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FINLEY POINT BREEZE

WINTER 2015



VOLUME XIV

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WINTER EDITION 2015



Happy New Year! It is Sunday afternoon as we write from our office. It is about 18 degrees out and the snow is piling up. While not always fun to plow, shovel, or blow the snow away, this winter's snow will turn into our truly unique and very special rivers and lakes this spring. We try to keep that in mind.

It is truly beautiful on Finley Point this season. There is about a foot and a half of blinding white snow on the ground. The turkeys are out in full force, as are the deer. We even spotted a fox on the road the other

day.

As you will see elsewhere in the Breeze, 2015 proved a bit challenging for lake sales (units). In spite of these challenges, we continue to find buyers for lake places on the Point. Our focus on the necessary exposure, networking, knowledge of the lake market, and quick and thorough response to prospective buyers gives our sellers the edge in an increasingly competitive market. If you are looking for service that exceeds your expectations, give us a call. **WE GET THE POINT.**

You will notice the Breeze has a new look and style. The Smith Team hired Six Pony Hitch in Missoula, Montana to work with us and come up with our new design. We wanted to have a new, fresh and clean look. Let us know what you think!

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A special thanks to all who make the Breeze possible!

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BIG SKY REAL ESTATE

FLATHEAD LAKE: OUR LOCAL OCEAN IN MOTION

By Tom Bansak - Research Scientist, Flathead Lake Biological Station

Flathead Lake is the largest natural freshwater lake in the western US (excluding Alaska). Because of its size it is often more like an ocean than a lake. Those of you who have been out on its rough waters during a major wind storm can attest to this. In fact, Flathead Lake is so large that some of its water currents are influenced by the earth's rotation, termed the Coriolis effect, a phenomenon typically only seen in oceans.

When researching Flathead Lake, the Bio Station regularly borrows oceanographic research instruments and techniques. For example our lake monitoring buoys and water quality profilers were originally designed for ocean use and were adapted for Flathead Lake by Woods Hole Oceanographic Institute. This cross-disciplinary benefit goes both ways, as oceanographers gain broader insights from the relatively contained nature of the "Flathead Ocean".

The Bio Station's physical lake ecologist, Dr. Mark Lorang, was actually trained as an oceanographer. Although a native Montanan who grew up tending a family cherry orchard on Flathead's east shore, Mark studied and taught oceanography for a decade on the coasts of the Pacific Northwest and Southern California before returning home in 2000. Mark's expertise includes water movement (currents and waves); sediment transport, erosion and deposition; and resultant features such as gravel bars and beaches. All of these are dictated by the rules of physics, and these rules are the same whether you are examining processes in an ocean or in a lake.

Studies conducted by Mark with other Bio Station researchers, students and visiting colleagues have shown that Flathead Lake is very dynamic. Using instruments such as velocity meters, directional wave gauges and pressure sensors, and techniques such as video analysis of particle movement, Mark has added greatly to our understanding of the processes and characteristics of Flathead Lake.

Water movement in Flathead Lake is complex, driven by a suite of factors including shape and orientation of the lake, timing and magnitude of stream inputs, wind speed and direction, water and air temperatures, and as mentioned earlier the earth's rotation. Surface currents have been measured up to 2.3 mph. And a few years ago Mark and colleagues put an instrument on the bottom of the lake's deepwater trench expecting to find very little water movement. Instead they recorded surprisingly fast currents of nearly 0.7 mph at 200 ft deep. This is about the same speed as the Flathead River where it enters the lake, but this deep current is roughly four times the width of the river and changes its north-south orientation as the wind changes direction. Just remarkable.

