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FINLEY POINT BREEZE

FALL 2017



VOLUME XXI

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FALL ISSUE 2017



Welcome to the Fall 2017 Finley Point Breeze. We have lots of interesting stories for the fall. Please take your time and get caught up on all things Finley Point. And, remember, we want to hear from you. Seriously, if you have a lake story, or a history story, let us know. We, along with our readers, love to hear from neighbors. There is a lot of history and folklore on Finley Point just waiting to be shared. Send us what you know. Enjoy this fall edition of the Finley Point Breeze.

We get the Point!

-Ric & Sarah

BREEZE STAFF

A special thanks to all who make the Breeze possible!

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RIC'S TACOS

Spicy Shrimp Tacos w/ Avocado Salsa & Sour Cream Cilantro Sauce

Prep Time: 10 Min Cook Time: 5 Min Serves 3 People

Ingredients

-Spicy Shrimp:

20 medium shrimp, peeled & deveined

1 1/2 tablespoons olive oil

1 clove garlic, minced

1/2 teaspoon ground cumin

1/2 teaspoon chili powder

1/4 teaspoon onion powder (optional)

1/4 teaspoon kosher salt

1 tablespoon olive oil

squeeze of lime (optional)

-Avocado Salsa:

1 tomato, seeded & chopped

1 avocado, peeled, seeded & cut into chunks

1 jalapeno, seeded & chopped

1/2 teaspoon salt

1/4 teaspoon black pepper

1 table spoon fresh lime juice, from half a lime

1/4 cup loosely packed fresh cilantro leaves, coarsely chopped

-Sour Cream Cilantro Sauce:

1/4 cup sour cream

2 tablespoons finely chopped cilantro

1 tablespoon fresh lime juice

-6 small flour or corn tortillas

Instructions

To cook the shrimp: In a medium bowl whisk together olive oil, garlic, cumin, chili and onion powders, and salt. Add in shrimp and toss to coat completely. Cover and refrigerate for for at least 10 minutes or up to 24 hours. Heat a large heavy-duty or cast iron skillet on high heat for 2 minutes. Add the olive oil and shrimp. Cook shrimp in a skillet on medium-high heat until pink and cooked through, about 5 minutes. Turn off heat and finish with a squeeze of lime (optional).

To make salsa: Combine tomato, avocado, jalapeno, salt, pepper, lime juice, and cilantro in a small bowl and stir to combine. Set aside. (If not using right away, place a piece of plastic wrap inside the bowl and directly over salsa to prevent discoloration and refrigerate.)

To assemble: Stir sour-cream with cilantro and lime juice in a small bowl; set aside. Grill tortillas on stovetop over flame until lightly charred (this step is optional). Spoon avocado salsa generously over warm tortillas, then top with 3 shrimp and drizzle with sour cream sauce. Serve tacos with lime wedges on the side. Enjoy!!



119 Timber Shadow Trail

FOR SALE

3+ acre lot in the Finley Point Estates, a tasteful, well-planned community in the heart of Finley Point. Enjoy quiet privacy along with easy access, community water, septic approved, paved roads, streetlamps, lighted entryway. Lovely building sites for your dream home nestled in the trees. Community lake access just a few minutes away for boating and swimming.

\$98,000 MLS 21606764

Visit our website for full details: smithteamflatheadlake.com

FALL INSPIRED CLASSIC WITH A TWIST

Red Wine Hot Chocolate

Compliments of EatingWell

If you love red wine and you love chocolate (perfection), you'll love this rich, full-flavored red-wine hot chocolate. It's two of your favorite things together in one warm, cozy mug.

-Ingredients-

1/3 cup unsweetened cocoa powder

2 tablespoons white sugar

1 pinch salt

2 cups reduced-fat milk or milk of your choice, divided (almond milk is amazing!)

