

THE STRAIGHT SHOOTER



NEWS of ENNIS and the MADISON VALLEY, MONTANA for the month of AUGUST 2010

Trout live in nice neighborhoods.

➤ **ENNIS AND MADISON VALLEY “HAPPENINGS”** → At about 5am Tuesday morning, August 31st, a massive rock dislodged from the wall above the **Madison Dam** at Ennis Lake and fell down to the structure. The dam was damaged but PPL engineers advised that there is no threat to the structural safety of the dam. The Madison County Sheriff's Office, County DES and other officials from the area responded. You can read more about this and see photos of the damage on the Madison County Emergency website at <http://madison.homestead.com/>.

→ **New businesses in town** are always newsworthy. There is now a Montana Garnet and Sapphire jewelry store on Main Street called **Fran's Fancy**. This is actually our ONLY jewelry store so this is exciting. → The **CR.eations Yarn Shop** has relocated to a Main Street location to increase traffic. → There is now an outlet for local crafts at the new **Picket Fences of Ennis**. This is a consignment store for locally-made crafts and gently used yard/garage sale items. → And the famous **Rusty Cowboy** which is a major tourist attraction in town is selling out and closing its doors. Owner, Teri Freeman, is a colorful local character who has been entertaining visitors and residents alike for over 15 years with her dramatic art and personality. She is heading south to New Mexico for a change of pace and warmer winters. There is something there for every one so if you're in town stop by and rummage through her treasurers.



➤ **STREAMSIDE SETBACKS IN MADISON COUNTY.** This has been a contentious issue for several years. Tuesday evening, August 31st, the Madison County Planning Board approved a recommended streamside setback regulation for the Madison River and for the tributaries and streams in the county. The regulation sets a 150 foot streamside buffer area (a non-disturbance, natural vegetation-only zone) and a 300 foot jurisdictional boundary (a building setback) along the Madison River. Tributaries and streams in the county will have a 100 foot streamside buffer area.



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The Planning Board tentatively scheduled a public hearing on the regulation for their October 25th meeting. Those people who would like to comment should send letters to the Madison County Planning Board at POB 278, Virginia City MT 59755 or fax to Charity Fechter, County Planner at the MCPB, (406) 843-5229.

➤ **PERSONAL STORIES**→This is a new section which will feature personal stories from our readers who want to share their experiences of the Madison Valley. This is our first entry and we look forward to receiving more stories from people who live here, from those who want to live here and from those who love to visit here. Send us your story. This “first person” story is from Gerry and Sarah Gerron.

“Life Begins in Montana” *What brought us here? For us, like most folks, it’s usually the fishing and love of nature. The ironic thing is that we didn’t fish for the first 3 years! There were too many other wonderful distractions that kept us from fishing. After 7 years we have discovered that there are far more interests here than we ever considered or imagined. Making good friends is the best thing about living here. These are honest friendships based on mutual interests, love of Montana, and a common bond that is based on a community spirit – we’re all here because we CHOOSE to be here. It doesn’t matter who you were or where you came from. This community creates a level playing field based on “who are you now?” not “who were you before?” Our professions of architect and psychologist kept us very active in Seattle. Our social life here is even busier. Life in a smaller town provides relaxed and abundant opportunities to experience real living without the stress and demands that characterized our “lives” before. There are captains of industry here as well as scientists, artists, writers, and legendary locals. The social spectrum is wide and all-inviting.*

We love to experience all of the richness of Montana – from Yellowstone to Glacier. There is not a day that goes by without us enjoying the ever changing skies, the majesty of the surrounding mountains, a true 4-season climate, abundant wildlife, unlimited recreation, and our new friends. There is also not a day that goes by without us counting our blessings and wondering how we ever survived living anywhere else. These are simple joys: planting and tending your garden; extended walks; having neighbors stop by; witnessing a passing Montana storm; discovering a new coating of snow in the mountains; raising a trout on a fly that you tied. Have you ever imagined playing golf alongside Pronghorn Antelope? Have you ever enjoyed a small-town Fourth of July parade? It renews your faith in your fellow citizens. It hits home. It stabilizes your soul. All of our senses are alive and heightened here.

Our Seattle friends all wondered what we were doing when we moved here. When they visit us, they understand. It is commonly said that Montana is “the last best place”. We have had the good fortune to travel the world and we can live anywhere we desire. We chose the Madison Valley and have never regretted our choice. Was it a big step? It certainly was and we thank God we took that step. It was no pain and all gain. Montana offers a unique sense of graciousness. We feel welcomed here and we easily welcome new neighbors and visitors.

Did I mention the fishing? Several of America’s best trout waters within easy reach. Sarah, who never held a fly rod before is now an avid fly fisher. It’s magical here. True friendships. Wondrous sights. The Montana light that enhances everything you see. Blue skies and fresh air. We are healthier now. We have become better spouses, better friends, and better people since we came here. And that is so much more than we ever expected. Unforgettable memories. Good wishes, good luck, and good will.

