

FINLEY POINT BREEZE

We get the Point!



It is safe to say that the frenzied market is over. Bidding wars and sight unseen offers have all but vanished, and price reductions are now the biggest category in our realtor hot sheets. Having said, that the market remains steady. We are still experiencing historically high prices, however sellers need to price correctly and have strong exposure. There are buyers in the market, and they still love Montana!

Interest rates have climbed, and have certainly played a roll in this market, particularly with buyers in our “affordable” market segment, which is \$300,000 to \$450,000.

The pandemic has brought about fundamental societal and economical changes. These changes are not yet fully realized. Will business ever return to everyone in the office, every day? We feel the majority of businesses will be using a hybrid model, offering a combination of office and remote scenarios. Employers and employees have realized that working remotely is not only possible but can be more productive. Someone can work from the Mission or Flathead Valley for a company anywhere in the world. This is one of the reasons our area will remain attractive to so many buyers.

Century 21 Big Sky transitioned our paper contracts to electronic files a few years ago, making it easier for our remote clients. We can prepare contracts and email them to clients who can sign electronically on a computer or smart phone with no extra scanning devices. Electronic files have been a game changer for us and our clients, not to mention for the environment!

Ric, Sarah, and Ashlee are all licensed Brokers in the state of Montana, all with a supervising broker endorsement. When you hire us to represent you, there are three fully qualified brokers who are ready to help you achieve your goals. Reach out to us and see how we can exceed your expectations.

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Product Review by Ric Smith

There's nothing worse than sitting outside during one of our perfect summer evenings, only to have a pesky swarm of mosquitos descend, sending you running inside, hands slapping frantically!

Thermacell has an entire line of Mosquito Repellent devices . The EX90 is my favorite, and if you would like one for your porch or deck, check out Thermacell. This model is rechargeable and will run for up to 9 hours. Thermacell says is covers a 20 foot zone, however, I have found it to cover even more on a windless evening.



They have a full website, so let us know what you think. It's never too early to start planning for next summer! www.thermacell.com



About Guardian Property Services

Guardian Property Services is a one stop shop. We ensure that your time here on the lake is as easy and simple as possible. We are committed to creating a seamless experience from your arrival to your departure, maximizing the enjoyment and convenience of the entire duration of your stay.

Services:

We provide a full range of services for all your homeowner needs: airport shuttles for you and your guests, making sure your watercraft is ready for use, stocking the home with all food and drink requests, routine house checks to ensure your property is safe and secure, managing your property projects, and supervising contractors for general upkeep and renovation year-round. We will make sure your home is ready for your seasonal visit or long-term stay. Guardian Property Services is open to all special requests and property needs. For more information feel free to give us a call or visit our website.

Contact: Jaben Wenzel (Owner): 406-249-3038, Website: www.guardianpropertieservices.me

Ric Smith 406-471-0377 | Sarah Beck 406-261-0641 | Ashlee Perry 406-396-8329

Email Us: smithteam@century21bigsky.com Visit Us Online: www.smithteamflatheadlake.com



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A MESSAGE FROM

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FINLEY POINT ROAD COMMITTEE

Recently Finley Point property owners met and formed a group with the purposes of 1) researching a variety of options to improve the Finley Point Road (loop roads and Finley Point Lane) and to identify alternate finance options for the improvement work, and 2) Opening communications with the Lake County Commissioners with the intent of reaching an action agreement at a future date. If you are a Finley Point property owner and wish to join the group or stay informed of its actions, please contact Havilah Burton by cell or text at (306)779-0915 or by email at havilah.burton@montana.edu.

MONTECAHTO CLUB HAPPENINGS

The Montecahto Club is operating on its usual annual schedule with regular meetings on the second and fourth Wednesday each month (No fourth Wednesday meeting for November or December because of the holidays). The club is accepting new members, so if you are interested in joining, feel free to come to the next meeting. If you have questions or need further details reach out to a club member or email Montecahtoclub@gmail.com.

