

# THE STRAIGHT SHOOTER

## NEWS of ENNIS and the MADISON VALLEY, MONTANA for OCTOBER 2014



### *Trout live in nice neighborhoods*

➤ **MADISON VALLEY "HAPPENINGS"** → **October** was a slowdown from the crazy summer schedule, with the main event being the **29<sup>th</sup> Annual Ennis Hunters' Feed** on October 24<sup>th</sup>. It was a beautiful afternoon and town was packed. At least 500 spoons left my table where I was serving up my **Tequila Elk Chili**. → The Snowbirds will soon be leaving and the pace will slow down even further.



➤ **COMING NOVEMBER HAPPENINGS** → **Hunting season** will be in full swing with pickups parked on main street with 4 legs sticking up from the back. → The main event happening in November will be the Madison Valley Women's Club **Holiday Bazaar** which will be held from 9 am to 4 pm on Saturday November 29<sup>th</sup>. The Elementary School Gym will be filled with vendors from all over and a large assortment of hand-made Montana products. It is a great place to start your holiday shopping.



➤ **MONTANA NEWS** → **Stream Bank Work? Don't Forget the Permits!** Our friends at the **Madison Conservation District** remind us that Montana state law requires a permit for **any work** in or near a river or stream bank. The Natural Streambed and Land Preservation Act ensures that projects will not adversely impact the natural areas along streams and rivers or the property of nearby landowners. Before doing any work in or near a stream bank, the law requires landowners to apply for and receive a 310 permit. To apply for a permit visit the Conservation District's website [Madison Conservation District](http://www.madisonconservation.org). Different kinds of work near watercourses require different permits, some issued by Montana Fish, Wildlife & Parks and some by the U.S. Army Corps of Engineers. If you're unsure what kind of permit you might need, contact the Conservation District (406) 682-7289. Just be sure to call before starting any stream work. → The **Minimum Wage in Montana** increases January 1, 2015, from \$7.90 to \$8.05 per hour. The Unemployment Rate in Montana is down to 4.6%, with the national rate at 5.9%. → If you are planning to come to Montana from any of the **Ebola-affected regions in Western Africa**, or if you may have come in contact with a person infected with the virus, know that our state has new protocols in place. For more information on the new monitoring protocols, go to [www.dphhs.mt.gov](http://www.dphhs.mt.gov) and click on the Ebola link, or contact your local public health department.



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➤ **FISHING REPORT** → **Madison River Fishing Report**, November 1, 2015, from *The Tackle Shop*. It is November and as most people are thinking about college football, turkey and big game season but a lucky few are still thinking fishing. Each year the largest brown trout of the year is caught sometime in early November. Large aggressive fish are reason enough to get off the couch and hit the Madison River for one last day. There are a few things going on in the Madison River right now that fisherman should keep in mind. The whitefish are spawning. They are broadcast spawners so eggs are free flowing all over the system. Some of the best fishing can be with a small egg pattern. We like the Otters soft egg. If you catch a few of brother whitey, move directly downstream and fish an egg pattern. There will usually be a brown or rainbow stacked below the spawning whitefish getting fat on eggs.



The Brown trout are also spawning this time of year. If you notice redds and actively spawning fish, please keep off. The eggs are very susceptible to damage and walking on redds can damage them. When browns spawn they can get aggressive to other fish. Our best pattern lately has been a white sculpzilla. They see this as an intruder and actively go after it. As the water cools during the month they are less likely to chase and want more of a swing.

The main two insects in the trout world this time of year are Baetis (Blue Winged Olives) and midges. On overcast afternoons with no wind look for a decent hatch of BWO's. Usually a parachute in size 16 will take them. Concentrate on the slicks behind rocks and in the slower inside curves. Nymphing a Pat's rubber leg with a small BWO nymph behind has been deadly lately. Try a bruised Baetis, a Tong redemption, or wonder nymph on a 4X.

November can be a great time to get out and fish. You will most likely have the river all to yourself and maybe catch the fish of the year. We are here to answer all your questions and help with up-to-the-minute fishing reports. *John Way*. See The Tackle Shop's reports at <http://www.thetackleshop.com/fly-fishing-report-Madison-River.asp>.

