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FINLEY POINT BREEZE

FALL 2018



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IN THIS ISSUE

- 2-3 Small Improvements Can Increase Home Value
- 3 Montecahto Club Update
- 4 Real Estate Wrap Up
- 4 Soma Bowls
- 5 Finley Point Legacy
- Property For Sale
- 6 Cocktail Reciepe
- 6 Mark Your Calendars
- 7-8 Spindrift Organics
- 9-13 Forest Health on Finley Point
- 13 Fire Department Update
- 14-15 What You Really Should Know about Browsing For Homes Online
- 16-17 State of the Lake
- 18-19 Smith Team

FALL 2018



While we had a few weeks of smoke suddenly in late August, the air cleared and it has been crystal clear days and nights ever since. The Milky Way is amazing at night. The coyotes have been going crazy and we even had a huge very black bear saunter through our front yard. We always feel that some of the best times of the year are summer afternoons and evenings on the lake, and this year was no exception. The Skidoo Bay Fourth of July fireworks were amazing as always. Skidoo Bay is alive on the 4th with the entire community out on their beaches having picnics, shooting fireworks, and enjoying themselves. We believe there is not a better place to be. Fall has not disappointed so far...beautiful warm afternoons and chilly nights. September is one of the most exquisite months of the year.

BREEZE FOUNDERS & PUBLISHERS
Ric Smith | Sarah Beck Smith

A special thanks to all who make the Breeze possible!



SMALL IMPROVEMENTS CAN INCREASE HOME VALUE

By: Mary Auld - Valley Journal

Whether you're a homeowner looking to sell your home in the near future or making plans to update your bathroom, it helps to know how home projects can influence the value of your home.

Ric Smith, broker and owner at Century 21 Big Sky in Polson, knows the ins and outs of maximizing the value of a property.

Smith said that his most important advice is that homeowners should not assume that every improvement they make will add value to their home.

"There's an assumption that if you spend \$10,000 redoing the bathroom you can add that to the sales price, but probably all you've done is maintain the value," he said.

According to Smith, homeowners should always consider whether their home improvement projects will be seen by potential buyers as true upgrades to the home, or if they can be classified as routine maintenance. Projects that improve existing features of the home – including renovations to bathrooms and kitchens – are not guaranteed to raise the price that a buyer will pay.

Smith usually tells his clients not spend much money on upgrades in preparation for sale, unless their home is truly in need of true repair. Instead, he recommends selling the home as it is, and setting the price accordingly.

Smith does have some suggestions that can improve the value of a home, but they're not costly or drastic. Rather than remodeling or adding on to a home, Smith recommends that homeowners take small steps to make their home more appealing to potential buyers.

Smith said buyers are attracted to homes that they can easily picture as their own. To allow potential buyers to feel like they've really gotten a feel for the home, Smith recommends removing clutter.

"Creating space makes it easier for potential buyers to imagine themselves in the home," Smith said.

He also suggests that homeowners remove intimate details like family photos to make the home more of a blank slate for potential buyers who are deciding whether the home is a good fit for their own family.

According to Smith, first impressions are hugely consequential when it comes to the value of a home. He said that a new coat of paint on the exterior of a home is an inexpensive fix that can add value. Neat and attractive lawns and landscaping also add appeal for potential buyers. In the winter, driveways and sidewalks should be cleared of snow and ice.

CONTINUED ON PAGE 3

SMALL IMPROVEMENTS CAN INCREASE HOME VALUE

To increase the amount that a buyer will pay for their home, homeowners have to consider significant projects, Smith said. Adding a bathroom, a rec room, or a bedroom would likely add value to a home.

According to Smith, building a deck is a smaller project that can add value to a home in the Polson area.

Smith added that while he can provide general advice, each home requires unique preparations for sale. He said that the best advice comes from connecting with a real estate broker who can provide personalized suggestions for maximizing the value of a home.

MONTECAHTO CLUB UPDATE

What? It's fall already? Yes it is, and the Montecahto Club wishes you a happy, healthy one. It's time to get out and enjoy the gorgeous tamaracks.

Our annual cherry pie fundraiser was a great success again this summer, thanks to everyone who supported our efforts. Our volunteers did everything from donating cherries to selling our signature cherry pies and tarts at the Polson Cherry Festival. One more time: Thank you!

The club has begun a new calendar year of meetings on the second and fourth Wednesdays of each month. This fall, we're focusing on donations to the local food bank and the Coats for Kids program. We're also sending care packages to active troops overseas, and regularly volunteering at the soup kitchen in Polson.

Our ongoing clubhouse kitchen improvements have continued, thanks to two generous club members who recently donated freezers.

At our September 22 meeting, Kathy Senkler gave a presentation about the history and goings-on at the Ninepipes Museum. We're planning more presentations for future meetings, as well as other fun activities. Community members are always welcome to come and enjoy our meetings and events.

Believe it or not, it's already time for our annual Friendship Tea. That's because the club decided to move the event to October. These teas are always fun, with plenty of delicious homemade food, tea and coffee, loads of laughter, and tons of door prizes. If you're interested in attending but don't know a member, please give us a call at the number listed below. A Friendship Tea is a great introduction to the Montecahto Club.

Speaking of which, we are looking for new members these days. Also, please keep the Montecahto Clubhouse in mind when planning weddings, reunions, and other events during the year.

For more information about renting the clubhouse or joining the club, please contact Alice Erb at 250-3189.