Sarah and Gerry Gerron. Ennis, Montana, USA

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- **LOCAL HISTORY** – It is fascinating to read about the people and events that made up this



wonderful valley. The Madison Valley History Association has been working for years to accumulate and preserve as much of the artifacts and writings as possible. They now have a new museum in which to house these treasures. You will want to visit and learn more about the history that shaped this very special place. You can check them out at <http://www.madisonvalleyhistoryassociation.org>.

- **SEPTEMBER EVENTS**→ On Labor Day Weekend, Friday, September 3rd through Saturday, September 4th, the annual **Ennis on the Madison Fly Fishing Festival** will be held in various locations around town, from 9 AM through 9 PM each day. There will be workshops, casting clinics, fly tying, photography workshops, live music, raffles, kids' program, barbeque, fly casting competition, and a live auction. Meet angling celebrities, improve your technique and buy a raffle ticket to win a Clackcraft drift boat! This is a major event presented by the Madison River Foundation, a non-profit organization. All proceeds benefit the work and mission of the Foundation. For more information check out www.madisonriverfoundation.org. Then on Friday, September 10th, the Ennis Arts Association hosts their 15th annual **Evening over the Mountains**. This is a lively event held at Banditos Restaurant in the historic Wells Fargo building in Virginia City. The evening includes a social cocktail hour while viewing a silent auction of fantastic artwork by member artists followed by a delicious full course dinner. Proceeds go to support art-related community projects of the EAA. This elegant evening is a major social event of the year in the Madison Valley. For the first 10 years, this event was held in the lodge at the famous Diamond J Guest Ranch up Jack Creek in a beautiful mountain setting. During those years, the event was called Evening **in** the Mountains and owners Peter and Ginny Combs were charming hosts. No website, just call Barbara Pierce at 406-682-7452 or e-mail barbjp48@3riversdbs.net.



- **HUNTING SEASON BEGINS**→ Bow hunting for Antelope began on August 15th, but most everything else starts in September and October. Bow hunters can begin their elk and deer hunting on September 4th and the general season begins October 24th. Mark your calendars for the annual Hunters Feed and Chili Cook-off in Ennis, Friday, October 22nd. This is a major event that is a "must do." Wild game dishes are served up free of charge, up and down Main Street, with prizes for the best overall entry and a prize for the best wild game chili. Arrow Real Estate's chili has won first prize 11 out of the past 16 years, so we hope you stop by, taste and vote!



- **SOME FUN LOCAL BLOG SITES**→ There is a local Ennis, Montana Blog site at <http://ennis.communityblogs.us/2008/11/17/ennis-community-blog/>, open for comments, posting events and taking the pulse of the community.



- **MONTANA FISH WILDLIFE AND PARKS PROJECT**→ MT FWP has created a great new tool on their website, at www.fwp.mt.gov/wildthings/conservationinAction/crucialAreas.html. (Scroll down to Fish and Wildlife and click Crucial Areas Planning System.) This system provides an easy-to-use and understandable way to help plan for development, conserve land and protect the character and quality of life of Montana's communities. The program is called Crucial Areas Assessment and Planning

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System, CAPS. This Assessment evaluated the fish, wildlife and recreational resources of Montana in order to identify crucial areas and fish and wildlife corridors.



Several western states have similar tools, but Montana is the first state with a system at this level – it is the most comprehensive. Ranchers and large landowners could make use of this tool when planning projects to protect the natural resources on their land. This tool can help developers know up front where to expect greater expense and help them make smarter development choices. And it's fun to use! Check it out.

- **CURRENT REAL ESTATE MARKET**→Washington, August 24, 2010, The National Association of Realtors reports:
- Existing-home sales were sharply lower in July following expiration of the home buyer tax credit but home prices continued to gain, according to the National Association of Realtors®.
 - **Existing-home sales**, which are completed transactions that include single-family, townhomes, condominiums and co-ops, dropped 27.2 percent to a seasonally adjusted annual rate of 3.83 million units in July from a downwardly revised 5.26 million in June, and are 25.5 percent below the 5.14 million-unit level in July 2009.
 - Sales are at the lowest level since the total existing-home sales series launched in 1999, and single family sales – accounting for the bulk of transactions – are at the lowest level since May of 1995.
 - **Lawrence Yun**, NAR chief economist, said a soft sales pace likely will continue for a few additional months. “Consumers rationally jumped into the market before the deadline for the home buyer tax credit expired. Since May, after the deadline, contract signings have been notably lower and a pause period for home sales is likely to last through September,” he said. “However, given the rock-bottom mortgage interest rates and historically high housing affordability conditions, the pace of a sales recovery could pick up quickly, provided the economy consistently adds jobs.
- **LOCAL REAL ESTATE MARKET**→August has been **the busiest, the most intense and the best month of the year** for Arrow Real Estate! Yea! We hope this represents a good sign for the future and will continue through the rest of the year. Buyers are looking for good investments and Sellers are responding with lower prices. One thing people will learn from this recession is that “A house is a home, not a piggy bank.” Houses are selling and land is starting to move. More and more sellers are offering owner financing on vacant land properties which is a great incentive and a win/win for both buyer and seller. There are some real good values on the market and sellers tend to lower prices for winter.