Continued on next page



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FLATHEAD LAKE: OUR LOCAL OCEAN IN MOTION CONT'D

By Tom Bansak - Research Scientist, Flathead Lake Biological Station

I can personally attest to the lake's rapid water currents. As one of the Bio Station's SCUBA divers I regularly dive to maintain our monitoring buoys. I specifically recall one winter day where the surface was dead calm, glassy even, yet when we dropped to 30 ft hand over hand along the north buoy's mooring there was a strong current causing our feet to "blow in the wind". I felt like a flag holding onto the mooring cable, and given the calm on the surface, this was entirely unexpected. Then, the same thing happened at the south buoy (off Yellow Bay) however the current was in the opposite direction!

Another personal experience was helping Mark with a "Drifter" experiment. Drifters are surface buoys that are attached to sea anchors (essentially underwater kites) at different depths. We were deploying drifters near the east side of Wild Horse Island, an area of the lake with particularly complex currents. We tossed the drifters over the side of the boat, and I was expecting to see them all head off in the same direction. However, we watched the surface drifter head to the north, the 1 meter drifter to the northeast, the 5 meter drifter to the east, and the 10 meter drifter to the south. None of them went in the same direction! There were dramatically different horizontal currents at different depths of the lake.

One general horizontal current is related to the input of the Flathead River at the lake's north end. River water travels southward along the lake's west shore and then when it gets to the Narrows near the tip of Finley Point much of it continues back up the east shore instead of going through the gap into Polson Bay. This water movement is visible from space – satellite imagery detects the sediment plume during runoff as it progresses along this pathway. This current is responsible for much of the driftwood that accumulates in Woods Bay.

There are also vertical currents in Flathead Lake. When wind (which we will discuss in detail in the next issue of the appropriately named Finley Point Breeze) blows from shore onto the lake, it can push surface water away from the shoreline. This allows water from the deep dark bottom to upwell to the surface. This phenomenon is particularly noticeable during the summer, when warm surface water is replaced by cold water from the deep. In Yellow Bay, I have seen (and felt!) 70 degree water replaced by 55 degree water in just a day of offshore wind. It certainly changes your swimming experience at the State Park.

But I am a biologist. Why should I care about all of this physical stuff? Well the physical conditions are the template on which the biology is overlain. Resources are not evenly distributed throughout the lake (or oceans). Currents deliver nutrients and other needed materials. For example, nutrient-rich upwelling currents along the Pacific coast of Alaska and Chile drive highly productive foodwebs that support some of the world's most diverse and lucrative fisheries. Furthermore, currents can move the organisms themselves. Knowing how water and particles (including organisms) move around help biologists look for hotspots of ecological activity and production. Or in the case of a threat to our wonderful lake, Mark's studies of physical dynamics help us concentrate efforts looking for new aquatic invasive species. In short, understanding water movement in Flathead Lake can help us protect it.



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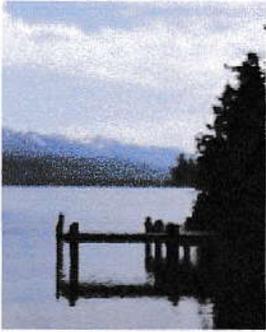


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LAKE COUNTY PROPERTY TAXES

By: Ann Brower-Lake County Commissioner District 2



FINLEY POINT LANE

Smuggler's Cove lakefront! Private, protected cove off of Skidoo Bay is a lovely setting for your new lake home. Property is comprised of 4 separate lots totaling 4.86 acres. Plenty of foliage to assure privacy. Gravel beach. Many beautiful building sites add to the appeal of this offering. Quiet road, fantastic location.

\$595,000

MLS 313277

Visit our website:
SMITHTEAMFLATHEAD-
LAKE.COM

Many taxpayers have question regarding their tax statements. This article will attempt to give you some useful information on that topic. If you have questions or comments please feel free to call the Commission at 883-7204.