REAL ESTATE WRAP UP

By: Ric Smith



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. Visit www.smithteamflatheadlake.com for more details.

\$95,000
MLS 21606764

FOR SALE

Smith Team has had another productive year. We value our relationships with our clients and friends and pride ourselves on providing service that exceeds expectations, and delivering results for our clients.

The Lake market between \$400,000 and \$800,000 has demand with a shrinking inventory. Off the lake, any homes priced properly under \$300,000 will sell.

Here is the straight stuff. Sellers must be priced competitively. There are serious buyers, however buyers are well-educated thanks to thousands of industry websites. If a Seller is not priced properly it is hard to even generate showings. Buyers now call brokers with a list of homes they wish to see, not vice versa. They know if an offering is overpriced. You can count on the Smith Team to provide you with real market data and the best possible advice. We are looking for inventory. If you have thought of selling, let us know!

SOMA BOWLS CAFE

Century 21 Big Sky has a new neighbor right on the corner of Hwy 93 & Hwy 35 Junction!

Soma Bowls Café is offering a fresh nutritional menu to fuel your body. Fresh fruit smoothie bowls, avocado toast variations, breakfast burritos, sushi, quiche, wraps, soup & tea blends complete their unique & clean menu. Business hours are Monday-Friday 7:30am - 3:00pm & Saturday 9am-1pm. "I am so happy to bring fresh, beautiful food to this area and hope to keep you all in good health and good spirits!" – Owner Kayla Fowler



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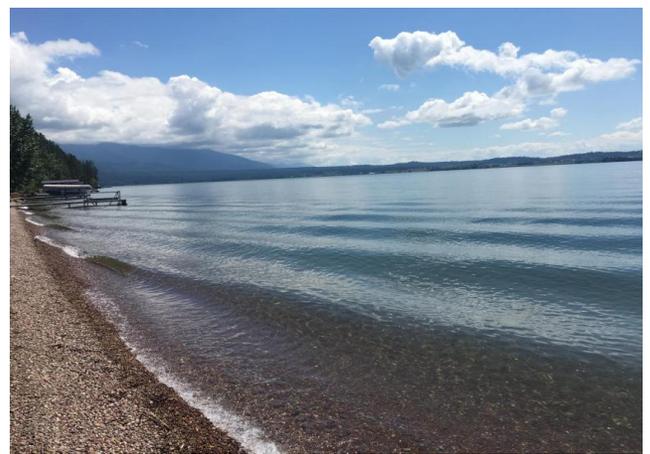
facebook.com/smithteamflatheadlake

FINLEY POINT LEGACY FLATHEAD LAKE PROPERTY FOR SALE

32511 TARRS LN

\$994,700 | MLS#21807888

Beaches on Flathead Lake like this just don't come up very often. Don't miss out on this one! 240' sunny gravel frontage with south/west exposure on idyllic Finley Point is the highlight of this comfortable lake offering. Property also features 2.79 acres, a 1600 sq ft 2 bed/2 bath home with wraparound deck, 2 vintage A-Frame guest homes offering 2 beds/2 baths and kitchen, newer septic system (2001), boathouse, dock. Lush foliage in all the right places for privacy and the true Montana experience.



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COCKTAIL RECIPE

One of Ernest Hemingway's Favorite Drinks: The Bloody Mary

Yes, Papa was a notorious lover, fighter, boozier, and fisherman. In The Sun Also Rises he advises "to not be drunk in any positive sense, but just enough to be careless"

Regarding the Bloody Mary, Hemmingway had the following to say: "To make a pitcher of Blood Marys (any smaller amount is worthless), take a good sized pitcher and put in it as big a lump of ice as it will hold. Mix a pint of good Russian vodka and equal amount of chilled tomato juice. Add a tablespoon full of Worcestershire sauce. Stir, then add a jigger of fresh squeezed lime, stir, then add a small amount of celery salt, black pepper and cayenne pepper. Keep stirring and adding as needed. Cheers.

MARK YOUR CALENDARS!

Annual Century 21 Big Sky Christmas Party is December 7th, 5PM-8PM! Join Us!

S. Finley Point Road

FOR SALE

This stunning lake lot is just waiting for a new custom home! Make it yours! 150' level/walkout gravel frontage, 1.64 acres, all on scenic South Finley Point. South/West exposure guarantees beautiful sunsets and long summer nights. Approach off of South Finley Point Rd down to property is delightful as you wind your way past a beautiful cherry orchard. Mature foliage offers natural privacy. Option to hook into existing shared well makes development and enjoyment even easier. Not too many of these gems out there. Don't let this one pass you by!

\$899,900 MLS 21810257



Lanier Lane

FOR SALE

1.49 Acre Finley Point lot within walking distance to public access Flathead Lake gravel beach. Quiet, no-thru street & amazing Flathead Lake view potential with tree thinning.

\$29,700 MLS 21812484

Visit our website for full details: smithteamflatheadlake.com



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



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SPINDRIFT ORGANICS

By: Kristen Von Doersten



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

Spindrift Organics to Expand U-Pick and Bulk Sales in 2019

(Polson, MT) Spindrift Orchard and Vineyard, founded in 2014, will be expanding its enterprises in 2019 to include U-Pick and Bulk Sales. Spindrift is one of the few USDA Certified Organic Orchard and Vineyard operations in the state of Montana.

