earth with every square inch covered by humans desperately clinging to the planet as they suffered from the effects of over-population. I don't see this poster anymore. Perhaps it's too frighteningly real.

Well, what can I say? Common sense tells us that unrestrained population growth and development is not sustainable. If you find yourself getting angry about that statement, you may be living in a toxic fog of denial over the obvious.

I'm no better than anyone else. I find myself living in a WUI, and I love where I live. My Willits community is like a large, extended family. I don't want to live in a big city again. Many of us who live here feel a sense of belonging. What to do?

The U.S. Fish and Wildlife Service suggests that we make a concerted effort to reduce the fuel load and educate ourselves on a large community-wide process of fire safety standards and awareness. (www.nfpa.org/Public-Education/By-topic/Wildfire/Firewise-USA and www.readyforwildfire.org/)



Bill Barksdale
Columnist, GRI Realtor®

Solutions include wiser use of land as we plan residential development. How can we develop housing on less land? We need to look at outdated and short-sighted zoning regulations that encourage urban-type sprawl, especially in wildland areas, in favor of more-efficient, smaller houses and greater density of housing.

This type of development encourages wiser and more cost-efficient use of shared resources like water, sewage disposal, and food production.

Much zoning regulation was legislated in the days when people thought spreading out was not only a great idea, but had no downside. We know better now, so we need better zoning to encourage greater housing density in more easily defensible areas.

Shaded fuel breaks are areas surrounding human habitat where brushy undergrowth in nearby woodland areas are thinned to reduce flammable vegetation that quickly spreads fire. Fire roads through these areas allow fire-fighting vehicles to enter and safely exit in the path of quickly moving fires. These all need to be maintained regularly or they overgrow again and become unusable and dangerous.

A good resource to check on the internet is www.mendocinocounty.org/government/health-human-services-agency/public-health/disaster-preparedness-and-response. Fire is not the only emergency we need to prepare for of course. We live in earthquake country and fires often go hand-in-hand with earthquakes.

I've said before, and I'll repeat, always have a grab-and-go bag packed with essentials, one for each member of the family, including the pets. If you only have one minute to get out of the house and into your vehicle, grab this bag and go. Forget the non-essentials. Saving lives is the point here. Make sure you have cash in the bag as well as meds and eye glasses. If you have a few extra minutes, pack some food like dry cereal (you can eat it right out of the bag and it's slow to spoil), water, toilet paper, a flashlight and batteries. Look at the above site or some of my old articles for more info on what to take.

Have your homeowner insurance stuff ready to grab. If it becomes necessary to file an insurance claim, the insurance company will want you to list everything that you hope to get reimbursed for. Make a video and narrate it as you walk through your house.

You can also make a written list. It's easiest to go room-by-room and list what's in each room. Some spread-sheet

Read the rest of
WUI |
Over on Page RE6

Stock market volatility

Neighbors, I hope your holidays and this first week of 2019 have been smooth.

I've gotten many inquiries and comments about the stock market and the world economy. People ask, "What's going on?" and "What should I do?"

Seeing the headlines, listening / watching the news – it's a challenging time, it's uncomfortable. If you have a good financial-planning strategy, you should not change things now. Selling because there is market volatility should be done with great caution or not at all. There may be stocks you can buy at a lower, more attractive price now that the market has dipped.

Warren Buffet believes you need to be in the market for the long haul to benefit from the compounding effect. Long-term investors are better able to absorb the short-term risks. For the last 20 years, the average annual return of the S&P has been 8.6 percent. For the last 90 years, it has been 9.5 percent.



Nicholas Casagrande
Columnist

work includes personal and corporate taxes, investment planning, insurance, and real estate. NC Financial Group's Willits office is located at 675 South Main Street; contact 855-240-6606 or nicholas@ncfinancialgroup.com (taxes) or Nicholas.Casagrande@Ceterafs.com (investments) for more information.

COLUMN | How's the Market?