#### Check out other fishing reports at:

- ✚ Madison River Fishing Company at <http://www.mrfc.com/MadisonRiverMontanaFishing/MadisonRiverReport.aspx>.
- ✚ Dan Delekta, <http://beartoothflyfishing.com/flyfishingreports/uppermadisonriver.htm>.
- ✚ The Madison Valley Ranch at <http://www.madisonvalleyranch.com/blog/>
- ✚ Joe Dilschneider's Montana Trout Stalkers at <http://www.montanatroutr.com/>
- ✚ Yellowstone Fly Fishing at <http://www.yellowstoneflyfishing.com/madisonreport.htm>.

➤ **WEATHER** → October is probably my favorite month. Crisp, sunny days, brilliant colors and snow capped peaks are the gifts of fall. It is very hard to beat. The recorded high in Ennis for the month of **October** was **76°** with a low of **23°**. The average high was **59°** and the average low was **28°**. October precipitation was just **.26"**, compared to the average of **1.04"**. The cumulative precipitation for the year, so far, is **8.89"**. Our average annual precipitation is **13.36"**. Still more rain (or even SNOW! please). Yet the drought index for Madison County shows near average.



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➤ **REAL ESTATE TIPS → 10 Interior Design Trends That Turn Off Home Buyers.** You want your home to look its best, and maybe you've been inspired by the interior design trends you've seen in magazines, on TV or on design websites. But following some of the hottest home remodeling and interior design trends can backfire when it comes time to sell your home. Buyers want to picture *themselves* in a home, and highly individualistic touches can get in the way of that. After all, your goal is to get potential buyers to picture themselves in the home—and they won't be able to do that if your decorating style still dominates. Check out the caveats that go along with these home interior design trends. Read more: <http://www.realtor.com/advice/author/patti-tom-watt/>

**1. Boldly Painted Walls** - Decorators often tout black or another bold paint color as the perfect backdrop to metallic accessories or appliances in modern home design. The reality is that people prefer the exterior and interior walls of a home to be neutral. Even though repainting is cheap and relatively easy to do, it's still a pain and buyers might not want to bother. When decorating, your best bet is to stick to an appealing hue for the walls and use accessories to provide pops of color

**2. Wallpaper** - Bold, graphic patterns increasingly are being incorporated into interior design, often in the form of wallpaper. But wallpaper—even if it's only on one wall—is an extremely personal choice and time-consuming to remove if it doesn't appeal to the buyer. Consider replacing wallpaper with a neutral paint for broader appeal.

**3. Lavish Light Fixtures** - While potential buyers want rooms that seem airy and bright, beware of installing a showpiece light fixture that is too modern or ornate. Fixtures should enhance your home—not steal the spotlight.

**4. Gleaming Gold** - Designers may be mixing silver and gold to give homes star quality, but it might be wise to change out fixtures if they have the wrong metallic sheen. Gold can give a home an outdated, '80s feel. Switching out the faucet and door handles with a more appealing finish—such as brushed nickel—is relatively inexpensive and can help make your home appear sleek rather than out of style.

**5. Converted Garages** - People want a covered parking space so that they have a safe place for their car—especially in areas where street parking is at a premium. Additionally, people often use their garage as storage space. If you convert your garage into a space tailored your specific needs, such as a music practice room, it may not suit your potential buyers.

**6. Converted Bedrooms** - Like with the garage, people want rooms built for their original purpose. If you've converted an unused bedroom to an office, walk-in closet, or a game room, make sure you can easily convert it back to a bedroom when you're ready to sell.

**7. Carpets** - While designers love to play with the texture of shag carpeting as it feels soft underfoot, the majority of home buyers prefer hardwood floors. People assume carpets trap dirt, germs and odors, and they don't want to go through the hassle of steam cleaning their home before they can move in. Potential buyers also don't want to spend time removing carpet to expose hardwood floors. If someone really loves carpet, it's much easier for them to add it themselves—after the purchase.