In 2018, Spindrift saw over 100 visitors including those from Europe, Asia and Montana picking cherries grown in the Flathead Valley. "The interest in U-Pick and the fact that we're organic was very apparent this year, so we decided to expand our operations to include that option in 2019," said co-owner Kristen Von Doersten. Families came by boat, car and bicycle to spend time picking cherries in the pedestrian orchard where cherries can be picked from ground height, she said.

Continued On Page 8



29755 Westside Drive N

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! \$479,000 MLS 21811381



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 21804231



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SPINDRIFT ORGANICS CONTINUED...

Organic farming includes careful weed control, extensive pruning and pesticide control using the latest in organic techniques. Horticultural oils, foliar feeds and judicious use of water using micro sprayers are some of the frequent caretaking methods used in the orchard and vineyard. The result, according to Von Doersten, is outstanding fruit quality with a cull rate of around 8%.

The orchard is uniquely positioned on the southwest-facing slope of Finley Point in a microclimate that helps protect it from early frost and avails itself of the cooling effect of Flathead Lake. Spindrift Orchard features four varieties of cherries, the popular Skeena and Sweetheart dark sweet cherries, the lighter flesh Rainier and the Montmorency cherry. The vineyard at Spindrift also has a small production of 20 cases of wine per year with the varieties Frontenac Gris and Marquette. Spindrift Orchard and Vineyard produces small batches of other fruits (raspberries, blackberries, nectarines, peaches and table grapes), several vegetable varieties and cutting flowers that are often for sale at the farm stand. According to Von Doersten, with the expanded production of sweet cherries the anticipated yield in 2019 will be around 8,000 lbs. with U-Pick operations, bulk sales to local vendors and customer deliver for large orders. The 2019 season is expected to begin in early July and the farm stand hours will be posted in the spring. Spindriftorganics@gmail.com

29927 Mission View Road
FOR SALE

Striking custom home on Finley Point! This one-level home, nestled in the trees yet offering gorgeous lake views, checks all the boxes for Montana rustic elegance. Stately open kitchen-living-dining with custom fireplace is the heartbeat of the home. Hardwood floors, tongue in groove ceilings, granite, picture windows, wraparound deck, end of road privacy. Home is finished with stunning solid cabinets, doors, lighting, trim. En suite master suite with lake views has fireplace and beautiful large bathroom. Large over-sized double garage is essential for your vehicles and toys. Public access walk-in gravel beach is just a mile or so down the road. Settle in and you'll never want to leave!

\$399,000 MLS 21812392

Visit our website for full details.



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FOREST HEALTH ON FINLEY POINT

By: Bob Miller

Finley Point has a history of logging that spans many decades. However, with some exceptions, the overstory still remains overstocked, suppressed, insect infested, diseased and in various stages of decline. The understory is overstocked and suppressed, much of which will never reach maturity. Additionally, natural regeneration and reforestation have contributed to overstocking. Like any living entity, the forest requires periodic treatment to maintain health. Commercial and pre-commercial thinning is an essential step to restore stand health and reduce fire hazard. Fuel loading, both ground and ladder, plus dead standing trees, is intermittently heavy throughout. Fire hazard is very high.

At the outset, some properties are small and have too few trees to attempt regulation, but the owners should be observant and remove trees afflicted by forest pests to protect neighboring properties from becoming endangered.

Forest health varies on Finley Point because of the implementation of commercial and pre-commercial thinning activities on some properties over the past several years while other properties have had no or little treatment. Some of those activities did not take into consideration tree health (including dwarf mistletoe), tree spacing, proper stocking levels and fuel reduction. The principal reason we see dead and dying trees on Finley Point and elsewhere is the lack of proper forest management. Some of this may be attributed to periodic drought but the principal reason is overstocking, i.e., exceeding the carrying capacity of the site.

The management objective should be to convert the forest to a fully regulated, multi-storied, uneven-aged stand with a balanced distribution of age and size classes. To achieve this objective, a number of entries will be required to meet the recommended stocking of 75-85 square feet of basal area (a measure of stocking and stand density) per acre. This may vary from stand to stand because of site conditions (rock, soil type, etc.) and current stocking.

The primary forest cover types are ponderosa pine/Douglas-fir/western larch and Douglas-fir/western larch. Douglas-fir is the predominant species followed by ponderosa pine and western larch. Although small in numbers, grand fir and lodgepole pine are associate species. From a basal area standpoint, silviculturists recommend Douglas-fir comprise no more than thirty (30) percent of stand basal area while seventy (70) percent should be comprised of western larch and ponderosa pine, which are more resistant to root and butt rots, and provide a barrier to their spread. To enhance forest health, it is more desirable to maintain a multiple species stand than a single species stand. Any imbalance in basal area stocking can be remedied through follow-up inplanting of western larch and ponderosa pine, and future harvest entries.

All stand age classes are not currently represented because the stand has not been treated periodically (10-20 year cutting cycles). There are perhaps 2-3 age classes when the goal should be 10+ age classes depending on stand rotation age and length of cutting cycle. Achieving a regulated uneven-aged forest is the goal, i.e., reducing mortality and defect to a point where net growth is positive and realizes its predicted potential. In the final analysis, some form of stand density reduction is necessary if wildfires are to be curtailed and forest health restored.

The principal habitat type is Douglas-fir/snowberry which is typical in the Mission Mountain foothills and Finley Point, and is an indicator of moderate site productivity. There are numerous high productivity micro-sites present throughout the Point as evidenced by taller, fast growing trees.

