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Steve and Susie Cavanaugh's Rolling Glen Ranch will cover 1,724 acres and boast almost 2,600 units at the location north of Three Forks.

## Field of dreams

Development near Three Forks may be largest residential building project in Montana history

By DAVE RICHARDSON  
Chronicle Staff Writer

If you build it, they will come. And come. And come.

At least that's the hope of developers Steve and Susie Cavanaugh, who are knee-deep in their latest — and most ambitious — project.

Weighing in at 1,724 acres and boasting almost 2,600 units, the Cavanaugh's Rolling Glen Ranch a few miles north of Three Forks could house a population nearly as large as Belgrade's.

By the time the last phase of the project is fully built out in about 40 years, two golf courses, an exclusive clubhouse, high-end condos and custom home sites will mingle with entry level homes and what the Cavanaugh's hope will become a bustling central business district.

Hope is key to the Cavanaugh's dream project, which they believe could be the largest single residential building project in Montana history.

After sinking \$1.4 million of their own money into the project so far, they're counting on the idea to sell itself. The Broadwater County Commission approved the project master plan last week. Next comes construction and then the task of selling it to home buyers.

"It's a hell of a gamble," Steve Cavanaugh said. "But we're really excited about it."

The Cavanaugh's and Nick Kaufman, designer of the master plan and a land-use planner for Missoula-based WGM Corporation, are also hoping the project could eventually serve as a central focus for one of the fastest-growing areas in the state.

Broadwater County is no longer the sleepy, agrarian place it was 20 years ago. The county grew by 30 percent between 1990 and 2000, and is projected to grow by another 50 percent by 2030, Kaufman said.

More than 1,300 homes are proposed or under construction in nearby Broadwater County subdivisions. And there's no doubt even more are coming.

"Right now all those acreage tracts don't have a community to go to except Three Forks," Kaufman said. "There needs to be a community core that will serve Broadwater County and all the growth that's happening there."

The potential impact the project may have on Three Forks are many, from traffic to public safety to school classrooms, and officials there are paying close attention.

"There's a real possibility this is going to happen, and Three Forks had better be ready for it," Three Forks Mayor Gene Townsend said.

### A new vision

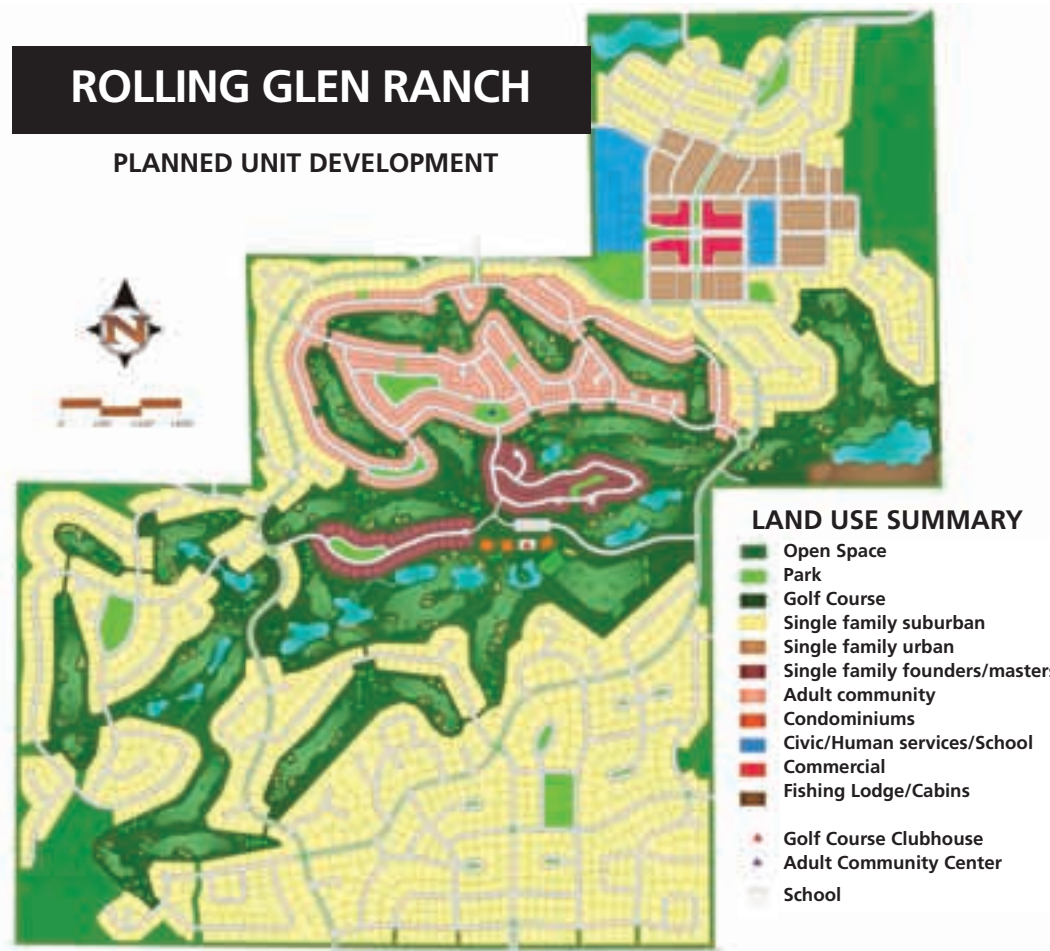
Rolling Glen Ranch is a big departure from the subdivisions typically springing up all over the Gallatin Valley.

