

FINLEY POINT BREEZE

We get the Point!

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Yeah!!! Fourth of July on Flathead Lake, Finley Point.

Welcome to the 14th edition of the 4th of July Breeze. We are very pleased to have a substantial update with the style and format of the Breeze. While we still aim to provide valuable information (and maybe even some gossip), it really was time to freshen it up to make it easier to read, more fun to view. Let us know what you think..thanks to all our readers.

As I have said before the 4th is my favorite day of the year. Skidoo Bay is one giant block party with the beach lined with friends and families celebrating.

While Covid-19 remains a challenge, we do have much to celebrate and Sarah, Ashlee and I firmly believe we will emerge a better society.

We are asking our friends and neighbors to enjoy the lake, enjoy the 4th of July and let's all be thankful for the gift of our valley.

*-Ric Smith
Broker/Owner*

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Finley Point Real Estate Market

BUYING AND SELLING DURING A PANDEMIC

BY RIC SMITH

In my 30 years of real estate I have seen countless real estate cycles. Buyer's markets, seller's markets, no markets, cheap interest rates, high interest rates and more. I can say without hesitation I have never seen a market like we are currently experiencing. And, the word that comes to my mind is frantic.

Let me try to explain: interest rates are so cheap the money is practically free, demand is strong and supply is limited. There are buyers - lots of buyers -- with not many properties to look at. We are in a seller's market. Also, there are multiple offers on properties, which presents its own set of issues.

It is even more important now to hire Smith Team Real Estate. Our nearly 60 years of combined experience, along with everything else gives Sarah, Ashlee and me a very unique skillset to guide our buyer and seller clients through the market.

Questions, comments? Reach out to us.

Have you ever considered selling your place? Curious about pricing? We can say without a second thought that now is a GREAT time to sell.

Reach out to Ric, Sarah, and Ashlee.. We will be pleased to provide you a no- cost, no-obligation market evaluation on your place. You will likely be surprised at your property value. We have never seen so many multiple offers and bidding wars.

Reach out. We can help..

Now is a great time to sell!



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DECLUTTER YOUR HOME AND FREE YOUR MIND

Home sweet home isn't too sweet when it's full of a chaotic cluster of clutter. You know, like when we spend time looking for things we can't find; digging through stuff we don't need, and don't even like, in order to find what we do need; trying to relax with a book or a Netflix show when everything around us is in disarray; feeling overwhelmed with the chore of caring for or having to maneuver around, all the unnecessary furniture, clothing, gadgets, knick-knacks, paper, junk-drawer junk, gifts we received and don't really like but we hang on to it out of obligation, and on and on and on...

Have you ever packed up your house to move and wonder, "Where in the world did all this crap come from?"

Do you rent a storage unit full of boxes containing God-only-knows-what? Do you have to do upper-body workouts in order to shove stuff around in your closet to find what you need? Or worse: Have you ever experienced a closet avalanche? Or how about that junk drawer that is so full of junk it won't even open?

It's inevitable to collect items over time that fill up your house. It happens. No shame here. And I'm all too familiar with retail therapy. Hey, it works for a minute, right? Like a little rush to forget stuff for a minute. But after a while, it all adds up to crazy. Believe it or not, the clutter in your home is a reflection of the clutter in your mind. Which came first, mind-clutter or home-clutter? I don't know, but the best first step to remedy the problem is to de-junk your home, which is guaranteed to de-junk your mind.

Furthermore, according to Psychology Today and Web MD, people tend to feel like life is out of control when they surround themselves with more things than they can manage. The mess causes stress. If you're not taking care of the clutter in your home, you may not be taking care of yourself either.

So let's tackle this together!

"THE MESS CAUSES STRESS"

How to De-clutter Your Home and Free Your Mind

First of all, choose one place to start. Just pick one clutter collection to begin with. It could be your kitchen cabinets, your bedroom closet, or your collection of superhero figurines from 1972. Let's say you start with your closet. How about shoes first? Ready, set, go!

Grab two boxes or bags and start tossing. One group is for donating, the other for the trash bin. If you're so inclined, you can create a third group for selling. This requires a bit more effort, because you will need to take photos and write descriptions of each item to sell them online; or list and describe each one for a consignment shop to sell them for you; or, if you're slightly masochistic, plan, prepare and pull off a garage sale. If your unwanted shoes, clothing and the like are worth some decent cash, then selling may be worth the pain.