Continued On Page 10

FOREST HEALTH ON FINLEY POINT CONTINUED...

Stand age ranges from immature to + 120 years with a few older ponderosa pines reaching + 400 years. Ground vegetation includes snowberry, mountain maple, serviceberry, choke cherry, ocean spray, twinflower, pine grass, kinnikinnick, Oregon grape, arnica, false solomon's seal and a variety of grasses, to name a few. Noxious weeds including spotted knapweed, hounds tooth, common mullein and thistles are abundant.

FOREST PESTS:

Overstocking leads to forest decline which leads to stress, and stress invites insects and diseases. The most common active pests on Finley Point include:

Insects:

- 1) Mountain Pine Beetle [*Dendroctonus ponderosae*]. The beetle attacks and kills ponderosa and lodgepole pines. A good indicator of its presence is pitch tubes (balls of pitch) on the lower portion of the tree bole. Besides having pitch tubes, trees that have been successfully infested will have dry boring dust, similar to fine sawdust, in bark crevices and around the tree base. Also present, but to a lesser extent, are red turpentine beetle [*Dendroctonus valens*] and western pine beetle [*Dendroctonus brevicomis*].
- 2) Douglas-fir Beetle [*Dendroctonus pseudotsugae*]. The beetle attacks and kills Douglas-fir. Evidence that a tree has been successfully attacked is red-orange boring dust in bark crevices and around the tree base. Attacks are often high on the tree bole. Sometimes the most evident sign of infestation is clear pitch streamers exuding from the point of attack.
- 3) Metallic (Flatheaded) Wood Borer [*Buprestidae*]. The borer attacks and sometimes kills both hardwoods and conifers. Trees that are susceptible include injured, dwarf mistletoe infected, stressed, dying, fire killed and recently felled trees. It may also attack healthy trees. The larvae, which is present under the bark in the spring is very distinct in appearance with a head that is flattened and usually much wider than the body. This borer was very active on Finley Point in 2018. The longhorned wood borer [*Cerambycidae*] is also present but to a much lesser extent.
- 4) Pine Engraver [*Ips pini*]. The beetle attacks and often kills ponderosa pine and lodgepole pine. They maintain their populations in logging slash, wind or storm damaged trees, or tops and limbs of trees weakened or killed by other agents. The most frequent damage is in second-growth ponderosa pine stands where overstocked poles are killed outright, often in groups. Tops may be killed on larger trees. Evidence of an infestation is the presence of red-orange boring dust on the bark of slash, logs or trees. On standing trees, the dust is most noticeable in bark crevices and around the base.
- 5) Fir Engraver [*Scolytus ventralis*]. Grand fir is not widespread on Finley Point. However, where it exists, mortality caused by the fir engraver is very high. It attacks and kills both tops and the entire tree. Red-brown boring dust marks the sites of new attacks during the summer months.

The use of pheromones (beetle blockers) annually has proven successful in protecting Douglas-fir from attacks by the Douglas-fir beetle, and ponderosa pine from attacks by the mountain pine beetle. Additionally, the use of an insecticide called carbaryl (brand name sevin) is effective as a preventative treatment for attack by adult bark beetles.

IMPORTANT: Be diligent and remove and/or burn trees of all species infested with beetles by April 30 of any given year.

Continued On Page 11

FOREST HEALTH ON FINLEY POINT CONTINUED...

Diseases:

- 1) Armillaria Root Rot [*Armillaria mella*]. The primary hosts are Douglas-fir and grand fir although all conifers may be attacked. Sparse foliage, and thin, ragged crowns are typical symptoms of the presence of this disease. Honey colored mushrooms and extensive resinosis at the base of infected trees are also symptoms. Cutting away the bark reveals white fan-shaped mycelium at the root collar. Armillaria is present in the soil, roots and stumps, and may persist and become active at periodic intervals with or without harvesting. However, harvesting does tend to cause colonization and spread of the disease at an accelerated rate. When diseased trees are removed, planting of disease resistant western larch and to a lesser extent, ponderosa pine, is recommended.
- 2) Elytroderma Needle Cast [*Elytroderma deformans*]. Ponderosa pine is the primary species affected. Typically, it is identified by red needles at the ends of branches. Eventually, witches brooms (clumps of needles) may form following repeated infections. Normally, trees do not die but their appearance is unsightly. Sometimes heavy infections will kill the tree.
- 3) Diplodia Blight [*Sphaeropsis sapinea*]. It is found in ponderosa pine and is identified by stunted new shoots or flagged branches with drooping tan, brown or gray needles that occur anywhere in the crown.
- 4) White Pocket (Red Ring) Rot [*Phellinus pini*]. It is found in most western conifers, but is particularly virulent in western larch. Small conks on the tree bole, usually emerging from branch stubs or knots, are indicators of the presence of this rot. If conks are separated by 10 feet or more the tree will be 100 percent unusable.
- 5) Indian Paint Fungus [*Echinodontium tinctorium*]. This disease is prevalent on large grand fir and is easily identified by large, woody conks on tree boles. It will always be present but may remain inactive for 40 years or more after invading branchlet stubs. Many grand firs with conks may be culls, i.e., there is no merchantable volume.