Designed to be a centralized, thriving, self-sufficient community, the subdivision designers have tried to take the best ideas of so-called smart growth and traditional neighborhood design.

It helps that Steve Cavanaugh is no stranger to development, having built several subdivisions in and around Belgrade. By now, he has a good idea of what he's looking for.

According to preliminary plans, the project melds a wide variety of housing types, lifestyles and price ranges into what amounts to a small city, anchored by a five-block central downtown district.

The downtown would be home to businesses, police and fire services, medical services, sidewalk cafes, a farmer's market, a fancy skateboard park for the kids and, Cavanaugh said, a Starbucks coffee shop.



"It's my favorite coffee, so I really hope that comes through," he said.

The first phases of the project will include about 700 55-and-older housing units, ranging from 1,300 to 2,200 square feet and selling for between \$189,000 and \$259,000, clustered around one of the golf courses.

Other affordable housing will include hundreds of modest homes within walking distance of the town center, on small lots connected by alleys, sporting two-car garages and front porches for a tidy, small-town feel. Those homes will sell for between \$127,000 and \$180,000, Cavanaugh said.

For higher-end buyers, custom home sites both on and off the golf courses will be offered. And more than 200 luxury condominiums, including 11 posh penthouses, will be clustered in three buildings. The condo buildings will be attached to a 58,000 square-foot clubhouse, complete with a full-service spa and exercise facility.

By clustering traditional neighborhoods around the business district, the project hopes to create a real sense of place, Kaufman said.

"This creates the social infrastructure you need," he said. "You get the pattern of a central community, with low-density housing around the community, and the agricultural land surrounding that."

All this plus a 30-minute commute to Bozeman should add up to a highly desirable package, Kaufman said.

### Keeping it green

The project calls for a central public water and sewer system, complete with a sewage-treatment plant that can produce waste water clean enough to water the golf courses and parks.

That public water system also means the project will be a lot less thirsty than a subdivision that uses individual wells to feed homes.

John Gass, Rolling Glen's project manager and

engineer, said that, despite its density of 1.5 units per acre, the development actually will use far less water than a typical subdivision with one unit on every two acres of land.

"Our central public water system, with a limited number of production wells, and with storage tanks and mains, will use about seven times less water" than a typical subdivision of the same size, Gass said.

Even better, the system is expected to produce enough water and enough pressure to provide adequate fire protection at Rolling Glen, and even have water to spare for firefighting in nearby subdivisions, Gass said.

Cavanaugh said the project is being designed with an eye toward the environment throughout.

Recycling wastewater for the golf courses is part of that ideal, as is providing easy access and parking for electric golf carts throughout the project.

Nearly 40 percent of the 1,724-acre site will remain green open space, from tidy greens and fairways to neighborhood parks and walking trails.

Each garage will also be equipped with a charging station for a golf cart, electric-powered or hybrid car. Cavanaugh is even considering giving buyers a discount if they have or buy a hybrid car, he said.

"It just makes sense to plan it this way," Cavanaugh said. "We asked our engineers to come up with all the cutting-edge stuff they can to make this a green community. It's very important to us."

### Facing the challenges

Building a project the size of Rolling Glen Ranch isn't going to be easy. The challenges the Cavanaugh's must overcome are many.

Top of the list will be securing the water rights the project needs from the state Department of Environmental Quality.

(More on **Rolling Glen**, page D7)

## Briefly BUSINESS

### COUPLING CREDIT

Money matters often stress relationships between spouses or significant others, and a wide gap between two partner's credit scores can become a breaking point.

Rob Anderson, co-founder of LivingWithBadCredit.com, offers the following tips to help couples work through each other's credit, good or bad.

■ **Own up:** Before getting married or making a big purchase with your partner, make sure to share each other's credit score and report. Decide how outstanding debts should be managed in the future.

■ **Take the lead:** If you have the better credit score by more than 100 points, you may want to apply for loans, like a home mortgage or car loan, alone. Your spouse's lower credit score could cause a higher interest rate. If you're the one with the lower score, allow your partner to take on the loan.

■ **Ride coattails:** If one partner has a bad credit, he or she can sign up as an authorized user on the other partner's credit card. Both people will build a better credit score if the card stays in good standing.

■ **Nurse yours:** You and your significant other should keep at least one account separate, so each person can independently build and maintain his or her credit score. Remember, there is no such thing as a combined credit score.

### MESSY DESK

Women may have better accessorized office desks than men, but more germs are lurking around their computers, according to a recent study.