Some very important rules (because you deserve to feel happy and free):

1. Don't spend more than a few seconds deciding. Your mantra is: "When in doubt, throw it out!"
2. If you haven't worn them in a year, they go.
3. Forget about how much money you've got in them. It doesn't matter anymore. Seriously.
4. Don't think about the memories they invoke. You can have a memory without the reminder. If they are so special, take a photo and then go slam dunk them into one of your bags.
5. And one more thing: Do not, by any means, keep something because it was a gift from someone special. If you don't like it and don't use it, it goes. Period. No one's going to die.

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(Declutter, cont'd)

Done with shoes, let's move on to clothes. Be radically ruthless. If it doesn't fit, it goes. If you haven't worn it the last year, say goodbye! If it's stained, ripped, out of style, requires ironing and you hate ironing, adios! All aforementioned rules apply. Cue Disney's "Let it Go" for inspiration if you need to. Whatever turns your gears. Just get it done.

Continue rejecting lifeless and outdated handbags, scarves, belts, and everything else crammed into that tiny little hoarder hideout. Try to create open space on the closet floor, the walls, and the hanging rod. I promise you, you will breathe better — a sigh of relief, or even sing a resounding "hallelujah!" — every time you open the door.

Immediately deal with the cast-offs. Take the trash pile to the outdoor trash can. Take the donations to your favorite charity. And finally, gaze into your liberated closet and say a little prayer of gratitude. Do a happy dance. It only took a few hours at most. You've got this! Let's move on to the next stress-causing cluster.

Move on to dresser drawers, the nightstands, underneath the bed, stuff collecting dust. And get this: Flat surfaces can be bare. Try it. I dare you. Now take in your bedroom, the holiest of holies, and do a fist pump. Your work here is done.

For a bonus, treat yourself to some nice bed sheets, a new duvet, or fresh curtains. Reward yourself and celebrate.

I'm sure you can guess what's next. Time to move on to the next room with another duo (or trio) of bags or boxes, and do it again.

Cabinets, cupboards, the pantry, the fridge — toss expired stuff, duplicates, and scary refrigerator science experiments.

The kids' rooms, the hall closet, bathroom drawers — muck it out like a horse stall. Have no mercy.

The living room, dining room, spare bedroom — all ugly art and random things like foot massagers and vaporizers, even furniture can go.

"WHEN IN
DOUBT,
THROW IT
OUT!"

Then, if you want to be a superhero, pull up your pants and purge the garage, the shed, your car, the dingle-berried dog...

Unless you're a full-on hoarder, this project can be done in between two and 15 days. And that's not much to give for the ginormous return you will see in your stress level. Let us know how it goes!



weather

Cold, wet. We have had what sure seems to be the coldest, wettest spring ever. While the temps and rain are good for the forests, critters and fish, we are sure ready for some heat and sun. There is nothing better than a hot summer day that transforms into a beautiful evening on Flathead Lake.

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BOYS & GIRLS CLUB OF THE FLATHEAD RESERVATION & LAKE CO.



Through all the uncertainty of 2020 so far, we at the Boys & Girls Clubs of the Flathead Reservation and Lake County are still just as dedicated to serving those who need us most, but we need your help.

These past few months have given all of us the opportunity to prioritize the pieces of our lives that are most meaningful. When faced with prolonged closures of both of our Clubhouses, we quickly transitioned into a meal program that distributed dinners to every community on the Reservation. In less than two and a half months, we served more than 50,000 meals to the children.



Although our meal program finished in early June, we have continued serving the communities where we don't have Clubhouses (yet) through our new Club-In-A-Van program.

The New Polson Clubhouse construction project has also continued forward undeterred. At a time when more space and flexibility are required, the new 23,000 feet will be a huge upgrade.



We are still on track to open the Polson Clubhouse in September and are looking forward to expanding our capacity to not only serve more kids, but to serve them more completely. That's where you come in!

With your help, over the past 2 years we have opened our newly renovated Ronan Clubhouse, commenced construction on the Gymnasium addition to be completed in early 2021, and plan to open the new Polson Club in September.



The projects' costs have combined to more than \$8.3 million. Of that total we have only \$250,000 left for our Polson Clubhouse and to be completely debt-free on all projects. Thanks to all the incredible support from this community, we are so close to this goal that just a few short years ago seemed so distant.