Don't accidentally give away your prized possessions: real vs. personal property

One area of real estate that can cause a lot of heartache is confusion about real versus personal property. Real property is real estate – the land, the structure, and whatever is permanently attached. Personal property is anything you can pick up and walk away with. Now, if this were really as simple as I've described, I'd be writing a very short column. The confusion occurs in the gray area between the two.

For example, an in-ground swimming pool is real property. A doughboy swimming pool is personal property. A custom-built hut that fits perfectly in an alcove and looks attached is only real property if it is attached to the house.

Plants in a garden are real property, unless they are in pots that can be carried away – then they're personal property. A hose affixed with a clamp that is part of an irrigation system is real property, but a garden hose that screws onto a spigot is personal property. Windows are real property; the tailor-made window treatments are personal property.

Why does this matter? When you buy or sell a home, real property is automatically included in the transaction. Personal property is not. Purchase agreements must explicitly name any personal property for it to be included in the purchase.

If the house has an in-ground pool, be sure your offer says, "... includes all swimming pool equipment." If the listing agreement outlines what is included, your offer can refer to that agreement with a statement like, "includes all personal property specified in listing agreement." If there is ANY question, spell it out. The hot tub looks permanent, but it isn't. Now is not

the time to save on paper.

While I'm thinking about it, you should also make sure you're getting the real property you mean to purchase. Go back and read the Preliminary Title Report. It includes things like the owner's name, any liens on the property, and the assessor's parcel number.

Double-check the title of the property and the location. If you are buying more than one parcel, make sure they are both listed on the offer! Talk to your real estate agent and / or title company representative about the legal description.

If you're not sure about the boundary lines on a property, you can always hire a surveyor. This is rarely needed, but if

you're buying a ranch, for example, and there's a dispute about whether the well is on your side of the property line or your neighbor's, you need to know.

As long as you are working with a competent real estate agent, you should be fine. Just follow these guidelines: understand the difference between real and personal property and make sure your purchase agreement lists the entire property for sale and is explicit about any personal property to be included.

If you have questions about real estate or property management, please contact me at rselzer@selzerrealty.com or visit www.realtyworldselzer.com. If I use your suggestion in a column, I'll send you a \$5 gift card to Roland's Bakery. If you'd like to read previous articles, visit my blog at www.richardselzer.com.

Dick Selzer is a real estate broker who has been in the business for more than 40 years.

Below: Testing the beer making process at Northspur Brewing Co., soon to open on the corner of Main and State Street in Willits. At right: Hard at work on the pilot brewing system at the new Northspur Brewing Co. Far right: Co-owner Sarah Grigg Foley is the chief operating officer of Northspur Brewing Co.

At right, below: The front window of the new brewery provides a view of the progress.

Photo by Holly Madrigal



The rest of Northspur

From Page RE1

The owners plan to provide a carefully curated group of local wines to accompany the five to six mainstay beers on tap. "We get it that not everyone loves beer!" says Grigg Foley.

Grigg Foley is the chief operating officer of Northspur Brewing Co. and, with her previous career in corporate finance, makes sure that all runs smoothly behind the scenes. She jokes that she is responsible for ensuring that Northspur guests have a great time every visit and that the brewers don't drink all the beer!

Locals may already know K.K. Estes who has a lot of experience behind the bar. Word is that he also makes a mean barbecue. Time will tell if his culinary expertise will show up on the menu. He has helped Foley brew for many years, and the two look forward to sharing their hard work with the community.

The Mendocino County craft beer scene has grown rapidly over the past few years with Anderson Valley Brewing and Mendocino Brewing Company producing top-quality beverages with large followings. North Coast Brewing out of Fort Bragg is now producing 60,000 barrels a year.

Smaller places are also making their

mark. Both Ukiah Brewing Company and the new Overtime Brewing in Fort Bragg and Hare in the Forest Brewing of Potter Valley are more modest in size, but make some great brew. Northspur Brewing Co. will trend toward the smaller size at first, producing 580 barrels a year. As the desire for quality micro-craft beers continues to grow, Mendocino County's reputation will expand to cover not just our award-winning wines, but beer as well.

