Willits Weekly | Edition 30 | January 10, 2019

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-tobe-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

Holly Madrigal Features Writer willitsweekly@gmail.com Willits, California."

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.

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.'

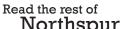
No stranger to making good beer, Foley, an avid home brewer, honed his skills brewing seasonal small batches of beer for visiting adventurers in Patagonia, Chile. He won second place for his IPA in the Mendocino County Homebrew Festival in 2017.

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.

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



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 fullservice kitchen means a tasty menu is being planned.



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 efficiency, ensure other areas of your home 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 savings for you, while protecting our of 50 or a depth of 16 inches. For whole home environment for the future.

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 energyefficient models. Only do laundry or run the dishwasher when you have full loads.

Remember that many little improvements can add up - providing valuable monthly







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-wracking. 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.

• Pregualify 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



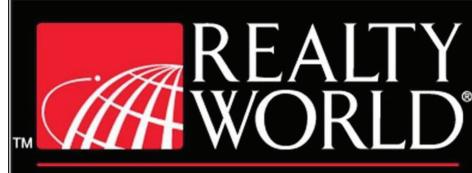


Property Feature: 79 West Valley Street, Willits

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





istopher Martin

367-3173

Sal Madrigal

354-1950

Elida Cardona

354-1538

Sharon Noah

489-0441

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Willits Weekly | January 10, 2019 Willits Weekly's Real Estate Section - Edition #30 - Publishes on the second Thursday of the month Pg. RE3

COLUMN | Numbers by Nick

We're in the WUI

residential

efficient. smaller houses and

greater density of housing.

wiser and more cost-efficient use of shared

resources like water, sewage disposal, and

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

Shaded fuel breaks are areas surrounding

human habitat where brushy undergrowth

in nearby woodland areas are thinned to

reduce flammable vegetation that guickly

A good resource to check on the internet

is www.mendocinocounty.org/government/

become unusable and dangerous.

hand-in-hand with earthquakes.

food production.

Wildland Urban Interface – WUI – areas The U.S. Fish and Wildlife Service are essentially where natural forest and suggests that we make a concerted effort to grassland areas meet areas developed reduce the fuel load and educate ourselves on a large community-wide process of fire for human occupation. In California we safety standards and awareare 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

Bill Barksdale a more modern additional columnist GRI Realtor® effect of fire is the toxic ground it leaves in its aftermat

because of our heavy use of plastics and This type of development encourages other chemicals. We humans have an interesting

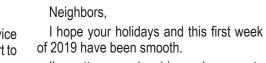
relationship with fire. As an archetype, it represents destruction, rebirth (think of the phoenix rising from the ashes), change, purification, transformation. Fire consumes the old and dying, and transforms it into fertile around for new arowth - both figuratively and literally

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 one minute to get out of the house and into Nature Bats Last.³

Dare I say it? It's almost as if human beings are becoming a cancer destroving 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



I've gotten many inquiries and comments about the stock market and the world economy. People ask, "What's going on?" action. (www.nfpa.org/Publicand "What should I do?" Education/By-topic/Wildfire/ Seeing the headlines,

Firewise-USA and www. listening / watching the news readyforwildfire.org/) - it's a challenging time, it's Solutions include wiser uncomfortable. If you have use of land as we plan a good financial-planning development. strategy, you should not How can we develop housing on less land? We need to look at outdated and shortsighted zoning regulations that encourage urban-type

change things now. Selling because there is market volatility should be done with great caution or not at all. There may be stocks you sprawl, especially in wildland can buy at a lower, more areas, in favor of more-

attractive price now that the | Nicholas Casagrande serving individual clients as market has dipped. Columnist

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 Much zoning regulation was legislated in 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.

housing density in more easily defensible

possessions: real vs. personal property

One area of real estate that can cause the time to save on paper.

a lot of heartache is confusion about real 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 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 health-human-services-agency/publicconfusion occurs in the gray health/disaster-preparedness-andarea between the two. response. Fire is not the only emergency For example, an in-ground we need to prepare for of course. We live

in earthquake country and fires often go I've said before, and I'll repeat, always have a grab-and-go bag packed with an alcove and looks attached essentials, one for each member of the

family, including the pets. If you only have 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 Stock market volatility A financial advisor can help you to develop a financial plan tailored to your life

• Identifying your goals - for today and

tomorrow • Envisioning your retirement

> · Securing insurance to protect your family and possessions

> > If you already partner with a financial advisor. do a check-in. There will always be volatility in the markets - a solid plan will help your financial confidence.