1/2 cup fruity, dry red wine, such as merlot or shiraz

-Preparation-

Prep 15 Minutes, Ready in 15 Minutes

Whisk cocoa powder, sugar and salt in a small saucepan. Add 1/4 cup milk and whisk until smooth. Whisk in the remaining 1 3/4 cups milk. Cook over medium-high heat, whisking often, until hot, about 3 minutes. (Do not bring to a simmer.) Remove from heat and stir in wine

Serving size: 1 1/4 cups

Per serving: 252 calories; 7 g fat(4 g sat); 5 g fiber; 34 g carbohydrates; 11 g protein; 17 mcg folate; 20 mg cholesterol; 25 g sugars; 13 g added sugars; 464 IU vitamin A; 0 mg vitamin C; 316 mg calcium; 2 mg iron; 193 mg sodium; 633 mg potassium

Nutrition Bonus: Calcium (32% daily value)

Carbohydrate Servings: 2 1/2

29064 Finley Point Lane MLS#21710978 \$647,700

Overlooking the panoramic views of pristine Skidoo Bay & Mission Mountains, the Finley Point Lodge is a comfortable, multi-functional, 5 bed/4 bath, cozy cottage you must see! With 124 frontage feet, covered boat lift and dock, & outdoor shower, this property is a perfect Flathead Lake retreat, VRBO, or year-round-living home. The main floor features 2 wings separated by a beautiful living & multi-use space w/ deck access & large kitchen w/ commercial wolf range. Private master suite & bath is situated on one wing, while the other wing includes a secondary master & bath, guest bath, and 2 additional guest bedrooms. The lower level of this home is open concept with 1 bed/1 bath w/ jacuzzi tub, and a multi-use space suitable for an additional family room or bedroom.

This property also features 4 different landing decks overlooking the gorgeous surroundings

FOR SALE



VACATION RENTALS IN OUR MARKET

By: Ric Smith



34139 LYNX DRIVE

This interior Finley Point, 5 bedroom, 3 bath home features shimmering peek-a-boo lake views and a peaceful location tucked into a 2+ acre partly wooded lot. The master bedroom & bath offers main level living with private deck access. The main floor includes 3 additional bedrooms, 1 full bathroom, spacious living room with deck access, open kitchen & dining, utility, and attached double garage. The brand new fully finished daylight basement has a contemporary look with an open floor plan, including a wet bar, living space, multi-use space, 1 full bathroom, and 1 additional bedroom. This is a must-see in a coveted location!

\$387,000
MLS 21709695

FOR SALE

We have had many conversations with homeowners on the lake about the increase in vacation rentals. The websites VRBO and Air BnB have made it simple and cost effective for property owners to rent their places. The lake is certainly seeing an increase in properties being used for rentals.

One of the comments we hear from property owners around the lake is regarding a neighboring house that is being used as a VRBO/Air BnB. The house is of course packed with people, cars, boats, jet skis, and there is loud music late into the night. The property owner is usually enjoying the lake as a quiet retreat, and of course this changes the atmosphere greatly. There is also the concern that the septic system cannot handle the volume of guests. They are curious if there is anything they can do stop or curtail the neighboring rental. The other comment/question that comes up is from buyers on the lake, and sometimes existing property owners on the lake. They are curious if they can do VRBO/Air BnB, and if so, how much rent

could they get on a weekly basis? Of course these comments are in direct conflict with one another...but therein lies the problem.

We have placed calls into the county commissioners and the Tribe, asking about VRBOs/Air BnB and rentals. There is not a clear answer as to how these are or will be handled around the lake as there are no covenants or zoning policies in place in most lake neighborhoods. Currently there is little county zoning addressing renting your property on the lake.

We really want to hear from you and have a better understanding as to how lake owners feel about this.

While we certainly do not consider ourselves spokespersons for lake owners, we would like to have a better sense of community thoughts. Please call or email us with your thoughts!

FOR SALE 33213 Finley Point Rd. \$3,970,000 MLS#21701380



One of the finest offerings on Finley Point, this estate boasts 50 acres of premium land, pastures, ponds, & landscaping. Tudor style 5000+ sq ft main home is builder-owned, in perfect condition. Also offered is commercial quality barn/w caretaker apt, office, shop & storage units. 2 add'l homes on property each have own shop. Ideal for horse enthusiast, entertainer, entrepreneur. See amenity list.



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UPCOMING EVENTS

THANKSGIVING TURKEY TROT 5K COMING FAST!