Although we are not able to gather together in person this summer to celebrate, we are still going to host the Sneak Peek Celebration: Virtual Edition on Sunday, July 26th at 7pm. We invite you to gather with friends and family and celebrate with us via a livestreamed program at flatheadbgc.org/sneakpeek!



In addition, the West Shore of Flathead Lake is challenging the East Shore for the Sneak Peek Celebration to see who can help give the Club this final push across the fundraising finish line! The winner will have the covered walkway in front of the Polson Clubhouse named in its honor: either the West Shore Walkway or the East Shore Entrance. So talk to your friends and neighbors and gear up for the challenge to show the West Shore your dedication to the young people in our community.

For more information or to pitch in for the East Shore, visit: flatheadbgc.org/challenge

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Flathead Lake Biological Station

"Doing Our Part"

The rise of the coronavirus pandemic has had an unprecedented impact on the work and lives of people all over the world. It's no different in our neck of the woods, but like so many of you out there, we at FLBS are not content simply coping with the challenges of this insidious disease. We are doing everything we can to rise above and do as much as we can to help those in the fight against it.

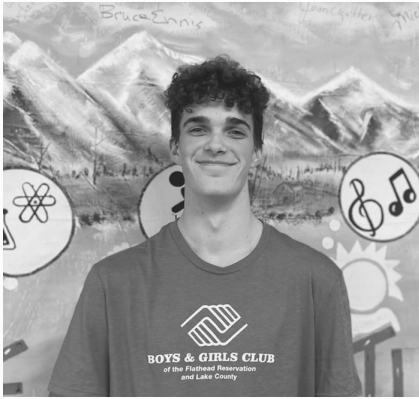
For the past few weeks, our SensorSpace facility is helping supply local medical professionals by utilizing its 3-D printers to make reusable masks for healthcare providers at Kalispell Regional Healthcare. These masks function by holding disposable N95 filters, a design blueprint from the "Montana Mask" movement that has gained so much attention throughout the country. We are honored to be able to do our part in keeping the doctors, nurses and staff of Kalispell Regional safe and healthy as they continue to work tirelessly on the frontlines of COVID-19!



SensorSpace Lab works overtime to create masks for local healthcare providers.

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Richey named Montana Boys and Girls Club Youth of the Year

Excerpt from GPCF's "Legacy" Newsletter

Congratulations to Jesse Richey, regular attendee at the Ronan Boys & Girls Club, for being named Montana Boys & Girls Club Youth of the Year. He will represent Montana at the Regional Youth of the Year competition in Dallas, TX, at the end of August. Jesse wrote three essays on citizenship, leadership, and community needs, submitted a transcript of his grades and a résumé of his involvement in school and community,

and then gave a 3-minute speech followed up with a Q-and-A session by a panel of judges. After being named local B&G Club Youth of the Year, Jesse moved on to the state competition. This is usually an event with other competitors at the state capitol, but this year Jesse and others made their presentations via the internet, an even more challenging process. Once again Jesse was the winner. Every level of the Youth of the Year competition provides the winner with scholarship funds.

We wish Jesse the very best of luck as he competes at the Regional level and possibly moves up to the National level. Jesse will be a great representative of our local and state Boys & Girls Clubs.

In spite of it all: Cherry Pies!

Greetings from the Montecahto Club.

Despite limitations caused by the coronavirus, members have stayed connected via e-mail and have managed to:

- Award our traditional \$500 scholarship (with matching funds) to a graduating Polson High School senior; and
- Welcome applications for our \$500 Continuing Education Scholarship until September 1.

This scholarship is for students pursuing a more non-traditional training program this fall. Recent high school graduation is not required, but a high school diploma or its equivalency is required. Applicants must reside in Lake County. For more information or to apply, please write to the Montecahto Club Scholarship Committee, P. O. Box 1002, Polson MT 59860, or contact club vice president Alice Erb, 250-3189.

Meanwhile, unsure about whether or not this year's Polson Cherry Festival would take place, a team of hard-working Montecahto members have been making the club's famous cherry pies and are already selling them to order. The annual cherry pie fundraiser is a critical source of revenue for our non-profit service and social club.

Cherry pies may be ordered baked or unbaked. Unbaked pies may be purchased now for \$20. To order, please call her at (406) 250-3189.