The Montana State Department of Revenue is responsible for the valuation of all taxable property in Montana once per appraisal cycle. Please see this website, <https://revenue.mt.gov/property-assessment>, for more information on how they value properties and how the state taxes collected are used. State law requires cyclical reappraisal of residential, commercial, industrial, agricultural and forestland property every six years. The current reappraisal cycle began January 1, 2015 and will end December 31, 2020. The base valuation date for the current cycle was January 1, 2014. The significance of the base valuation date is Montana law specifically requires that all property be valued on the same day every six years so that tax burdens are equally distributed among all taxpayers across the state. The reassessment notices will go out to property owners in the spring and summer of 2015. The purpose of an assessment notice is to inform property owners and purchasers under contract for deed of the market and taxable value of their property for property tax purposes. Study it carefully. If the assessment notice reflects a value with which you disagree, or if you have any questions concerning the value or property characteristics, call your local Department of Revenue office immediately. Do not wait until you receive your tax bill if you have questions about your property value. By then, the deadline to appeal has passed. Taxpayers have 30 days from the date on the notice to dispute their property valuation or classification for the current tax year. Taxpayers have the right to request an informal assessment review and/or file a formal appeal at the county and state level at any time but only once each appraisal cycle.

Once the state sets the value of a mill, Lake County Commissioners set the amount of mills to be collected based on the County budget. The law does set a cap that we cannot go over without a vote of the people.

Voted mills are levied according to the vote of the people. Lake County Commissioners cannot increase the number of mills when they are voted at a specific amount. Although, the value of a mill does change each year.

Law often specifies how the money is allocated from mills. For example we cannot take money that is collected for senior citizens and give it to roads.

When you look at your tax bill, please take note of how much you are paying toward roads, schools, public safety, etc.. On the next page is an example of the line items you may see on your tax statement and how they are commonly used.



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LAKE COUNTY TAX STATEMENT EXAMPLE

Tax Title	Purpose / Sample of Use (not all inclusive)	Amount
Schools	Example amounts are based on a taxable value of 5,626	
State School Levy		\$830.40
District School Levy		\$807.33
State Levy - University		\$33.76
Total Schools		\$1,671.49
County		
General Fund	Multiple county services: Elections, Maintenance, IT, OEM, County Attorney, Justice Court, Treasurer, Clerk & Recorder, etc.	\$123.68
Road	Salaries, gas, oil, materials, repairs, supplies, gravel, equipment, etc.	\$121.52
Poor	prisoner medical assistance, indigent burials,	\$7.43
Bridge	Salaries, gas, oil, materials, repairs, supplies, equipment, etc.	\$16.03
Weed	Salaries, gas, oil, chemicals, equipment, etc.	\$8.21
Fair	Salaries, fair judges, awards, improvements, etc.	\$3.32
Airport	Polson- 50,328, Ronan-21,457, St. Ignatius- 11,600, salaries, supplies	\$7.31
District Court	Salaries, jurors, witnesses, youth court detention, supplies	\$11.70
Liability Insurance	Liability Insurance	\$21.44
Libraries	Ronan, St. Ignatius, Arlee, Swan Lake	\$0.73
Ambulance	Polson, Ronan, St Ignatius, Arlee	\$1.80
County Planning	Salaries, public notices, supplies, printing, survey exams, etc.	\$11.31
Public Health	Salaries, vaccines, supplies, gas, oil, printing, utilities, etc.	\$11.14
Mental Health	Crisis Services for hospitals and jail for WMMental Health	\$2.25
Sanitation	Salaries, gas, oil, utilities, supplies, repairs, etc.	\$13.61
Senior Citizens VOTED BY PUBLIC	Senior Centers, Area Agency on Aging	\$11.25
Co Extension Agent	Salaries, books, supplies, membership, maintenance, travel, etc.	\$8.33
Public Safety	Salaries(law enforcement, detention, dispatch), uniforms, training, supplies, etc.	\$130.41
Public Safety Special	ACLU lawsuit- Court Ordered Expansion	\$42.81
Public Safety Mill Levy VOTED BY PUBLIC	Salaries(law enforcement, detention, dispatch)vehicles, etc.	\$96.71
PERS	Employees retirement	\$37.86
Health Insurance	Employee base cost at time of law health insurance	\$25.99
Permissive Health Insurance	increase above base rate since time of law	\$79.16
Emergency Levy	County Declared Emergency (Flooding 2014)	\$11.25
Search and Rescue-Lake VOTED BY PUBLIC	Supplies, training, etc.	\$5.63
Search and Rescue-Swan VOTED BY PUBLIC	Supplies, training, etc.	\$5.63
Court Ordered Levy	Judgments, lawsuit deductibles, overages for poor fund, youth court, etc.	\$27.45
Total County		\$843.96