Join your friends and neighbors for the 2017 Turkey Trot 5K on Thanksgiving Day...and feel completely justified about eating that huge meal later in the evening! The 2017 Turkey Trot 5K will be on Thursday November 23rd (Thanksgiving Day). Race starts at Century 21 Big Sky at the corner of highway 35 and 93. Registration is \$5 per runner. All proceeds benefit the Polson Food Pantry. Same day registration ONLY. Registration starts at 9:00 am at Century 21. Race starts at 10:00 am. Wear a costume and get a 30 second head start! This is one of our favorite races...typically with extended families walking, running, jogging together...a truly feel-good event. And all for a good cause!

FLATHEAD LAKE INTERNATIONAL CINEMANFEST – FLIC
One of Polson's best weekends of the year is coming in January. Make your plans to be in Polson January 26 – 28, 2018, for the 6th annual FLIC film festival. Last year featured 60+ films from at least a dozen different countries directed and produced by film makers of all ages. 16 films were produced in Montana! In addition to the films, Polson offers plenty of restaurant and shopping specials, happy hours, and other social gatherings. This is a wonderful way to spend a winter weekend in our neighborhood. See you there!



Please Join Us &
Help Celebrate!

Annual Christmas Party

Great Food ~ Great Drinks
Great Friends ~ Great Fun!

Friday, December 8th
5PM-8PM

119 Anchor Way
Polson



PERRY'S PANCAKE HOUSE

By: Sean Perry

There is a new pancake place in Polson and you can find it at The 101 Main Restaurant.

Perry's Pancake House is serving Breakfast daily from 7am on the weekdays and from 8am on the weekends, serving until 1pm on Sundays!

We offer a delicious and unique menu featuring lots of pancakes like carrot cake, lemon poppy seed, red velvet, and a berry pancake of the day. All pancakes are served with real butter and Vermont maple syrup. Sides include cheese grits, sliced tomato, hash browns, peppered bacon and the BEST bacon-grease sausage gravy served anywhere.

Stop by 101 Main Restaurant for an amazing breakfast experience and say hello to our friendly staff. Ask about our Monday-Friday specials.

Old World Deli is also serving lunch Monday-Friday at 11am in The Lake Bar in the bar and banquet room on highway 93.



Westside Drive

FOR SALE

Postcard views of Flathead Lake and Mission Mountains from this end-of-road lakefront parcel on Finley Point. Ideal location, stunning building sites, and approx. 225' of shoreline make this the perfect spot for a majestic lake home. Shoreline is fascinating with coves and vegetation. View shed includes Glacier Park. Come see this exclusive property!

\$799,000 MLS 21611358

Visit our website for full details: smithteamflatheadlake.com



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MARKET UPDATE

By: Ric Smith



FOR SALE

104 LYNX DRIVE

Large parcel offered w/ lake-through-the-trees views in the beautifully planned Finley Point Estates community. Many desirable building sites. Paved roads, streetlamps, community water, septic approved, lovely rock entryway just a few of the amazing features of this neighborhood. Large lots ensure privacy and quiet. Finley Point State Park just a short drive for lake recreation, boat launch, etc.

\$99,000

MLS 21703930

If you are curious about off-lake market data, Smith Team provides a monthly off-lake market update via email. If you would like to receive, please send us your email address!

Land/lot sales continue to be challenged. Inventory remains high and demand remains weak. Lots over \$75,000 are nearly impossible to sell as current demand is under \$50,000. We think this all comes down to the fact that in many instances, buyers can purchase a home for less money than buying a parcel of ground and constructing. This is a lingering condition from the recession.

Residential sales are stronger. We had a brisk spring and summer. There is market strength in the the low- to mid-range properties, and we are even seeing a nice volume of sales over \$300,000. Comments? Questions on our market? Give us a call/email etc.

LISTINGS

The Smith Team continues to look for houses to sell. Thanks to our amazing clients we have sold much of our inventory this year and would like to have more offerings. Don't assume the winter is slow. It is not! For sure the slowest time of year is Thanksgiving to New Year. However, post recession, we have had strong sales starting in January. We can't predict when a buyer comes into the market. We are happy to provide you with an analysis of your house and a marketing proposal. Give us a call! Should you decide to place your property on the market, we will provide you with service that exceeds your expectations and delivers results.