**8. Too-Lush Landscaping** - The “outdoor living room” is all the rage, and you may be tempted to build out your backyard into a lavish wilderness of flowers. But potential buyers may be hesitant to buy a home with an overly landscaped property requiring a lot of maintenance. Focus on creating or maintaining a nice and neat outdoor space that people can enjoy without too much fuss.

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**9. Pools and Hot Tubs** - A pool may seem like a luxurious feature, but it can be a big turnoff for buyers. Pools are perceived to be expensive to maintain and potential safety hazards, especially for families with children. Above-ground pools are eyesores and can leave a dead spot in the backyard. These sentiments extend to hot tubs, too. Many people see hot tubs as breeding grounds for bacteria, and they are not a feature easily removed from the deck or back yard.

**10. Fancy (or Not) Pet Products** - Sales of pet products are expected to increase nearly \$3 billion from last year, and there's an increasing market for luxury pet items. But even animal lovers don't want to see another family's pet paraphernalia in a potential home. Even if your home is immaculate, the presence of pet-related items will give the impression that it's dirty. Be sure to remove all traces of your pet—including toys, food dishes and photos — before listing your home for sale. (*Not quite so important in Montana!*)



➤ **FEATURED PROPERTY OF THE MONTH** → **OUTSTANDING WESTERN-STYLE HOME** on 7+ acres, in a beautiful setting, just minutes from the Madison River. Wonderful horse property with fenced pastures, good grass, seasonal ditch, loafing and storage sheds. This top-quality built home has 2,480 SF, 3 BR, 2 BA, fabulous kitchen, stone fireplace, 3-car garage and many special features that set it apart. Great views and end-of-the-road privacy, approx. 8 miles south of Ennis. **\$649,900. (MLS #191065)**

<http://www.arrowreal.com/propDisplay.php?mlsID=191065>

➤ **CURRENT REAL ESTATE MARKET** → WASHINGTON (October 27, 2014) – Pending home sales rose slightly in September and are now above year-over-year levels for the first time in 11 months, according to the National Association of Realtors®. The Pending Home Sales Index (PHSI), a forward-looking indicator based on contract signings, inched 0.3 percent to 105.0 in September from 104.7 in August, and is now 1.0 percent higher than September 2013 (104.0). The index is above 100 for the fifth consecutive month and is at the second-highest level since last September.

Lawrence Yun, NAR chief economist, says moderating price growth and sustained inventory levels are keeping conditions favorable for buyers. “Housing supply for existing homes was up in September 6 percent from a year ago, which is preventing prices from rising at the accelerated clip seen earlier this year,” he said. “Additionally, the current spectacularly low mortgage rates should help more buyers reach the market.”

Despite improved housing conditions and low interest rates, **tight credit conditions continue to be a barrier for some buyers**. Of the reasons for not closing a sale, about 15 percent of Realtors® in September reported having clients who could not obtain financing as the reason for not closing.

Yun says the final rule on Qualified Residential Mortgages should improve access to credit once it goes into effect next year. “The rule provides clarity for lenders and is a win for creditworthy consumers by ensuring they continue to have access to safe and affordable loan products without overly burdensome down payment requirements,” he said.

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The PHSI in the Northeast increased 1.2 percent to 87.5 in September, and is now 2.9 percent above a year ago. In the Midwest the index decreased 1.2 percent to 101.2 in September, and is now 4.0 percent below September 2013.

Pending home sales in the South increased 1.4 percent to an index of 118.5 in September, and is 1.7 percent above last September. **The index in the West inched back 0.8 percent in September to 101.3, but is still 3.6 percent above a year ago.**

*The National Association of Realtors®*, "The Voice for Real Estate," is America's largest trade association, representing 1 million members involved in all aspects of the residential and commercial real estate industries. For additional commentary and consumer information, visit [www.houselogic.com](http://www.houselogic.com) and <http://retradio.com>.