FINLEY POINT RESTAURANTS

By: Sean

FINLEY POINT GRILL

Happy new year from The Finley Point Grill and crew! Thanks for supporting our business. We hope you enjoyed your experience. We had a great year and it's because of our local customers in Polson and surrounding areas.

The year 2015 will bring new food and flavors at The Finley Point Grill, and also weekly entertainment. The first Wednesday night of every month will have karaoke with Markie Mark starting at 6pm in the bar. Thursday nights we have live music in the dining room from 6:30-8:30pm. Friday and Saturday nights come try our slow roasted prime rib, hot and ready to serve at 5pm. SKC students receive 10 percent off entire bill with student identification card on Sunday nights.

We'll have live music on Valentine's Day, so make your reservations early! 406 887 2020.

"Like" us on Facebook under Finley Point Grill to see upcoming events and nightly dinner specials. We look forward to seeing all you Finley Point folks this year! Thanks,
Sean

EAST SHORE SMOKEHOUSE

East Shore Smokehouse is open 7 days a week, for lunch and dinner. Join them for "Karaoke with Bob" on the 4th Tuesday of every month. Remember to make your Valentine's Day reservations early as they fill up very quickly (406) 887 2096.

SMITH TEAM

By: Ric Smith

No matter what the market, the Smith Team knows how to get results. We believe in a team philosophy with our clients. Selling a property is a two-way street, and we want to you know your input along the way, as we share our expertise and access to the essential tools necessary to sell a property. We prioritize client communication. Locally, we are the go-to source for information on

Finley Point. We get calls from buyers, sellers, agents, and Brokers from the Point and all over the country with questions regarding zoning, permitting, property taxes, weather, and even potholes. We are your source. Remember, WE GET THE POINT!



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2015 PREDICTED FLOOR AND PAINT TRENDS

By: Elizabeth Smith

Out with the old, in with the new! A new year brings new change to many aspects of life. One of those changes could be your very own home. You may be building a new home, remodeling, or updating. 2015 will bring many trends that may fit into the scheme of your design. There are many points to your home that require the task of design consideration. Flooring and paint color are two of the many. HGTV has been the tried and true source we all tend to lean towards when it comes to anything home. After reviewing their thoughts on the upcoming year in flooring and paint I have compiled my thoughts for you.

Home flooring choices and styles are vast. Your flooring decision will most likely stem from the room you are flooring and style you are leaning towards. As you can see throughout the decades the style has changed drastically. We don't see the green shag carpeting covering every nook and cranny in homes, which in my opinion is a good change. Instead, you see less carpet and more hard flooring. Let's take a look at the 3 most common flooring types: tile, hardwood, and carpet to see where the trend seems to point for 2015.

Larger tiles are becoming a popular trend. Instead of seeing 12x12, sizes such as 36x36 and 12x24 are being used. There are a variety of sizes, shapes, materials, and patterns to choose from. Hardwood is flooring that you see throughout many homes. Hardwood can provide a feeling of flow and openness to your home. Three types of commonly used hardwood are bamboo, American hardwood, and reclaimed wood. Bamboo has become more popular as new colors and styles become available to the consumer. The longer it has been allowed to dry the harder it becomes. American hardwood is a classic that is making a comeback. Oak, hickory, maple, and heart pine are a few of the top choices for American hardwood consumers. This flooring is a durable product. Reclaimed wood is a factory finished hard wood flooring. Reclaimed wood flooring provides more of a classic look. Carpet has been through many style changes throughout the years. The warmth and soft feel bring the appeal. Carpeting is leaning towards a patterned look. Cut and loop carpeting allows designers to incorporate a pattern into the carpet which can be more subtle or bold. Also, the use of softer fibers gives the consumer a cushiony, plush feel.