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FIRE & SMOKE UPDATE

Finley Point/Yellow Bay Fire Department

We have always appreciated The Finley Point/Yellow Bay Volunteer Fire Department. Now that our 17 year old has signed on to be a junior fire fighter, we appreciate it even more. Do you know that this summer, during the height of the heat, smoke and tinder conditions, they had the station staffed 24 hours a day? They were ready to respond in a moment. These volunteers are doing one heck of a job and they deserve our gratitude. So, I must ask, have you sent them a donation? If not please do. If you did, thanks! Make it an annual contribution. You can send your donation to: Finley Point/Yellow Bay Fire Department. 34408 MT Highway 35, Polson, MT 59860. A nice note of thanks would be great.

When Smoke Gets In Your Eyes

It is safe to say that with all the smoke in August we got our butts kicked. We had smoke that lasted longer and was heavier than ever. Everyone's eyes were burning. Many others complained of headaches and stomach aches. Not fun at all. All the high school sports teams were practicing inside, and many games had to be rescheduled.

The good news was on September 11, we had a 180 degree change in weather, bringing in much cooler temps in the 50's and 60's and rain. It continues to be a glorious fall. While the fires are not completely out, they are contained and the fire fighters are able to get some much deserved rest.



80 Bobcat Circle

FOR SALE

Level building lot in the trees! 2.23 parked out acres with community water on Finley Point ready for your getaway home. Parcel is located on cul de sac with no through traffic in well-planned Finley Point Estates community with paved roads, attractive homes. Quiet, just a few miles from Finley Point State Park for recreation, swimming, boat ramp.

\$76,000 MLS 21703391

Visit our website for full details: smithteamflatheadlake.com



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2017 FLATHEAD LAKE ACTIVITY RESIDENTIAL

Activity since January 1, 2017

Compliments of The Smith Team, Ric and Sarah Beck Smith, Brokers, Century 21 Big Sky

Data compiled from the Northwest Montana Association of Relators Multiple Listing Service

Active Listings	As of Apr. 1	As of Jul. 1	As of Oct. 1	As of Dec. 1
Up to \$500,000	4	7	8	
\$500,000 — \$1,000,000	27	45	49	
\$1,000,000+	44	56	59	
TOTAL	75	108	116	

Pending Sales	As of Apr. 1	As of Jul. 1	As of Oct. 1	As of Dec. 1
Up to \$500,000	3	2	0	
\$500,000 — \$1,000,000	6	5	5	
\$1,000,000+	1	0	2	
TOTAL	10	7	7	

Sold / Closed	As of Apr. 1	As of Jul. 1	As of Oct. 1	As of Dec. 1
Up to \$500,000	2	7	13	
\$500,000 — \$1,000,000	5	11	19	
\$1,000,000+	0	2	5	
TOTAL	7	20	37	



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2017 FLATHEAD LAKE ACTIVITY LAND

Activity since January 1, 2017

Compliments of The Smith Team, Ric and Sarah Beck Smith, Brokers, Century 21 Big Sky

Data compiled from the Northwest Montana Association of Relators Multiple Listing Service

Active Listings	As of Apr. 1	As of Jul. 1	As of Oct. 1	As of Dec. 1
Up to \$500,000	17	29	19	
\$500,000 — \$1,000,000	11	14	19	
\$1,000,000+	6	8	9	
TOTAL	34	51	47	

Pending Sales	As of Apr. 1	As of Jul. 1	As of Oct. 1	As of Dec. 1
Up to \$500,000	2	1	2	
\$500,000 — \$1,000,000	1	0	0	
\$1,000,000+	0	0	0	
TOTAL	3	1	2	

Sold / Closed	As of Apr. 1	As of Jul. 1	As of Oct. 1	As of Dec. 1
Up to \$500,000	0	4	9	
\$500,000 — \$1,000,000	0	1	3	
\$1,000,000+	0	0	0	
TOTAL	0	5	12	



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SMITH TEAM LAKE SHORE SALES 2011-PRESENT