➤ **LOCAL REAL ESTATE MARKET STATISTICS** → October was a busy month for closing on transactions opened in the summer. But activity is still strong as buyers hunt for bargains. As the calendar year nears the end, it is time to think about taxes, and home ownership is certainly a top notch tax break. Buyers who have been putting off finalizing a purchase can still make it happen before the end of the year and realize at least some tax benefits including any mortgage interest and property taxes that are deductible. **The Southwest Montana Multiple Listing statistics** for the Madison Valley area (including Ennis, Cameron, McAllister, Norris, Virginia City, Harrison, Pony, Whitehall and Cardwell), through the month of **October 2014** totals are as follows:

- **LAND:** 296 vacant lots listed (\$3,000 to \$1,995,000); 8 pending sales (\$38,000 to \$575,000); 59 lots have sold in 2014 (\$2,500 to \$1,290,000), totaling \$5,557,977 which was approximately 88% of asking prices.
- **HOMES:** 131 homes listed (\$67,500 to \$3,350,000); 23 pending sales (\$94,000 to \$1,999,000); 59 homes have sold in 2014 (\$69,500 to \$2,950,000), totaling \$18,734,100, which was 94% of asking prices.
- **RANCHES:** 5 listed (\$1,184,000 to \$9,950,000); 0 pending sales, 0 ranches have sold in 2014. (There are, however, a couple of ranch sales pending that are not listed on the MLS.)
- **COMMERCIAL:** 22 listed (\$56,000 to \$2,950,000); 2 pending sales (\$85,000 to \$425,000); 2 commercial properties have sold in 2014 (\$88,000 to \$144,500), totaling \$220,700, which was approx. 93% of asking prices.

*"The best investment on Earth is earth."* Louis J. Glickman, real estate mogul/philanthropist

➤ **YOU KNOW YOU'RE FROM MONTANA WHEN ...** you are guided by Old West values like integrity, self-reliance and accountability. You know that your survival could depend upon your ability to cooperate with your neighbors (*you just might need their help one day!*). You have an attitude of collective responsibility to society and finding non-partisan solutions to environmental problems and other important issues. You most likely abide by the **Cowboy Code of Conduct**: *1. Live each day with honesty and courage; 2. Take pride in your work. Always do your best; 3. Stay curious. Study hard and learn all you can; 4. Do what has to be done and finish what you start; 5. Be tough, but fair; 6. When you make a promise, keep it; 7. Be clean in thought, word, deed, and dress; 8. Practice tolerance and understanding of others; 9. Be willing to stand up for what's right; 10. Be an excellent steward of the land and its animals.*



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➤ **MONTANA TRIVIA:** *Did you know that....* Madison County, Montana has our own **Code of the New West?** It was written to make newcomers aware of the realities of living in rural Montana, so they will know what to expect and not be surprised or disappointed. The famous western writer, Zane Grey, first chronicled the Code of the West. The men and women who came to this part of the country during the westward expansion of the United States were bound by an unwritten code of conduct. In keeping with that spirit, this guide was prepared to help those who wish to follow in the footsteps of those rugged individualists by living in the rural area of Madison County. The Code states that as good citizens of Montana, we promise to:

- *Appreciate the splendor of Montana's natural beauty; the opportunity to live here; the quality of life we enjoy.*
- *Be a good steward of the land; take personal responsibility for keeping our land weed free and trash free; recycle.*
- *Show respect for our state laws, for wildlife, for the land and for the people.*
- *Be good will ambassadors, showing friendliness to visitors and our neighbors alike.*
- *Take pride in how we maintain our property, our businesses, our communities, and ourselves.*
- *Become informed about how things are done in our communities and in the state, so that we fully understand the realities of living in rural Montana.*
- *Take political action: read, vote, become informed, participate when necessary, to preserve and improve the good things we have.*
- *Get involved with our communities, to give back some measure of what we receive from being a part of the larger family.*
- *Work together for the good of the whole – neighborhood, community, country, state, nation and world.*

Go to: [http://madison.mt.gov/departments/plan/publications/Code\\_west1.pdf](http://madison.mt.gov/departments/plan/publications/Code_west1.pdf) and download your own copy of the **CODE OF THE NEW WEST**, of Madison County, Montana. You will love it!