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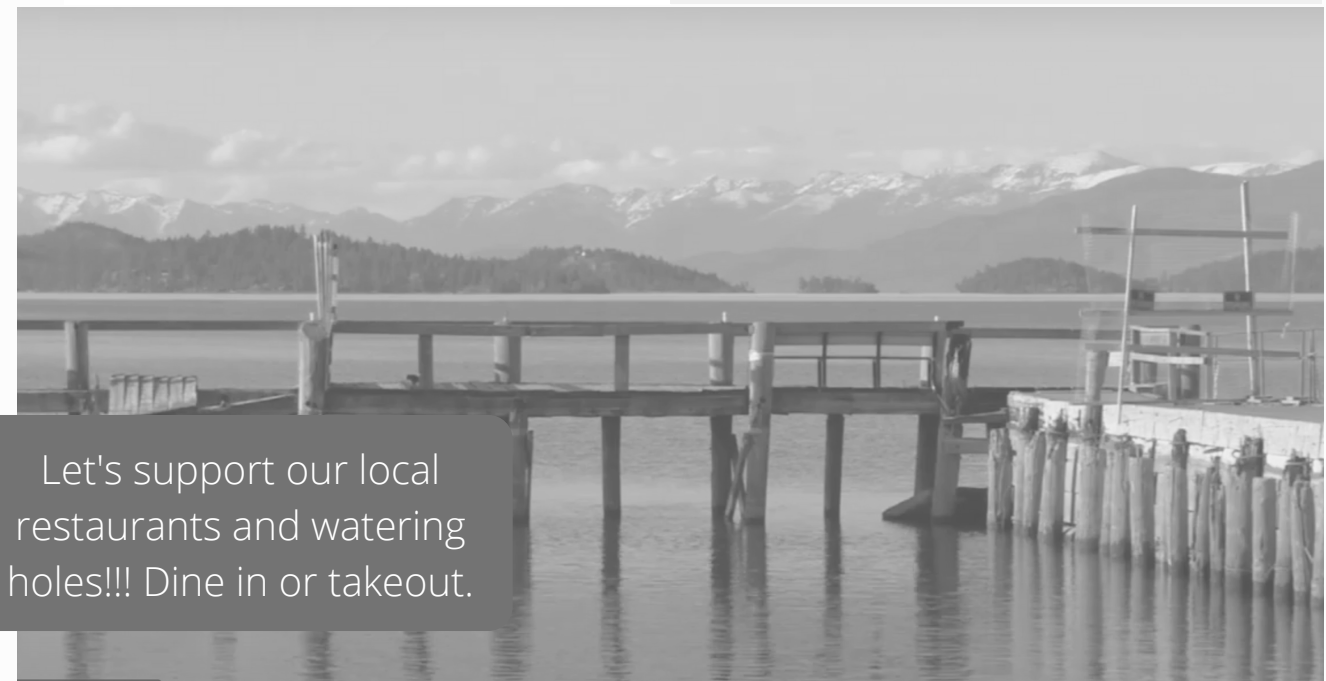
LOCAL WATERING HOLES AND RESTAURANTS

Our neighborhood is so fortunate to have two great restaurants and watering holes nearby:

The Smoke House and recently remodeled Finley Point Grill. Dine in, or takeout! Each has a large selection to choose from along with great atmosphere, tasty cocktails, huge wine selections and chilly beer. Let's support our local small places and have a great meal while doing so...

Finley Point Grill 887-2020

Smoke House 887-2096



Let's support our local restaurants and watering holes!!! Dine in or takeout.

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Lot 124 Mellet Point

Polson, MT 59860

#22009074

\$24,000

Description

.68 Acre Finley Point lot within walking distance to public access Flathead Lake gravel beach. Call Smith Team at 406-261-0641 or your real estate professional for more information.



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Sanctuary on Skidoo Bay

MLS # 22004360

\$5,695,000



PROPERTY SUMMARY

- 547 Feet of Impeccable Gravel Beach
- 8.02 Acres
- 2-acre Lagoon w/ Access to Lake
- 4 Docks in the Lagoon w/ Boat House
- 3 Massive Docks/Piers @ Water's Edge
- High-End Custom Guest House
- Private 5000+ sqft Main Residence

Experience the natural beauty and wonder of this Flathead Lake/Skidoo Bay property! Welcome to your 8+ acre lakefront sanctuary, featuring 547' of impeccable gravel beach frontage. It offers sunny southern exposure on the beach but also jaw-dropping expansive Mission Mountain views... a coveted combination.