Parasites:

Dwarf Mistletoe [*Arceuthobium douglasii*] and [*Arceuthobium laricis*] in Douglas-fir and western larch, respectively. This parasitic plant causes "brooming" which diverts nutrients required by the host tree to the plant, thereby retarding growth and eventually killing the tree. Understory trees and new reproduction are readily infected through release of the mistletoe seed from the plant. Depending on the location of the plant in the tree, it can shoot seed up to 50 feet. To control the infection, removal of all dwarf mistletoe infected stems is necessary. However, if the infection is only present on the ends of branches, the branches can be removed without causing future infections in the tree. Some trees that appear to be free of dwarf mistletoe actually are infected (latent mistletoe), but the infection does not become visible until the tree is released and the crown receives full sunlight.

Forest pests are too numerous to mention but most are inactive at this time including larch casebearer, western spruce budworm, Douglas-fir tussock moth, western gall rust, etc., to name a few. Utilize the internet to learn more about forest pests and their life cycles.

Continued On Page 12



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FOREST HEALTH ON FINLEY POINT CONTINUED...

FOREST FUELS REDUCTION

Owners should aggressively address forest fuels reduction to reduce the risk of catastrophic wildfire. In so doing, stand health can be achieved at the same time. Most homeowners have access to an abundance of water from strategically located hydrants and sprinkler systems, as well as Flathead Lake. There is a well defined paved road system with secondary roads and driveways, plus orchards and vineyards, which provide excellent firebreaks. To achieve fuels reduction, the following steps should be taken:

Harvest the dwarf mistletoe infected overstory of Douglas-fir and western larch. This will help prevent the spread of dwarf mistletoe in the understory and to the naturally regenerated stand.

Conduct a pre-commercial thinning and "weeding" following logging to provide growing space for future crop trees, reduce susceptibility to attacks from insects and disease, improve overall stand health and reduce wild-fire hazard. Trees should be spaced so a minimum of three sides of crowns are not touching.

Prune residual trees to a height of nine feet or one-third of the total live green crown, whichever is less, to remove ladder fuels. Prune higher within 100' of structures.

Machine pile and/or hand pile and burn all logging, thinning and pruning slash, and down woody material.

Consideration might also be given to mulching, or chipping and blowing back onto the site.

Lake County should be contacted and asked to participate in fuels reduction on County property.

IMPORTANT: It is beneficial to leave partially decomposed woody material flat on the ground for nutrient recycling, and to provide thermal cover for the forest floor, and habitat for small creatures and micro-organisms. All active snags and trees housing eagles and osprey must be protected.

Private landowners can contact the Natural Resources Conservation Service (NRCS), in Ronan (406-676-2811) and inquire about the Environmental Quality Incentives Program (EQIP). This cost share program provides assistance for a number of forestry practices including firebreaks, forest stand improvement, reforestation, weed control (both biological and herbicide), etc.

A relatively new cost share fuel reduction program is available through the Department of Natural Resources and Conservation (DNRC). The DNRC is interested in treating larger acreages, multiple adjoining ownerships and/or a community effort. For additional information contact the DNRC Service Forester in Polson (406-883-3960).

Other financial assistance programs for fuels reduction, etc., may become available in the future.

While the above is only a brief dissertation on forest management, it will hopefully provide incentive to landowners to invest in the management of their forest property. Because it contains technical forestry principles, it is recommended to secure the services of a professional forester for guidance.

Continued On Page 13



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FOREST HEALTH ON FINLEY POINT CONTINUED...

FIRE PROTECTION SERVICES

The Finley Point Fire Department is located at the intersection of Finley Point Road and Hwy. 35 and offers quick response to emergencies. The Polson Fire Department is approximately eight miles from the entrance to Finley Point. Additionally, the Confederated Salish and Kootenai Tribes (CS&KT) Fire Management in Pablo, and both State and Federal fire management agencies are available for wildfire suppression.

CONSTRUCTION

Construction involving heavy equipment can cause soil compaction and/or root damage. It is imperative to tread lightly on the land with heavy equipment, always avoiding leave trees from damage to the tree and its root system. Avoid soil disturbance within the drip-line of leave trees. There are a number of precautions that must be taken to protect leave trees. Professional assistance is recommended.

While the above is only a brief dissertation on forest management, it will hopefully provide incentive to land-owners to invest in the management of their forest property. Because it contains technical forestry principles, it is recommended to secure the services of a professional forester for guidance.

FIRE DEPARTMENT UPDATE

By: Fire Chief Brent Burland

We had a long time Firefighter retire this June. Bill Grunloh has been with the department for about 13 years. Congratulations and best wishes on his retirement. Attached is a picture of the new Yellow Bay Firehall located directly across from the Yellow Bay Biological Station on Highway 35 approx mile marker 17.5 on the east side of the highway. It is nearly complete and will be in service very soon and will house 2 trucks. This new station has been in the works for the last two years and has finally become a reality. Also, our department has finally installed a "Repeater" antenna up on Boulder for our work channel that we desperately needed for local radio communications between our firefighters. This new work channel does reach our entire district and is critical for department operations on our own channel. It is a great new added tool for us. We continue to train 2nd and 3rd Wednesday every month 7pm. Business meetings are on the first Wednesday of every month at 7pm unless there is a holiday. The Department is always looking for new volunteer firefighters and we have applications at the firehall that can be picked up on these nights. Finley Point/Yellow Bay Fire Department will have two trucks in the homecoming parade carrying our Boys and Girls High School Soccer Team. Come and show your support on Friday, October 5th at the parade.