Next time you are at the north end of town, peek in the windows of 101 North Main Street to see how Northspur Brewing is coming along. If all goes well, the construction, kitchen and final inspections will be completed in March with a grand opening late spring. Cheers to that!

Northspur is currently offering memberships to its exclusive Founder's Club. There are two limited memberships – a Golden IPA membership for \$500 and an Amber Ale membership for \$250. Some perks include a Founding Member growler with refills for a year and tickets to the pre-opening party. Founders can sign up at www.northspurbrewingco.myshopify.com.

Keep up with the latest news by checking "Northspur Brewing Co." on Facebook.



Above: K.K. Estes, Sarah Grigg Foley and Jakob Foley of Northspur Brewing Co. hang out at the 2017 Mendocino County Homebrew Festival.

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Shop Around

Depending on who you talk to, you may have other insurance options. An independent agent will usually sell multiple companies and if yours is non-renewing you, they may be able to place you with another.

Last Resort

The California FAIR Plan offers basic fire protection if you can't find a "regular" company to insure you. "Regular" insurers will write you a "difference in conditions" policy to plug in the gaps in the FAIR Plan policy.

Visit www.cfpnet.com for more information

STEP
01

Get Help

If you believe that you are being non-renewed in violation of the law, file a complaint with the California Department of Insurance. They need to know what's going on.

STEP
02

Compare Prices & Coverage

When shopping around, be sure that whatever you end up with provides you with the same or better coverage than you had before. Check if you are underinsured.

STEP
03

STEP
04

STEP
05



The rest of **WUI** |
From Page RE4

programs already have a room-by-room template you can use. If you can't figure it out, just do it on a pad and paper. Put it in a safe place like a safe deposit box or mail a copy to someone you trust. It doesn't hurt to get a copy to your insurance agent.

This is important – don't ignore: Talk with neighbors and create a neighborhood / community emergency response plan. Even if you can only get one neighbor to talk with you initially – do it! Identify neighbors who are elderly and disabled. Check on them. Go on the internet and search, "community emergency response." There are a lot of sites. Just pick one and read it – then act!

Many of you reading this article are too young to remember the Oakland Hills Firestorm of 1991. Look it up and learn. People were not prepared and they died where they stood. The recent fires in Paradise, Santa Rosa, Lake County, and right here in Mendocino County are warning enough. Same thing happened.

A firestorm can easily move at 20 miles per hour, even faster when the wind is blowing. Being unprepared can mean you're dead.

Plan your evacuation routes NOW. Identify multiple escape routes. Where will you go if you're being chased by a fast-moving fire? As you're driving away, call a pre-designated person out of the area that everyone you know can call to check in with. Plan now with your household members where you will meet in case you are separated.

Wear natural fabric clothes if possible. Plastic clothes melt and burn faster. As they melt, they burn you.

Where's a better place to live? Well, on the coast there are tsunamis. On the East Coast and Midwest, there are tornados and hurricanes. In places like Idaho and the western "midwest," there are the giant caldera areas of volcanic activity. Home is home, wherever you are. We're just visitors here on Earth.

There's way too much to include in one article so take responsibility for yourself. We all live in a WUI in the West. Inform yourself, prepare for it, practice, communicate with each other - and survive if something happens. I feel I must add here, You are loved.

Bill Barksdale was a 2016 inductee into the Realtor® Hall of Fame. He can be reached at Coldwell Banker Mendo Realty Inc. at 707-489-2232 or bark@pacific.net

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| 3.25" wide x 4" tall color display ad: \$50/month with 3-month minimum commitment \$64 on one-run basis | 5" wide x 10.5" tall color display ad: \$225/month with 3-month minimum commitment \$250 on one-run basis |
| OPEN HOUSE SPECIAL: 5" wide x 3" tall color display ad: \$60 on one-run basis | |

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