Montecahto Pie Sale! We are trying something new this year and making pies when it isn't so hot out. This year, order a cherry pie to top off your Thanksgiving and Holiday Dinners!

- How do I order? Text 360-333-7576 or email montecahtoclub@gmail.com with how many pies you want and whether you want to pick them up frozen or freshly baked.
- When do I get my pies? Wednesday, November 23rd between 3-6 PM.
- How much do they cost and what does the sale benefit? Pies are \$30 frozen or \$35 baked. Proceeds go to support local scholarships, pay for the upkeep of the clubhouse and support community events and opportunities at the clubhouse. Follow the Montecahto Club on Facebook to hear about community events coming soon!

Ric Smith 406-471-0377 | Sarah Beck 406-261-0641 | Ashlee Perry 406-396-8329

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A MESSAGE FROM FINLEY POINT FIRE DEPARTMENT

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Greetings Finley Point, East Shore and Yellow Bay community.

Fall open burning season started October 1st and will continue through November 30th, no permit required. Fires must be maintained and no open flame after 8 pm. Please keep fire safety, weather, and especially wind conditions in mind before you burn.

We are happy to announce that Nathan Ricciardi has taken the position of Fire Chief for your Finley Point, Yellow Bay Fire Department. Nathan has been with the department for 17 years. Chief Ricciardi works for USFoods as a territory manager. He resides on North Finley Point with his wife Dandee Ricciardi and kids Devin and Payton. Family is a huge focus for him along with being a part of the community. Nathan is passionate about the department and appreciative of the continuing support from all of the residents in our district.

The Boulder 2700 Fire that was so devastating to our community has also rallied our community. The outpouring of both material and financial donations was overwhelming and a true testament of what can be accomplished by a community coming together. We want to let everyone know how much we appreciate the donations and assure you that your charity has been put to good use.

We recently purchased a new Type 6 wild-land apparatus that will be on display this next summer during our annual fundraiser. This apparatus will improve our capabilities to fight future wildland fires in our district, as well as helping other local fire districts with emergencies such as we saw this year with the Elmo fire. We have also purchased a new command truck. This vehicle will allow the assistant chief to respond directly to the scene quickly in order to assess and direct the appropriate apparatus for the situation at hand.

In addition, we have also upgraded our communications capabilities with the purchase new radios for the firefighters. The new radios are equipped with technologies that our older, outdated radios simply did not have. These new radios are helping us mitigate some of our communications challenges with what are termed as “dead areas” in and around our district. Dependable and rapid communications is a key factor for an effective response and throughout the incident to a final resolution.

Donations are a critical part of volunteer fire departments as budgets don’t always allow for growth or the purchase of new apparatus and equipment. We are very appreciative of our Finley Point, East Shore, Yellow Bay, neighbors who have donated and continue to show us support.

A MESSAGE FROM THE FLATHEAD LAKERS

Whether your family has been here for generations or you just moved here (welcome!), you know that Flathead Lake is a uniquely clear lake - perfect for swimming, fishing, and even drinking from (with minimal filtration). Flathead Lake would not be in such pristine condition without the work of the Flathead Lakers, a nonprofit founded in 1958 to protect lake water quality. We would love to invite you to join our efforts by becoming a member and by providing vital support to ensure Flathead Lake’s water quality is suitable for swimming, fishing, and drinking for the future.

Our mission statement is working for clean water, healthy ecosystems, and a lasting quality of life in the Flathead Watershed. We assist homeowners by providing resources on how to live by water, from dynamic gravel beaches to native plant landscaping to septic systems. In the summer, we host a slate of events, from fundraisers to a “fun run” equivalent for paddlers. We promote further education and good water policy year-round by hosting speakers around the lake.

It is no accident that this lake is both well-loved and protected. We also know, thanks to recent research by one of our board members and Bio Station scientist, that high environmental quality has resulted in strong property values, thereby supporting our local economy and community. Good economic health and environmental health are inextricably intertwined.