We get the Point!

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WHAT YOU SHOULD REALLY KNOW ABOUT BROWSING FOR HOMES ONLINE

By: HouseLogic

Oh, let's just admit it, shall we? Browsing for homes online is a window shopper's Shangri-La. The elegantly decorated rooms, the sculpted gardens, the colorful front doors that just pop with those "come hither" hues.

Browser beware, though: Those listings may be seductive, but they might not be giving you the complete picture.

That perfect split-level ranch? Might be too close to a loud, traffic-choked street. That handsome colonial with the light-filled photos? Might be hiding some super icky plumbing problems. That attractively priced condo? Miiiight not actually be for sale. Imagine your despair when, after driving across town to see your dream home, you realize it was sold.

So let's practice some self-care, shall we, and set our expectations appropriately.

Step one, fill out our home buyer's worksheet. The worksheet helps you understand what you're looking for.

Step two, with that worksheet and knowledge in hand, start browsing for homes. As you do, keep in mind exactly what that tool can, and can't, do. Here's how.

You Keep Current. Your Property Site Should, Too

First things first: You wouldn't read last month's Vanity Fair for the latest cafe society gossip, right? So you shouldn't browse property sites that show old listings.

Get the latest listings from realtor.com®, which pulls its information every 15 minutes from the Multiple Listing Service (MLS), regional databases where real estate agents post listings for sale. That means that realtor.com's listings are more accurate than some others, like Zillow and Trulia, which may update less often. You wouldn't want to get your heart a flutter for a house that's already off the market.

BTW, there are other property listing sites as well, including Redfin, which is a brokerage and therefore also relies on relationships with brokers and MLSs for listings.

The Best Properties Aren't Always the Best Looking

A picture, they say, is worth a thousand words. But what they don't say is a picture can also hide a thousand cracked floorboards, busted boilers, and leaky pipes. So while it's natural to focus on photos while browsing, make sure to also consider the property description and other key features.

Continued on Page 15



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WHAT YOU SHOULD REALLY KNOW ABOUT BROWSING FOR HOMES ONLINE CONTINUED...

Each realtor.com® listing, for example, has a “property details” section that may specify important information such as the year the home was built, price per square foot, and how many days the property has been on the market.

Ultimately though, ask your real estate agent to help you interpret what you find. The best agents have hyper-local knowledge of the market and may even know details and histories of some properties. If a listing seems too good to be true, your agent will likely know why.

Explore More Topics:

[Find an Agent & View Homes](#)

[Buy a Home: Step-by-Step](#)

Treat Your Agent Like Your Bestie

At the end of the day, property sites are like CliffsNotes for a neighborhood: They show you active listings, sold properties, home prices, and sales histories. All that data will give you a working knowledge, but it won't be exhaustive.

To assess all of this information — and gather facts about any home you're eyeing, like how far the local elementary school is from the house or where the closest Soul Cycle is — talk to your real estate agent. An agent who can paint a picture of the neighborhood is an asset.

An agent who can go beyond that and deliver the dish on specific properties is a true friend indeed, more likely to guide you away from homes with hidden problems, and more likely to save you the time of visiting a random listing (when you could otherwise be in the park playing with your canine bestie).

Want to go deeper? Consider these sites and sources:

School ratings: Data from GreatSchools.org and the National Center for Education Statistics, and the school district's website

Crime rates and statistics: CrimeReports.com, NeighborhoodScout.com, SpotCrime.com, and the local police station

Walkability and public transportation: WalkScore.com and APTA.com

Hospital ratings: HealthInsight.org, LeapfrogGroup.org, and U.S. News and World Report rankings

Just remember: You're probably not going to find that “perfect home” while browsing listings on your smartphone. Instead, consider the online shopping experience to be an amuse bouche to the home-buying entree — a good way for you to get a taste of the different types of homes that are available and a general idea of what else is out there.

Once you've spent that time online, you'll be ready to share what you've learned with an agent.



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STATE OF THE LAKE

Lake Market - Residential

FLATHEAD LAKE, MONTANA

THIS REPORT IS COMPLIMENTS OF RIC & SARAH BECK SMITH

COMPILED DATA PROVIDED BY MONTANA REGIONAL ASSOCIATION OF REALTORS



ACTIVE LISTINGS

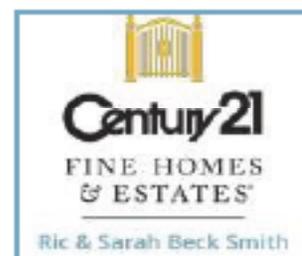
	As of April 1, 2018	As of July 1, 2018	As of Oct 1, 2018	As of Dec 31, 2018
Up to \$500,000	2	2	3	
\$500,001 to \$1,000,000	37	42	46	
\$1,000,001+	43	74	78	
TOTAL	82	118	127	

PENDING SALES

	As of April 1, 2018	As of July 1, 2018	As of Oct 1, 2018	As of Dec 31, 2018
Up to \$500,000	1	2	1	
\$500,001 to \$1,000,000	5	10	12	
\$1,000,001+	1	4	5	
TOTAL	7	16	18	

SOLD/CLOSED

	As of April 1, 2018	As of July 1, 2018	As of Oct 1, 2018	As of Dec 31, 2018
Up to \$500,000	5	6	9	
\$500,00 to \$1,000,000	1	10	21	
\$1,000,001+	1	2	7	
TOTAL	7	18	37	