Interior paint color can be a fun project. Choosing the color for each room takes time and careful consideration. The 2015 trends do seem to gravitate towards more of the bright colors than we have seen in the more recent past trends such as browns. Grey has become the neutral color with orange making an appearance to be used in many rooms. The kitchen, living, and bathroom are the main rooms your guests will see. We will take a look at what 2015 may have in store for the color of these rooms.

The kitchen tends to be the room gravitated to for visiting. I can attest to this for my family. We are always chit-chatting in the kitchen! Since this is the common case a neutral color such as white or ivory to brighten up the kitchen seems to be the trend. You can add color throughout which will be easily noticeable with the neutral background color. When it comes to color yellow and blue seem to be the trend. Your living room may be losing the appeal of a gathering room as the kitchen has begun to take over that role. It is still a place where you can sit comfortably and enjoy your company. Living rooms can boast varying architecture that will greatly influence the color you may see. Dark beams will be contrasted by a neutral clean color such as white. A rock accent wall will encourage a lighter paint color to prevent overpowering the room. The simple clean, airy look brings the draw back to the living area space. The trend is taking a different turn for bathrooms. It has been typical to see the spa like colors, such as blues and whites in bathrooms along with the neutrals of tans. Now they are leaning towards more color. The bathroom is where you wake up and start your day. The color should be bright and cheerful. Oranges have become a trend in bathrooms. While considering the bright and cheery colors it is recommended that you stay away from greens and yellows as these colors can distort your own skin color. The colors that compliment your skin, such as rose and peach, are recommended.

The New Year rings in new decisions to make. Do you want to change the color in your bathroom? Do you want an updated look? It can be a fulfilling and fun project to begin. Even though 2015 has its own trends, remember you are the one living in this home. Make your home trend choices according to what makes you feel content. After all, "Home is where the heart is."



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FLATHEAD LAKE ACTIVITY RESIDENTIAL

Activity since January 1, 2014

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

Active Listings	As of Apr. 1	As of Jul. 1	As of Oct. 1	As of Dec. 1
Up to \$500,000	19	19	18	18
\$500,000 — \$1,000,000	55	68	73	47
\$1,000,000+	49	52	53	44
TOTAL	123	139	144	109

Pending Sales	As of Apr. 1	As of Jul. 1	As of Oct. 1	As of Dec. 1
Up to \$500,000	2	2	2	2
\$500,000 — \$1,000,000	5	2	4	0
\$1,000,000+	2	2	1	0
TOTAL	9	6	7	2

Sold / Closed	As of Apr. 1	As of Jul. 1	As of Oct. 1	As of Dec. 1
Up to \$500,000	3	7	13	17
\$500,000 — \$1,000,000	4	7	15	20
\$1,000,000+	1	1	5	6
TOTAL	8	15	33	43

(This data is from the Northwest Montana Association of Realtors Multiple Listing Service)



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FLATHEAD LAKE ACTIVITY LAND

Activity since January 1, 2014

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

Active Listings	As of Apr. 1	As of Jul. 1	As of Oct. 1	As of Dec. 1
Up to \$500,000	20	20	23	15
\$500,000 — \$1,000,000	21	22	24	17
\$1,000,000+	8	9	12	7
TOTAL	49	51	59	39

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

Sold / Closed	As of Apr. 1	As of Jul. 1	As of Oct. 1	As of Dec. 1
Up to \$500,000	0	1	2	4
\$500,000 — \$1,000,000	1	3	3	3
\$1,000,000+	0	1	1	1
TOTAL	1	5	6	8

(This data is from the Northwest Montana Association of Realtors Multiple Listing Service)



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REAL ESTATE WRAP UP

By: Ric Smith

Be sure to take a look at our 2014 real estate charts/data on pages 8 and 9 before reading this summary.