You’re welcome to learn more at our website, flatheadlakers.org or by reaching out to us directly at lakers@flatheadlakers.org or 406.883.1346. We look forward to meeting you and bringing you into our community that is 65 years and over 1000 members strong!

LOT FOR SALE

UNIT 408 TIMBRSHOR, POLSON, MT

MLS#22212258 \$199,000



Perched homesite in picturesque Borchers community at the tip of Finley Point. This building site, nestled in the trees and offering beautiful lake and mountain views, sits on 20+ acres of common land including approximately 2200' of shoreline, multiple beaches, swimming docks, trails, parking, and outdoor boat storage.

Ric's Recipe

If we share a favorite recipe from Ric, you know its going to be simple, tasty, and fresh. What is better than Pico de Gallo? Check out this very simple to make recipe that is so satisfying. Try some this fall!



MANGO PICO DE GALLO

Ingredients

1 cup mango, peeled and diced
 1 cup cherry or grape tomatoes, diced
 1/2 cup shallots, minced
 1/4 to 1/2 of a serrano pepper, seeded and minced
 1/3 cup cilantro leaves, minced & 2 limes, juiced
 2 cloves garlic, peeled and minced & Salt, Pepper

Directions

Add all ingredients to a medium sized bowl and gently stir to combine. Taste to salt and lime and adjust as desired.

Ric Smith 406-471-0377 | Sarah Beck 406-261-0641 | Ashlee Perry 406-396-8329

Email Us: smithteam@century21bigsky.com Visit Us Online: www.smithteamflatheadlake.com

PARADISE ORCHARD FOR SALE

32624 SOUTH FINLEY POINT ROAD

MLS#22201763 \$1,350,000



A rare opportunity to own a 12.25-acre piece of "Paradise" nestled in the heart of Finley Point, a peninsula on the southern end of Flathead Lake. This property features stunning views with ample building sites for your dream home.



Currently the property boasts 10 fenced acres of cherry trees consisting of Lapin, Sweetheart, Montmorency, and Rainer varieties. 2021 production consisted of 103,000 lbs. The orchard area has a 24 x 36 heated shop with large walk-in cooler, bathroom, kitchenette and well with automated irrigation micro-spray system. The orchard has lake and well water rights. Other outbuildings are in the orchard.



The unfenced portion (2 acres) provides access off South Finley Point Road and includes a 60 x 50 shop with 16x14-foot commercial doors, full bathroom and commercial kitchen. This building has its own septic system.

Less than a mile away from Finley Point State Park, lake access is available with boat docks and ramp.

Deep Dive into FLBS: A Life Line for Trout Fishing



There's something I need to admit. There's just no denying it any longer. The evidence is simply too significant to ignore: In two days, despite all my best efforts to prevent it from happening, I will officially turn forty years old.

It isn't the year count that's getting to me. Age is but a number, after all. With the right mindset (and a little luck), one can certainly enjoy their finest achievements and experiences throughout the second and third acts of life. The problem is that the closer I get to forty, the more my body refuses to respond to adversity.

Now, this is the same body that used to plow through the dense undergrowth of the backcountry when fishing with my grandpa, that efficiently processed a record-breaking thirty-seven tacos during an All You Can Eat contest in the spring of '99, and that landed with grace and dignity after falling from a stage while dancing to the YMCA at the Sentinel High School Fireside Formal. How is it that I can now no longer endure a sneeze without dislodging something vital, or consume a single potato chip without my second chin swelling to twice its original size?

Resilience is an easy thing to take for granted. Why should we worry ourselves with something that, by definition, is supposed to carry on and overcome, no matter the challenge in its path? But even resilience has a lifespan, and too often that lifespan is only appreciated when we realize it's about to run out.

Take Montana's trout fishing and the associated economic benefits, for instance. Recently, U.S. Geological Survey (USGS) and FLBS aquatic ecologist Clint Muhlfeld and FLBS research scientist Diane Whited joined a team of researchers from the USGS and Montana Fish, Wildlife & Parks to study how climate change has affected trout fisheries across 3,100 miles of Montana's rivers from 1983 (which is just about the year I was born) to 2017.