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Lake Market - Land

FLATHEAD LAKE, MONTANA

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COMPILED DATA PROVIDED BY MONTANA REGIONAL ASSOCIATION OF REALTORS

SMITH
— TEAM —
REAL ESTATE

ACTIVE LISTINGS

	As of April 1, 2018	As of July 1, 2018	As of Oct 1, 2018	As of Dec 31, 2018
Up to \$500,000	10	16	18	
\$500,001 to \$1,000,000	17	18	16	
\$1,000,001+	8	12	12	
TOTAL	35	46	46	

PENDING SALES

	As of April 1, 2018	As of July 1, 2018	As of Oct 1, 2018	As of Dec 31, 2018
Up to \$500,000	2	1	1	
\$500,001 to \$1,000,000	1	1	2	
\$1,000,001+	0	0	0	
TOTAL	3	2	3	

SOLD/CLOSED

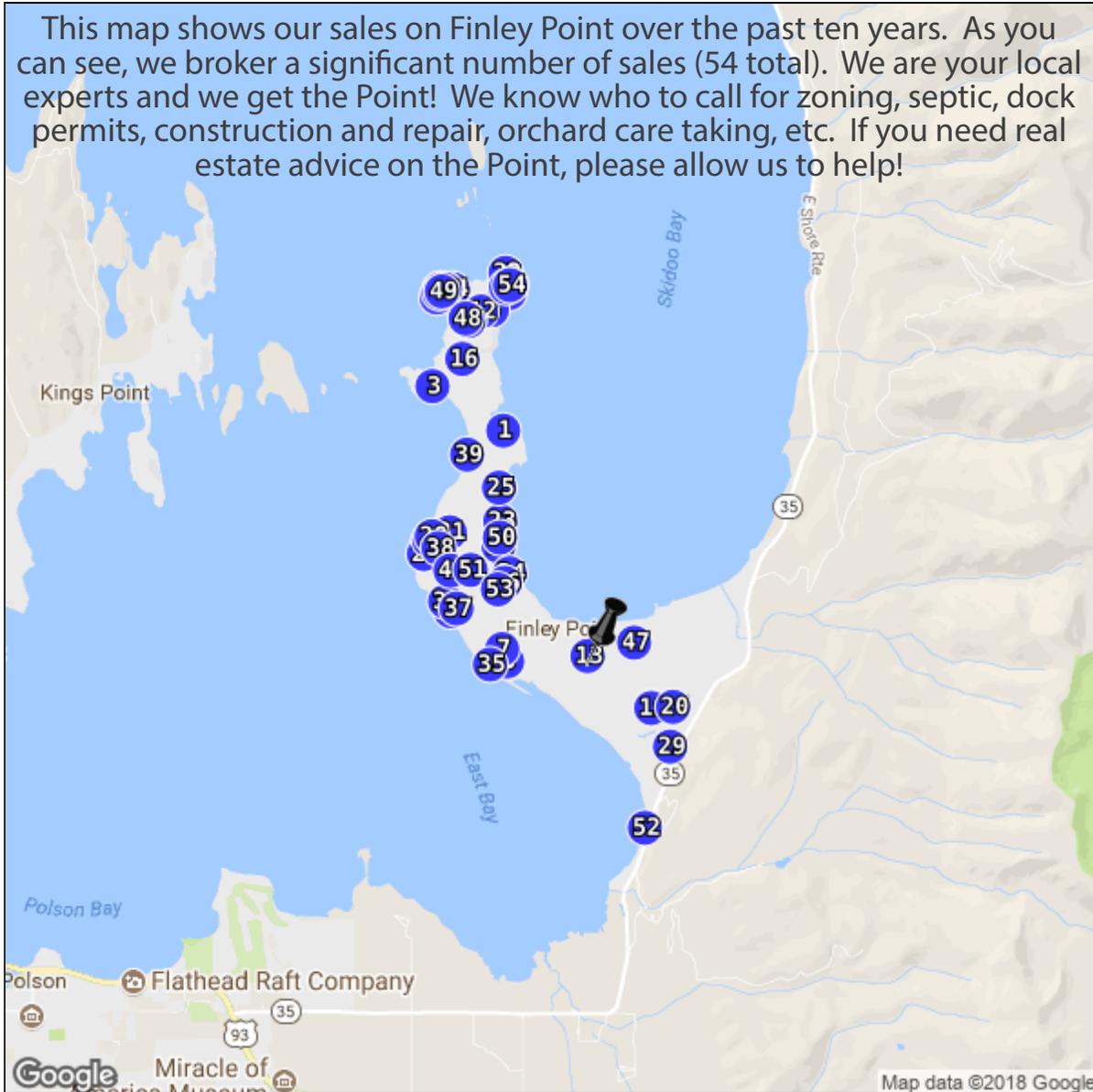
	As of April 1, 2018	As of July 1, 2018	As of Oct 1, 2018	As of Dec 31, 2018
Up to \$500,000	1	5	10	
\$500,00 to \$1,000,000	2	5	7	
\$1,000,001+	0	0	0	
TOTAL	3	10	17	



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SMITH TEAM FINLEY POINT SALES - 10YR GLANCE

This map shows our sales on Finley Point over the past ten years. As you can see, we brokered a significant number of sales (54 total). We are your local experts and we get the Point! We know who to call for zoning, septic, dock permits, construction and repair, orchard care taking, etc. If you need real estate advice on the Point, please allow us to help!