RESIDENTIAL Lakefront

2014 had 43 sales lake-wide, down from 59 the year before. You will see that the peak was 2004/5 with 80 sales and the bottom was 2009 with 23 sales. While we don't necessarily have an explanation for the dip in unit sales in 2014, we must keep in mind that we have still come a long way since 2009. This likely a blip in the radar as opposed to the beginning of a market trend. Having said that, sellers must continue to price aggressively to procure a sale.

FINAL THOUGHTS

Market

The lake market is not predictable. Currently we have a pending sale on the lake and are in negotiations with two other potential lake sales, and this is typically a slow time of year. National economic data continues to be strong and suggests a steady recovery. The Seattle market is on fire. This activity should trickle into the Montana market, both on and off the lake. My prediction is for increased unit sales on the lake in 2105.

LAND Lakefront

It was a pretty tough year for bare/undeveloped land on the lake. Unit sales were down 50% compared to 2013, with a total of 8 sales in 2014. We do have a few theories on why these sales are so tough. For starters, permitting for a house on a lake lot has become complex, expensive, and time consuming. We all want to maintain our water quality on Flathead Lake and this is not a complaint from me, just an observation. There is also the fact that in the current local market, on and off the lake, it is still generally less expensive to buy an existing home than to build.



NHN 5 FINLEY POINT LANE

DELIGHTFUL VINTAGE FINLEY POINT CABIN, RICH W/ HISTORY, SITS UPON EXPANSIVE 240'+ GRAVEL BEACH. ENJOY THE RETREAT FEEL OF APPROX. 4 ACRES W/ VEGETATION FOR PRIVACY & BEAUTY. 2 BEDROOM/2 BATH CABIN HAS BEEN REMODELED (BATHS & KITCHEN) AND MANY ORIGINAL ARCHITECTURAL ACCENTS RESTORED. SUNNY ENCLOSED PORCH IS PERFECT FOR OVERFLOW GUESTS OR LAKE-GAZING. REVEL IN THE CLASSIC SPLENDOR OF THE LAKE
\$1,150,000 MLS 323273

Visit our website for full details: SMITHTEAMFLATHEADLAKE.COM

CALENDAR OF EVENTS

- Jan. 22 Finley Point Grill Concert Craig Barton Duo 6:30-8:30 PM
- Jan. 23 Flathead Lake International Cinemafest: For more info visit flicpolson.com or call 206-947-0681
- Jan. 29 Finley Point Grill Concert Nathan Eyre 6:30-8:30 PM
- Feb. 1 Finley Point Grill Super Bowl Party 3 PM
- Feb. 07 Mission Mountain Bridal Fair at the KwaTaqNuk Resort. For more info contact Ashlee at 406-883-8364
- Feb. 07 Lake Co Expo and Livestock Show at Ronan Community Center and Lake County Fairgrounds 9-3
- Feb. 14 Big Productions Entertainment presents Rebecca Folson Duo at Ronan Performing Arts Center 7PM
- Feb. 25 Big Productions Entertainment presents "CanadAfrica" at Ronan Performing Arts Center 7PM
- March 28 Big Productions Entertainment presents "Mud Bay Jugglers..." at Ronan Performing Arts 7PM



34547 THREE DOCK LANE

SPACIOUS, SOLID YEAR-ROUND LAKE HOME ON WARM SUNNY GRAVEL BEACH AWAITS! EXQUISITE KITCHEN W/ GRANITE COUNTERS OPENS INTO ONE OF THREE LARGE LIVING AREAS. MASTER SUITE OVERLOOKS FLATHEAD LAKE W/ CUSTOM WALK-IN CLOSET. SPRAWLING LOWER LEVER OFFERS 3 LARGE BEDROOMS, 2 BATHS, RECREATION AREA & STORAGE.