Nicholas Casagrande, EA, is an accountant and a financial advisor. His firm, NC Financial Group, is a wealth management firm

well as small-to-mediumsized businesses. Client 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 accidently give away your prized

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

swimming pool is real property. A doughboy swimming pool is personal property. A custombuilt hutch that fits perfectly in

Richard Selzer 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

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 From Page RE1 Northspur

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.

Keep up with the latest news by checking Smaller places are also making their "Northspur Brewing Co." on Facebook.





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

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

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

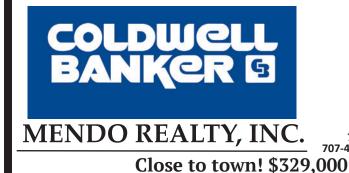
www.northspurbrewingco.myshopify.com.

opening late spring. Cheers to that!

wines, but beer as well.







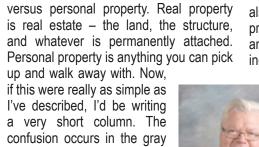


4 hedroom. 3 bathroom home on over a 1/3 of an acre! Custom home on cul-de-sac within minutes to town. Enjoy the beauty of this quality 2-story contemporary style home. There's a bedroom for everyone with 4 bedrooms and 2 1/2 baths. Features central heating and a free standing woodstove for those blustery winter nights. Constructed with 2x6 and R30 insulation in ceiling and R19 in the walls and flooring keep this home cozy year round. Not to be missed!



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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

liens on the property, and the

assessor's parcel number.

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

While I'm thinking about it, you should

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?

Have your homeowner insurance stuff included in the transaction. Personal ready to grab. If it becomes necessary to file an insurance claim, the insurance company will want you to list everything for it to be included in the purchase. 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

for more info on what to take.

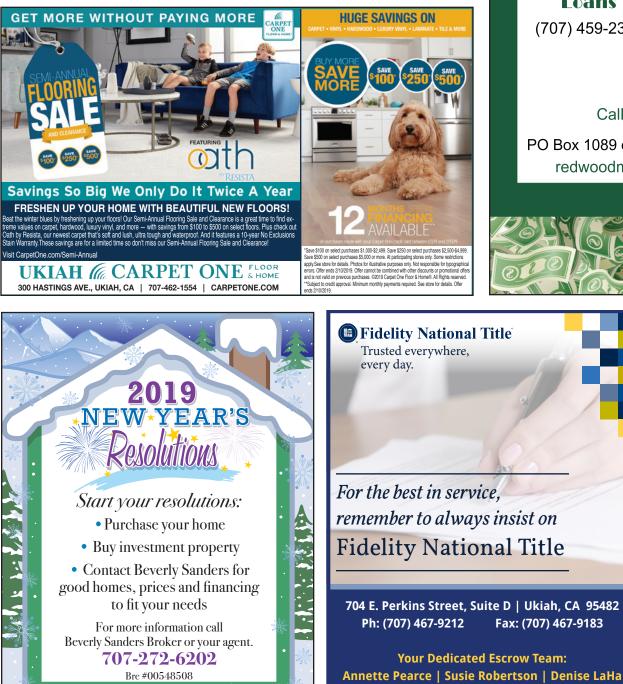
there is ANY question, spell it out. The hot tub looks permanent, but it isn't. Now is not Over on Page RE6

sell a home, real property is automatically property for sale and is explicit about any personal property to be included.

property is not. Purchase agreements If you have questions about real estate must explicitly name any personal property or property management, please contact me at rselzer@selzerrealty.com or visit If the house has an in-ground pool, www.realtyworldselzer.com. If I use your be sure your offer says, "... includes all suggestion in a column, I'll send you a \$5 swimming pool equipment." If the listing gift card to Roland's Bakery. If you'd like agreement outlines what is included, your to read previous articles, visit my blog at offer can refer to that agreement with www.richardselzer.com a statement like, "includes all personal

property specified in listing agreement." If Dick Selzer is a real estate broker who has been in the business for more than 40 years.

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



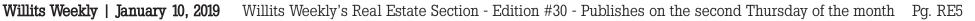


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Pg.RE4 Willits Weekly's Real Estate Section - Edition #30 - Publishes on the second Thursday of the month Willits Weekly | January 10, 2019

Dropped by your home Insurer?

Steps to take

For more information, see uphelp.org/droppedinCA

Act Promptly

Read the non-renewal notice and try to find out why you're being non-renewed. Note: the notice must be sent to you 45 days before the policy expires.

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 nonrenewing 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



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.

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.



The rest of **WUI**

From Page RE4

programs already have a room-byroom 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 predesignated 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

An individual, stand-alone and independent print piece

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color display ad:

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