● Active ● Sold ● Pending ● Withdrawn ● Cancelled ● Expired

	Address	MLS #	Status	Distance from Subject
Subject	34016 S FINLEY POINT RD Polson MT 59860			
1	34182 Mulligan Point Road , Polson MT 59860	21803339	Closed	2.20m
2	29064 Finley Point Lane , Polson MT 59860	21710978	Closed	3.35m
3	34671 Snowberry Lane , Polson MT 59860	21703375	Closed	2.81m
4	Nhn Finley Point Lane , Polson MT 59860	313277	Closed	3.24m
5	Nhn S Finley Point Road , Polson MT 59860	21600589	Closed	0.70m
6	29737 Westside Drive , Polson MT 59860	21612580	Closed	3.50m
7	Nhn South Finley Point Road , Polson MT 59860	21609540	Closed	0.75m
8	29018 Finley Point Lane , Polson MT 59860	333134	Closed	3.42m
9	34322 Mission View Road , Polson MT 59860	335422	Closed	3.27m
10	34322 Mission View Road , Polson MT 59860	20154149	Closed	3.25m
11	Nhn S Finley Point Road , Polson MT 59860	20136720	Closed	1.75m
12	34322 Hilltop Drive , Polson MT 59860	330154	Closed	3.26m

10/1/2018

flexmls Web

	Address	MLS #	Status	Distance from Subject
13	33391 N FINLEY POINT Road (S of 33359), Polson MT 59860	332749	Closed	0.09m
14	34547 Three Dock Lane , Polson MT 59860	325950	Closed	1.29m
15	32046 N Finley Point Road , Polson MT 59860	331191	Closed	1.31m
16	Nhn Sunset Point Lane , Polson MT 59860	325272	Closed	2.92m
17	Lot 6 Finley Point Road , Polson MT 59860	324269	Closed	0.84m
18	Lot 10 Finley Point Road , Polson MT 59860	324281	Closed	0.68m
19	Lot 12 Finley Point Road , Polson MT 59860	324541	Closed	0.68m
20	33736 Finley Point Road , Polson MT 59860	324272	Closed	0.84m
21	Nhn S. Finley Point Rd. , Polson MT 59860	281922	Closed	1.68m
22	28920 Finley Point Lane , Polson MT 59860	311725	Closed	3.53m
23	31870 N Finley Point +31874, Polson MT 59860	318920	Closed	1.48m
24	Nhn Lindburgh Lane , Polson MT 59860	318590	Closed	3.52m
25	31568 N Finley Point , Polson MT 59860	310485	Closed	1.75m
26	Nhn S Finley Point Road , Polson MT 59860	307391	Closed	1.74m
27	31937 S Finley Point Road Lot 4, Polson MT 59860	314454	Closed	1.77m
28	31937 S Lot 4 Finley Point Road , Polson MT 59860	20124937	Closed	1.78m
29	5779 East Shore Route , Polson MT 59860	314491	Closed	1.02m
30	Nhn Westside Drive , Polson MT 59860	306022	Closed	3.56m
31	NHN LINDBURG Lane , Polson MT 59860	306036	Closed	3.54m
32	NHN Westside Dr , Polson MT 59860	20113258	Closed	3.56m
33	NHN Lindburg Ln , Polson MT 59860	20113263	Closed	3.54m
34	32304 N FINLEY POINT , Polson MT 59860	310844	Closed	1.06m
35	33203 S Finley Point Road , Polson MT 59860	307794	Closed	0.85m
36	32498 Tarrs Lane , Polson MT 59860	289842	Closed	1.37m
37	32498 Tarrs Lane , Polson MT 59860	20094405	Closed	1.25m
38	NHN S FINLEY POINT Road , Polson MT 59860	308019	Closed	1.66m
39	34471 Staves Lane 3357 Finley Pt Rd, Polson MT 59860	289001	Closed	2.14m
40	29737 Westside Drive , Polson MT 59860	302932	Closed	3.53m
41	34582 WHISKEY JACK Lane , Polson MT 59860	301828	Closed	1.46m
42	29018 Finley Point Lane , Polson MT 59860	289491	Closed	3.43m
43	29018 Finley Point Lane , Polson MT 59860	20093993	Closed	3.41m
44	29963 Mission View Drive , Polson MT 59860	299912	Closed	3.21m
45	29963 Mission View Dr , Polson MT 59860	20105343	Closed	3.21m
46	32388 Finley Point Road N , Polson MT 59860	277773	Closed	1.03m
47	32388 N Finley Point Rd , Polson MT 59860	20082031	Closed	0.47m
48	29927 Mission View Road , Polson MT 59860	291451	Closed	3.24m
49	NHN Westside Drive N , Polson MT 59860	291440	Closed	3.54m
50	NHN N Finley Pt , Polson MT 59860	293259	Closed	1.36m
51	115 Timber Shadow Trail , Polson MT 59860	272258	Closed	1.32m
52	NHN Columbine Lane , Polson MT 59860	282760	Closed	1.51m
53	1575 Finley Point Road , Polson MT 59860	278769	Closed	1.03m
54	29018 Finley Point Lane (714 Georgia Rd), Polson MT 59860	266191	Closed	3.42m
55	29977 Finley Point Lane , Polson MT 59860	21805413	Closed	3.23m



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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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