Published in the scientific journal *Science Advances*, the study first showed that over the past several decades the trout fishing industry in Montana remained resilient in the face of climate extremes. While severe droughts, reduced streamflows, and increased water temperatures created stressful conditions for trout and caused numerous fishing closures in Montana, anglers were still able to find favorable fishing in cooler locations that continued to be favorable to trout during extreme conditions.

This allowed both local and out-of-state anglers to keep fishing for trout and keep that revenue in Montana, rather than choosing to travel and fish elsewhere. In fact, the concentration of anglers fishing in Montana doubled during the study period. Cold water sections of rivers, where trout are dominant, had ten times the number of anglers than warmer water sections, and most of those anglers were visitors from out of state.

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Ric Smith 406-471-0377 | Sarah Beck 406-261-0641 | Ashlee Perry 406-396-8329

Email Us: smithteam@century21bigsky.com Visit Us Online: www.smithteamflatheadlake.com

These findings demonstrate that trout fishing has continued to be a significant draw and economic contributor to Montana. Despite the rising water temperatures and increasing drought conditions, trout fishing in Montana remained remarkably resilient.

But remember—there's a lifespan on resilience, and Montana's trout fishing economy is no exception. A second major finding of the study is that 35% of Montana's cold water habitats may no longer be suitable for trout by 2080. This loss of ecological resilience and cold water habitats could have major economic impacts, to the tune of nearly \$200 million per year in lost revenue.

Additionally, the study revealed a number of complex and challenging dilemmas for freshwater fisheries management as species and fishing opportunities continue to shift under climate change. Anglers will eventually need to travel farther in pursuit of specific species, or fish in different habitats (such as protected areas or colder headwater streams that trout depend on for refuge during the hottest summer months), which may increase their personal costs.

There is also a potential for increased tensions between managers, resident fishers, and nonresident fishers. Nonresident fishers, for example, are more likely to travel to find better fishing opportunities, which may potentially increase crowding among previously "undiscovered" locations and overfishing of fish populations already facing climate-induced stress. Resident fishers, meanwhile, are less willing to travel to find better conditions during periods of drought, which means they are more sensitive to management closures and overcrowding impacts of their favorite fishing spots. In the face of uncertain but inevitable environmental and social change, researchers emphasize that more work is needed to better understand the adaptive potential of biological communities, fishers, institutions, and economies of Montana's fisheries. Maintaining a diverse portfolio of adaptive fishing opportunities across broad spatial scales, they say, can reinvigorate the resilience of our fisheries and help mitigate the potentially severe socioeconomic impacts of climate change on trout fishing economies and the well-being and livelihoods they support.

Whether we're talking about the resilience of the aging human body or the long-term health of Montana's world renowned fishing industry, the key to longevity requires paying attention, being proactive, and making responsible and sometimes difficult decisions that value future benefits more than immediate gratification. It means taking responsibility for the past, and accepting ownership of our future.

During my first forty years, all too often what I wanted to do took priority over what I should have been doing. It's time for that way of thinking to come to an end. So long, potato chips and lazy Sundays on the couch. Hello, antioxidant smoothies and preemptive stretching exercises starting at 4am. At this point, it really doesn't matter how I got here. What matters is what I do with the time I have left.

These days, one of the most wonderful things I can envision is the day when I can grab those rods and reels and once again plow through the dense undergrowth of the backcountry with my own grandchildren in tow. Whatever it takes to get there. No matter what entitlement, or comfort, or sense of tradition that I need to give up.

To be immersed in the serene soundtrack of the Montana's waters, to see the look of excitement and wonder on their faces the first time the whir of the reel comes alive and they feel that sudden burst of tension on the line...I can't imagine a better way to spend every day than intentionally, proactively, and responsibly building toward such an amazing and priceless achievement as that for the remainder of my time in this Last, Best Place.