Location	Square Footage	Acreage	Lake Frontage	Offered
Beautiful Island Lake Lot on Bull Island	Land	1.7	200+-	\$165,000
Finley Point Home with Community Beach	1762	0.46	90.97	\$330,000
Gravel Beach Lakeshore Lot in Dayton	Land	0.96	200	\$424,500
Rocky Point Lake Cabin with Views	1591	0.68	91.9	\$599,900
Finley Point Lake Home	3833	0.68	105	\$585,000
Lake Home and Views on Finley Point	400	2.46	150	\$699,000
Remodeled, Year Around Home on Finley Point	2560	1.15	116	\$849,000
Spectacular Finley Point Lake Lot	Land	4	180	\$995,000
Nearly New Custom Home in Lakeside	3848	2.47	114.5	\$1,150,000
Custom Built Home on Finley Point	4327	0.95	162	\$2,195,000
Amazing Estate Property on Finley Point	9410	6.3	330	\$3,950,000
Beautiful Lake Front Lot on White Swan	Land	0.75	108	\$275,000
Lake Cabin on S. Finley Point	810	4.42	218	\$1,300,000

29755 Westside Drive

FOR SALE

This amazing lot is located on desirable Finley Point. Great views, beautiful shoreline, southwest exposure for lots of sun. Shared well and drain field are included. Quiet, private, ready for your charming lakeside cabin!

\$549,000 MLS 21701267

Visit our website for full details: smithteamflatheadlake.com



Location	Square Footage	Acreage	Lake Frontage	Offered
South Finley Point Location w/Walk out frontage	238	3.99	240	\$1,150,000
Spectacular home on Skidoo Bay	5356	1	97	\$1,200,000
Home and guest home on spacious walk out frontage	3416	1.26	125	\$747,700
Wrap around lake views on Skidoo Bay	2752	1.03	313.38	\$787,000
Spectacular Kings Point home	3254	1.27	110	\$780,000
Three level home in Big Arm	1440	0.96	100	\$417,000
Melita Island Lakeshore land	land	2.48	350	\$995,000
Home & guest home on spacious walk out frontage	3416	1.26	125	\$747,700
Spectacular home on Skidoo bay	5356	1	97	\$1,200,000
South Finley Point Location with walk out frontage	1238	3.99	240	\$1,150,000
Vintage lake home with walk out frontage	1360	0.34	77	\$397,500
Newly constructed lake cabin on White Swan	1351	0.75	108	\$599,000
South Finley Point Location on Flathead Lake	1390	0.05	138	\$479,700
Spacious Home with Private Beach on Flathead Lake	3833	0.64	78.54	\$699,000
Dramatic Lake & Mountain Views in White Swan	Land	3.36	124	\$599,000
Stunning Custom Home on Flathead Lake	4360	3.25	129	\$949,700
Attractive Lakefront Townhouse	2198	0.26	50	\$367,000
Dazzling Private Home on Skidoo Bay	1390	0.5	138	\$479,700
Vintage Cabin on Flathead Lake Frontage	792	0.49	88	\$394,000
Exceptional Brand New Lake Cabin	1351	0.75	108	\$599,000

If you have ever thought of selling or buying on Finley Point, please let us know! We live on the Point and not only know every nook and cranny, we know the immediate market. Our goal has always been to focus on our neighborhood. We promise to deliver service and results that will exceed your expectations.



SMITH TEAM REAL ESTATE
 Century 21 Big Sky Real Estate
 119 Anchor Way
 Polson, MT 59860

Or Current Resident

DO YOU HAVE FRIENDS OR FAMILY WHO
 WANT TO RECEIVE A COPY OF THE BREEZE?

Simply drop us an email at sarah.smith@century21bigsky.com with their name and address and we will happily add them to our mailing list. You may also fill out the form below and mail it to: Sarah Beck Smith, Century 21 Big Sky, 119 Anchor Way, Polson, MT 59860.

Name:

Address:

Phone (optional):

Email (optional):

We never sell, share, or show anyone our mailing list.
 Our mailing list is for our exclusive use.

FINLEY POINT HOMEOWNERS ASSOCIATION

Please check the local papers for upcoming events. If you are interested in joining, please fill out the form below and return to Barry Hansen, FPHA President.

[Finley Point Property Owners Association](#)
 Membership for Annual Dues, \$10.00

Name:

Mailing Address:

Finley Point Address:

Mail (along with \$10) to: Barry Hansen, President
 33668 Lilac Hedge Ln., Polson, MT 59860

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