### ***SEE YOU IN MONTANA!***

**Don & Toni Bowen,** *Broker Associates with over 75 years of real estate experience, between them - covering residential, commercial, land & ranches. They are in the business of "match making."*



+ *Office Manager (A new one starting November 3<sup>rd</sup>!)*

***Thank you in advance for your personal referrals.  
Your referrals are the lifeblood of our business  
and the greatest compliment you can give us.***

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## USEFUL WEBSITES TO REMEMBER→

### ENNIS AND THE MADISON VALLEY:

<http://www.ennismontana.org/> - for community and local government information  
<http://www.ennischamber.com/> - The Ennis Chamber of Commerce website  
<http://www.madisonvalleyhistoryassociation.org> – The Madison Valley History Association website  
<http://www.mvmedcenter.org> – for information about the Madison Valley Medical Center  
<http://www.mvmcf.org> – the Madison Valley Medical Center Foundation website  
<http://www.mvvetsmemorial.org> – The Madison Valley Veterans Memorial website  
<http://www.madisonvalleyexpeditions.com/> - a source for experiencing *authentic* Montana in our area  
<http://ennismontanahomesandland.blogspot.com> – Ennis, Montana Happenings, from **Arrow R. E.**

### MADISON COUNTY:

<http://madison.homestead.com/index.html> - for Madison County emergency news  
<http://www.madison.mt.gov/> - Madison County Government website  
<http://virginiacity.com> – Virginia City Chamber of Commerce

### NEWS:

<http://www.madisoniannews.com/> - the latest news from the Madisonian newspaper for Madison Co.  
<http://bozemandailychronicle.com/> - news from the big city of Bozeman, an hour northeast of Ennis  
<http://www.mtstandard.com/> - news from historic Butte, an hour & ½ northwest of Ennis

### MONTANA:

[www.fwp.mt.gov/](http://www.fwp.mt.gov/) - Montana Fish Wildlife and Parks website – for hunting and fishing regulations  
<http://fwp.mt.gov/education/bow/> - “Becoming an Outdoors Woman” – a must for female newcomers!  
<http://www.visitmt.com/> - Official website Montana Vacations, Recreation, Accommodations and Travel  
<http://www.montanapictures.net> – for people homesick for Montana – a great visual connection  
[http://mdt.mt.gov/travinfo/weather/rwis\\_list.shtml](http://mdt.mt.gov/travinfo/weather/rwis_list.shtml) - State Highway Web Cams  
<http://montanakids.com/> - State website for all things KIDS in Montana

### SKIING:

<http://bigskyresort.com/> – Check out latest snow conditions & things to do at Big Sky  
<http://www.lmranch.com/winter/> - Lone Mountain Ranch in Big Sky for cross country trails  
[http://www.westyellowstonenet.com/skiing/cross\\_country\\_skiing.php](http://www.westyellowstonenet.com/skiing/cross_country_skiing.php) - Skiing Yellowstone Park Trails

### HORSEBACK RIDING:

[www.wolfpackoutfitters.com](http://www.wolfpackoutfitters.com) – trail riding guides for the Madison Valley  
<http://www.sphinxmountainoutfitting.com> – trail riding and outfitting guides in the Madison Valley

### RANCHING:

<http://www.madisonvalleyranchlands.org/> - working to keep the ranching way of life alive

### FISHING:

<http://www.madisonriverfoundation.org> - The Madison River Foundation  
<http://www.montanatu.org/> - Montana Trout Unlimited

### GOLFING:

<http://www.madisonmeadowsgolfcourse.com> – Madison Meadows Golf Course in Ennis

### REAL ESTATE:

[www.arrowreal.com](http://www.arrowreal.com) – A wealth of resource information, local listings and a portal to the SW MT MLS  
[www.houselogic.com](http://www.houselogic.com) – Helpful information from the National Association of Realtors  
[www.trulia.com](http://www.trulia.com) – Search for homes for sale and sold, local information, and research  
[www.zillow.com](http://www.zillow.com) – Search for homes for sale and rent, home values and mortgage rates  
[www.homesandland.com](http://www.homesandland.com) – Search for homes for sale and rent, home values and mortgage rates

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