Additional sought-after lakefront features abound, including a 2-acre lagoon with 4 docks and boat house, and 3 massive lighted docks/piers at water's edge. High-end guest home with upgrades including cherry wood trim, granite, and hardwood is steps from the water.

Private 5000+ sq ft main residence with 6 bedrooms and 4 baths will accommodate family and friends and is ready to be enjoyed as-is or remodeled with your personal brand. Exceptional in every way, it is in a class by itself on Skidoo Bay.

Call the Smith Team at 406 471 0377 for additional and showing information.

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104 Lynx Drive

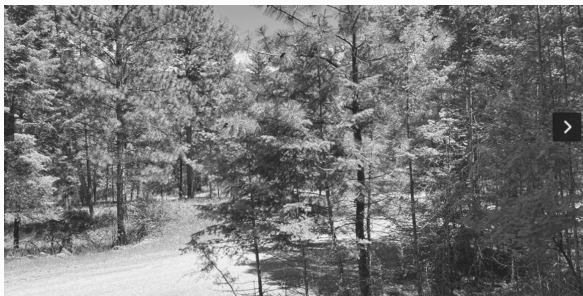
Polson, MT 59860

#21703930

\$99,000

Description

Large parcel 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.



119 Timber Shadow Trail

Polson, MT 59860

#21606764

\$79,000

Description

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. Public lake access just a few minutes away for boating and swimming.



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Sarah Beck Joins GPCF Board

The GPCF is pleased to welcome Sarah Beck who recently joined our board of directors. Sarah has lived in Polson for the past 25+ years, originally hailing from the Philadelphia area.



Sarah has lived in Polson for the past 25+ years, originally hailing from the Philadelphia area. She's raised three adventuresome boys here and has

been a real estate broker since 2002. She was involved in the development of the new Polson Youth Soccer complex, and is currently a film judge for the Flathead Lake International Cinemafest (FLIC). She loves hanging out with family and friends, running, skiing, travel and podcasts.



Polson Rotary Marks 80 Years; Celebration in the Works

2020 has been a year of changes and adaptations! This summer, for example, in exchange for the annual Chili Cook-off fundraiser put on by the Polson Rotarians, the Club is putting its energy into celebrating its 80th anniversary. The intent is two-fold: one, to celebrate the anniversary but, secondly, to show appreciation for our local businesses that have been so hard hit with the COVID-19 pandemic and to thank them for their many years of support. The plan is to close Main Street and invite the public to a street party for food, music, and activities for kids. Business owners will be encouraged to keep their doors open. Rotary asked the Greater Polson Community Foundation (GPCF), to collaborate with a donation to help pay for the event. The GPCF directors voted unanimously to do so. The date will be announced when it is safe for large gatherings. Watch for the date!

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5 Reasons Why Living Near Water Benefits Your Health

Who hasn't dreamed of waking up every morning to the sound of a trickling stream or gently waves lapping onto the lake shore? Or looking out the window to see the sun rising from behind the mountains or setting on the horizon all peachy and purple mirrored on the water?

Even without the sound or sight of natural water, the freedom that comes with knowing it's a short drive or walk out the front door is a luxury those of us in Lake County are privileged to enjoy.

In Montana, finding a home near water will give you much more than just a home. Apart from the stunning scenery and the abundance of recreational opportunities -- from fishing and boating to hiking and sight-seeing -- living on or near water has life enhancing benefits. It can improve your physical and mental health, cleanse your soul, spark you to go outside and get moving, and offer a dose of tranquility.

Here are five reasons why living near water benefits and improves your health.

1. Fresh Air

Bodies of water beckon us to get out of the house and enjoy them. Have you noticed that after days spent outside in nature's beauty, you feel more relaxed and refreshed? Nagging anxieties start to melt away. Now imagine how you'd feel if you lived there longer than a vacation period.

2. Sunshine

Spending time in the sun provides an infusion of essential vitamin D, which is good for our bodies in a number of ways. And how much more motivating is it to get out in the sunshine when there is a beautiful lake, river, or stream to take in?

3. Calming Sounds

Have you ever been to a spa and heard the sounds of water and waves and birds coming from the speakers? The reason, of course, is to provide a calming atmosphere. So how much more calming is the real deal? Nature's melodies for free?