\$749,700 MLS 325950

Visit our website for full details: SMITHTEAMFLATHEADLAKE.COM



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POLSON UPDATE

By: Sarah Beck Smith

Polson has seen a few changes since our last publication in September. There continues to be development up by Mission Valley Aquatics and in the "Y" area in general. Currently under construction is a Red Lion Hotel, McKenzie River Grill, Walgreens, Valley Glass, and Kalispell Regional Medical Center. The new soccer field complex is in its beginning development phase. There will be lots to see and do as you drop down Polson Hill into our city!

The Turkey Trot kicked off the holiday season. On Thanksgiving Day, about 150 runners/walkers lined up in the Century 21 Big Sky parking lot, ready to tackle the 3.1 mile course through Mission Bay. The weather behaved and there was no snow or ice on the course at the time. Things got pretty high-tech w/ this race as racers wore electronic ankle/arm band timers...translate...NO CHEATING! And yes, those race officials are aware if you throw your ankle band across the finish line before you reach it (don't ask why I know this to be true). It was great fun, and everyone went home feeling a bit better about plowing through their 4500 calorie dinner later in the day! 100% of the proceeds went to Loaves and Fishes, our local food pantry. Thank you to Polson Running for their sponsorship of these festive races and their constant promotion of healthy lifestyles.

The holiday season was busy with fundraising events such as the Festival of Trees (benefitting Cantlon Family Youth Home), Ducks Unlimited and Share the Spirit, just to name a few. Main Street sponsored a festive art walk/parade, and of course the annual tree-lighting. Every event was standing room only and a huge success.

On New Year's Eve, many residents and business owners gathered by Providence St. Joseph Medical Center to release paper lanterns with wishes/hopes for Polson written on them into the chilly night sky. It was a beautiful, peaceful, and hopeful way to welcome 2015. Let me tell you...if you have not participated in such an activity, there is great pressure to have one's lantern not crash and burn or get tangled in a tree, as was the case with several errant lanterns that night. People pretended not to notice, but really everyone knew exactly whose lantern (and wish!) failed to even make it off the ground. A certain someone who will remain unnamed is very proud that her lantern, ablaze w/ "Vitality" sprawled on the side of it, sailed quite high and was aloft for a nice amount of time before it was absorbed into the upper atmosphere. It was heading northeast last we saw, so if you live in the Glacier Park area, or anywhere on the Highline for that matter, give it a wave.

Continued on next page



NHN WESTSIDE DRIVE

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 330023

Visit our website for full details: SMITHTEAMFLATHEADLAKE.COM

POLSON UPDATE CONT'D

By: Sarah Beck Smith

January is upon us, and with that comes the "Sorry 'bout That" half marathon on January 10. Approximately 70 brave souls are expected in Polson this year, and although the forecast is better than last year, there is much ice on the course. I'm hoping those hearty (insane) runners will be wearing Yaktrax or some such thing to keep them upright on their 13.1 mile journey. Again, thank you to Polson Running for coordinating this event!

The 3rd annual FLiC (Flathead Lake International Cinemafest) will be January 23-25. I have gushed about this

event before and will continue to do so! This year's fest features approximately 100 independent films, shown on two different screens at Polson's Showboat Theater. There are events related to the festival going on in town all weekend. For a detailed list of movies and information about parties and Q&A sessions, interviews, tickets, etc., visit the website at www.flicpolson.com. Hope to see you there! I'll be the one in the front row with the large extra butter popcorn.

FINLEY POINT SUMMER RENTAL NEEDED

We have an individual who has requested a summer rental on the Point for mid-July to mid-August. If anyone has anything available give us a call or email and we would be happy to assist in arranging these details.

Thanks for your time!



119 TIMBER SHADOW TRAIL

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.