STATE OF THE LAKE

WITH SARAH BECK



If you have ever thought of selling or buying on Flathead Lake, please let us know! With a presence on the south half of Flathead Lake, and not only knowing every nook and cranny, we know the immediate market. Our goal has always been to focus on the south half of the Lake. We promise to deliver service and results that will succeed your expectations. We know the Lake Market!

Yearly Sold/Closed Sales Comparison Flathead Lake | Year to date

RESIDENTIAL

	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
As of April 1		7	10	8	10	7	7	7	4	7	13	8
As of July 1		21	26	15	23	25	20	18	21	19	29	16
As of Oct 1	36	51	47	33	42	35	37	37	41	86	53	31
As of Dec 31 (total for year)	53	65	59	43	54	50	49	60	57	126	71	

LAND/LOTS

	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
As of April 1		4	6	1	0	3	0	3	1	3	3	4
As of July 1		10	12	5	6	5	5	10	6	8	11	9
As of Oct 1	2	12	14	7	10	8	12	17	8	13	20	12
As of Dec 31 (total for year)	5	14	16	8	11	12	14	19	11	35	23	

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

Ric Smith 406-471-0377 | Sarah Beck 406-261-0641 | Ashlee Perry 406-396-8329
Email Us: smithteam@century21bigsky.com Visit Us Online: www.smithteamflatheadlake.com

Flathead Lake Activity – Residential

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Activity since January 1, 2022

(This data is compiled from the Montana Regional Multiple Listing Service)

ACTIVE LISTINGS

	As of April 1, 2022	As of July 1, 2022	As of Oct 1, 2022	As of Dec 31, 2022
Up to \$500k	1			
\$500,001—\$1M	4		1	
\$1,000,001—\$2M	3	3	2	
\$2,000,001—\$4	3	9	6	
\$4,000,001 +	9	10	9	
TOTAL	20	22	18	

PENDING SALES

	As of April 1, 2022	As of July 1, 2022	As of Oct 1, 2022	As of Dec 31, 2022
Up to \$500k	1			
\$500,001—\$1M	4		1	
\$1,000,001—\$2M	3	3	2	
\$2,000,001—\$4	3	9	6	
\$4,000,001 +	9	10	9	
TOTAL	20	22	18	

SOLD/CLOSED

	As of April 1, 2022	As of July 1, 2022	As of Oct 1, 2022	As of Dec 31, 2022
Up to \$500k	1			
\$500,001—\$1M	4		1	
\$1,000,001—\$2M	3	3	2	
\$2,000,001—\$4	3	9	6	
\$4,000,001 +	9	10	9	
TOTAL	20	22	18	

Ric Smith 406-471-0377 | Sarah Beck 406-261-0641 | Ashlee Perry 406-396-8329

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Flathead Lake Activity - Land

Activity since January 1, 2022

(This data is compiled from the Montana Regional Multiple Listing Service)

ACTIVE LISTINGS

	As of April 1, 2022	As of July 1, 2022	As of Oct 1, 2022	As of Dec 31, 2022
Up to \$500k				
\$500,001—\$1M	1	2	4	
\$1,000,001—\$2M	2	8	9	
\$2,000,001 +	6	6	4	
TOTAL	9	16	17	

PENDING SALES

	As of April 1, 2022	As of July 1, 2022	As of Oct 1, 2022	As of Dec 31, 2022
Up to \$500k	1		1	
\$500,001—\$1M		1	2	
\$1,000,001—\$2M	1	1	2	
\$2,000,001 +		1	3	
TOTAL	2	3	8	

SOLD/CLOSED

	As of April 1, 2022	As of July 1, 2022	As of Oct 1, 2022	As of Dec 31, 2022
Up to \$500k	2	4	4	
\$500,001—\$1M	2	2	3	
\$1,000,001—\$2M		3	4	
\$2,000,001 +			1	
TOTAL	4	9	12	



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



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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.

smithteam@century21bigsky.com smithteamflatheadlake.com

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