4. Immune Function Boost

Living by the water will also increase the function of your immune system. Reducing the stress means that your body has more energy to be healthy and vibrant. With the fresh air, sunshine and more exercise, combined with a more relaxed body, you will notice a big boost in your immune function.

5. "Blue Mind" Effect

Research has shown that our body and mind tend to have a personal and emotional relationship with water, also known as "Blue Mind" effect. It's a state where our body and soul feel more relaxed when near water.

Notice how you feel more meditative as soon as you get near the beach or the banks of a river? You feel like maybe your worries aren't so big after all, compared to the vastness and awe-inspiring mystery of the world outside. No need to install a "water-feature" when you live by the earth's natural ones.

If you haven't made the move, consider ditching the city for a cozy home by the water. Take a look at what's available right here near Flathead Lake, our country's largest natural freshwater lake. Reach out to us, we'd be happy to help you.



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FINLEY POINT MARKET DATA

RESIDENTIAL

There have been 3 residential sales on Finley Point for the year as of June 15th, 2020.

- \$490,000: Beautiful log home in Finley Point Estates on 3.71 interior acres with a 2 car garage
- \$2,350,000: Skidoo Bay 100' Flathead Lake frontage. 3316 sqft main home plus guest house and garage with storage.
- \$3,350,000: Skidoo Bay 180' Flathead Lake frontage. 5636 sqft main residence with various patios and decks for entertaining and 5-car garage.

There are currently 15 active residential listings on Finley Point. Of these active listings, 6 are currently under contract (in escrow). List price of property currently under contract ranges from \$450,000 to \$1,797,000.

LAND

There were 3 land/lot sales on Finley Point for the year as of June 15th, 2020.

- \$42,00 3-acre interior parcel in Finley Point Estates
- \$270,000 1-acre Mellett Point steep access lake front property
- \$650,000 1.24-acre South Finley Point parcel with 150' level Flathead Lake frontage.

There are currently 6 active land listings on Finley Point. Of these active listings, zero are currently undercontract (in escrow).

Smith Team Sales on Finley Point



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Low-Maintenance Lawns

Do you hate maintaining your green, grassy lawn? Sick of watering, mowing, trimming...but you still want a lawn that's beautiful and kid- and pet-friendly? Well, good news, there are some perfect alternatives.

Did you know that sprawling green lawns were originally created by European aristocrats in the 17th century as a status symbol? Maybe today's lawns represent the American dream. But you can have that dream without spending every weekend working on it and running your water bill up every summer.

Introducing: eco-friendly grass alternatives!

Clover

Clover is not only easy to maintain, it provides nitrogen to the soil and aerates it with its deep root system. Clover stays green year-round, and attracts honey bees, a precious natural resource.

There are a variety of types and colors, including white, red and yellow blossom varieties.

Creeping Thyme

This no-fuss ground cover grows only 2 to 40 inches high in shade or sun. High traffic area? This herb can take a beating, and it's blossoms are beautiful.

And what about your flower and shrub beds? Enter...

Ornamental Grasses

As long as you choose the types that grow well in your area's climate, these beauties grow in bunches, filling in bare spots and creating a soft, natural feature in your landscaping.

Evergreen Moss

Got a shady area? Try mosses, which require basically nothing and can be trampled by kids all day. They stay green all year, and all you have to do is sit back and watch it grow.

Native Perennials

These are the plants that naturally grow in your climate, providing food and habitat for local birds, butterflies and bees. Your beds will thank you for giving them what is made for them, and the most work they require is separating and replanting them every few years.

If you are intrigued by this idea, talk to you local nursery, because now is the time to get the seeds in the ground. Then, just sit back with a book and a cup of tea, because the work is done.



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



Or Current Resident

Do you have friends or family who want to receive a copy of *The Breeze*?

Drop us an email at **sarah@century21bigsky.com** with their name and address, and we will happily add them to our mailing list. You may also include their phone number and email address for Century 21 Big Sky's monthly newsletter.

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

CENTURY 21.
Big Sky Real Estate

Finley Point Homeowners Association

Check out the local newspapers for upcoming events.

If you are intersted in joining, please fill out the form below and return to Barry Hansen, FPHA President.

Annual fee for Finley Point Property Owners Association membership is \$10.

Name:

Mailing Address:

Finley Point Address:

Mail form and \$10 to Barry Hansen, President, 33668 Lilac Hedge Lane, Polson, MT 59860.

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