\$118,000 MLS 307122

Visit our website for full details: SMITHTEAMFLATHEADLAKE.COM

BUYING MYTHS AND FACTS



34322 HILLTOP DRIVE

Private, secluded sanctuary in the trees. These gently sloped lots offer peek-a-boo views of the lake and trees, with more sweeping views of the mountains likely with thinning. Enjoy the bunk cabin for seasonal use as you build your dream home. Lots are just a short stroll to beautiful community lake access gravel beach.

\$76,500

MLS 330154

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Buying a home is a big commitment, and it's important to get the right information before making such a big decision. Like anything else, do your research beforehand. There are plenty of misconceptions when it comes to real estate and where you should spend your money but we are here to help.

Myth 1: You should get pre-qualified for a mortgage loan after closing on your house.

Fact 1: Early in the process, you'll want to get pre-qualified for a mortgage loan. It enables you to move swiftly when you find the right home, especially when there are other interested buyers. It also indicates to the seller that you are serious and can afford to buy the property. A pre-approval is a simple calculation done by a mortgage lender that tells you the amount you'll be able to finance through a loan and what your monthly payments will be. Another figure that lenders use to evaluate how much you can afford is the housing expense-to-income ratio. It is determined by calculating your projected monthly housing expense, which consists of the principal and interest payment, property tax payments and insurance premiums on your new home loan (also known as PITI).

Myth 2: You need at least a 20% down payment.

Fact 2: A common myth is that the more money you put down, the less you'll have to borrow and the easier it will be to get a loan. While this is ideal, there are other options as explained in The US News article, Alternatives to Putting 20 Percent Down on a Home. Each buyer is unique, and a mortgage professional can help you find out just what you can afford. Your income and debts will typically play the biggest roles in determining your price range.

Myth 3: Buying is always better than renting.

Fact 3: Some people argue that renting is throwing away money. However, there are instances where it would be better to rent. You have to consider the housing market, the price of repairs and maintenance, property taxes, school taxes, mortgage, and more. Ric and Sarah are ready to make a commitment to help you capitalize on current market opportunities and assist you in making an informed decision. Ric Smith and Sarah Beck Smith can help ensure you make the right choice for the long term, get a better understanding of different neighborhoods, schools, and market conditions, find a mortgage specialist, and more. Contact us now!



We get the Point!

SMITHTEAMFLATHEADLAKE.COM

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BUYING TIPS



32046 N FINLEY POINT

Stunning 5000+ sq ft home on prestigious Skidoo Bay, Flathead Lake. 4 bedrooms, 4.5 baths, 2 huge living rooms, 2 stately fireplaces, spacious guest quarters above garage, 97' walk-out lake frontage, concrete dock with 3 boat stalls. Home is presently under renovations and list price is as-is. Price will increase as renovations are completed

\$1,200,000

MLS 331191

Visit our website:
SMITHTEAMFLATHEAD-
LAKE.COM

Buying a home is a significant and exciting decision. This article provides professional real estate advice and helpful home buying tips.

First Steps

The internet and Smith Team are the top two resources most buyers turn to when searching for a home. When it's not convenient for you to speak directly with us, smithteamflatheadlake.com can help improve your overall home buying experience and provide the guidance to reduce stress, save time, and make you a savvy, successful consumer.

Ric and Sarah Beck Smith are ready to make a full-time commitment to help you capitalize on current market opportunities and assist you in making an informed decision.

To ensure you make the right choice for the long term, the Smith Team offers extensive knowledge in:

- Neighborhoods, schools and market conditions
- Mortgage specialists who can assist you with your financing
- Technology that gives them an edge, along with multiple resources available just for you

Would you like to receive more information on the home buying process? Contact Ric and Sarah.



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 328743

Visit our website:
SMITHTEAMFLATHEADLAKE.COM



We get the Point!

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 Century 21 Big Sky Real Estate
 119 Anchor Way
 Polson, MT 59860

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 PERMIT NO. 2265

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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