The **Multiple Listing** statistics for the Madison Valley (including Ennis, Cameron, McAllister, Virginia City, Harrison, Pony, Whitehall and Cardwell), for the month of **August 2010**, are as follows:



LAND: 417 vacant lots listed, 7 pending sales, 17 lots sold year-to-date.
HOMES: 157 homes listed, 14 pending sales, 23 homes sold year-to-date

These pending sales numbers for August are higher than any month, so far this year.

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➤ **FISHING REPORT**→ The Madison River Fishing Company reports that with the cool temperatures fishing has been great – better and more consistent than earlier in the summer. But with the problems created by the boulder crashing the dam (see Ennis Happenings!) and the drop in water flows as they attempt repairs, who knows! But they believe that we should still be in for some great hopper fishing, especially on the upper Madison. And if you can't fish, you can spend your time at the Fly Fishing Festival! Check out the extensive fishing reports from some of the local experts:



Dan Delekta's report at <http://beartoothflyfishing.com/flyfishingreports/uppermadisonriver.htm>.
The Tackle Shop's Orvis report at http://www.orvis.com/fishing_report.aspx?locationid=5974
Kelly Galloup's Slide Inn, <http://www.slideinn.com/blog/category/fishing-report/>
The Madison Valley Ranch at <http://www.madisonvalleyranch.com/blog/>
Madison River Fishing Company at:
<http://www.mrfc.com/MadisonRiverMontanaFishing/MadisonRiverReport.aspx>

➤ **WEATHER**→ August was wonderful, with warm sunny days, beautiful blue skies and white fluffy clouds. We had enough rain to keep the valley greener than we usually see in late August and there's some "white stuff" on the mountain tops. Hay bales sit in the fields and we'll be seeing a bit of Indian Summer pretty soon. The statistics show an average August temperature in Ennis of **65°**, with a high of **95°** and a low of **37°**, with an average wind speed of **6.3** mph. Our recorded precipitation in August was somewhere between **.68"** and **1.29"**, depending on where you were in the valley. Our average humidity was **52.3%** which is quite comfortable.



➤ **REAL ESTATE TIPS**→ **Ten Things to know about Title Insurance.**

1. Title is a bundle of rights in real property.
2. A title search is the process of determining from the public record just what these rights are and who owns them.
3. Title Insurance insures the existence or non-existence of rights to the property. It protects the holder from any losses sustained from defects in the title that could make a property unsalable in the future.
4. It protects your ownership right to your home, both from fraudulent claims against your ownership and from mistakes made in earlier sales.
5. It's a one-time cost usually based on the price of the property and is usually paid for by the sellers, although this can vary depending on your state and local customs. In Montana, it is generally paid for by the seller because the seller is responsible for delivering clear title.
6. There are both lender title policies - which protect the lender, and owner title policies - which protect you. The lender will probably require a lender policy.
7. Discounts on premiums are sometimes available if the home has been bought within only a few years since not as much work is required to check the title. Ask.
8. One of the most important parts of the title search is to determine if there are any unsatisfied judgments against the seller or previous owners which were in existence while they owned the title.
9. You may wish to secure additional "affirmative endorsement" coverage against potential damages resulting from a disclosed exception to standard title policies. Together with the title insurance policy, endorsements can be tailored to suit the needs of the insured.

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10. 7 Reasons you need Title Insurance:

- a. Forged documents
- b. Undisclosed heirs to the property
- c. Mistaken legal interpretations of wills or trusts
- d. Misfiled documents – deeds, liens, mortgage satisfaction documents
- e. Confusion caused by similarities in names
- f. Incorrect marital status
- g. Mental incompetence



➤ **YOU KNOW YOU'RE FROM MONTANA WHEN...** *you absolutely know the meaning of "amber waves of grain." Especially in August.*

➤ **MONTANA TRIVIA TRIVIA** → You can check your Montana IQ with short quizzes about the state at <http://www.funtrivia.com/trivia-quiz/Geography/The-Montana-Quiz-323661.html>. It is fun and educational. In the meantime, *did you know that...* the average square mile of land in Montana contains **1.4 elk** **1.4 antelope** **3.3 deer** **.05 moose** **and 6.2 people!**



➤ **WHAT OUR CLIENTS HAVE TO SAY ABOUT US:** *"Toni and Don were absolutely fantastic in the purchase, and, later, the sale of my property. What a seamless transaction with true professionals! Thank you, Arrow Real Estate, for your hard work and perseverance and professionalism."* **Linde Hoff, now in Helena, MT.**



Don & Toni Bowen

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



Jay Willett



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