While the level of germs on office desktops and telephones came in gender neutral, women had three to four times more germs on their keyboards and computer mice than their male counterparts. Desk drawers at women's desks contained seven times more germs than men's.

"What we found is that women seemed to have more stuff in their offices, from makeup bags to pictures of family and purses on their desks," said Dr. Charles Gerba, who led the research at the University of Arizona. "It added up to big numbers for women, even though their offices typically looked cleaner."

However, men didn't make a totally clean getaway. They possessed the germiest item in the office: their wallets.

"The wallet is right next to the rear end, which is the greatest incubator of germs," Dr. Gerba said.

The study also found that lawyers' offices were the cleanest, germ-wise, while the desks of school teachers, accountants and bankers collected the most germs.

University of Arizona researchers gathered 113 surface tests from offices in Washington, D.C., Los Angeles, San Francisco, Oregon and New York City. The study was commissioned by The Clorox Company.

### LOVE PITCH

You sell yourself in the board room and on job interviews. Why not sell yourself on a date? Using selling techniques while courting could lead to a love match, one expert says.

"Everybody sells everywhere and people shouldn't shy away from that, even on dates," said Bill Byron Concevitch, author of "Counter-Intuitive Selling: Mastering the Art of the Unexpected."

Concevitch used his advice to woo his wife of seven years. The two carried on a four-month virtual relationship through e-mails and telephone calls before ever meeting.

"I've probably been more successful personally once I understood how these selling tips applied to my life," he said.

■ **Don't oversell:** Don't pack too much information about yourself into the first date or first virtual introduction. You risk sounding self-absorbed.

Use a "rolling-thunder" campaign: Sprinkle information about yourself over time through a series of e-mails or dates to build the relationship.

■ **Provide proof:** Don't declare your credentials. Instead, tell a story that shows who you are as a person.

From Chronicle wire services

# Tobacco hot item in Calif. prisons

LANCASTER, Calif. (AP) — There's no if, and or butt about it: California's ban on tobacco in prisons has produced a burgeoning black market behind bars, where a pack of smokes can fetch up to \$125.

Prison officials who already have their hands full keeping drugs and weapons away from inmates now are spending time tracking down tobacco smugglers, some of them guards and other prison employees. Fights over tobacco have broken out — at one Northern California prison guards had to use pepper spray to break up a brawl among 30 inmates.

The ban was put in place in July 2005 to improve work conditions and cut rising health care costs among inmates but it also has led to an explosive growth of tobacco trafficking. The combination of potentially big profits and relatively light penalties are driving the surge.

"I've never seen anything like it," said Lt. Kenny Calhoun of the Sierra Conservation Center in Northern California, where officials report cigarette prices of \$125 a pack.

Darren Cloyd is nearing the end of his 15-year sentence at

"It's almost becoming a better market than drugs."

— Devan Hawkes, anti-gang officer

California State Prison, Los Angeles County, for second-degree armed robbery. Before the ban he remembers paying about \$10 for a can with enough rolling tobacco for dozens of cigarettes. Now one contraband cigarette can cost that much.

"The black market is up here," said Cloyd, 37. "Everyone and their momma smoke."

California has the nation's largest prison population — 172,000 adult inmates. While many states limit tobacco use in prisons, California is among only a few that ban all tobacco products and require workers as well as inmates to abide by the prohibition when inside the walls.

Still, tobacco finds its way into prisons.

Sometimes, family and friends are able to secretly pass it to inmates during visits.

Other times, inmates assigned to work crews off prison grounds arrange for cohorts outside the prison to leave

stash of tobacco at pre-arranged drop sites, then smuggle it behind bars.

A less-risky method: culling small amounts of tobacco from cigarette butts found along roadsides and other work sites.

At California Correctional Center in Lassen County, officials reported more than 60 tobacco offenses among inmate crews at the institution's work camps in December, Associate Warden Matt Mullin said. The same month, cigarettes triggered a brawl between 30 Hispanic and white inmates on a high-security yard. Follow-up interviews with inmates revealed the dispute was over control of tobacco sales.

At the fortress-like Pelican Bay State Prison, a felon sneaked back on to prison grounds hours after being paroled. He was found with a pillowcase of almost 50 ounces of rolling tobacco — worth thousands of dollars on the black market. The plan was to throw it over the facility's fence.

"It's almost becoming a better market than drugs," said Devan Hawkes, an anti-gang officer at Pelican Bay. "A lot of people are trying to make money."

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"We've had a meeting with them, and the latest test drills and pumps show there is adequate water there," Gass said.

The project will also have to devise an adequate fire-protection plan, and work out arrangements for police and ambulance services, likely originating in nearby Three Forks.

Kaufman said the project would include a fire substation, and could donate \$500 per lot to the Three Forks Rural Fire District to help offset the impact of the development.

Three Forks Mayor Gene Townsend said while future residents of Rolling Glen and the other subdivisions that are appearing nearby would bring more business to the city, he's concerned about the strain on the town's fire, police and ambulance services.

"The whole concept of the area out there has changed," Townsend said.

When the fire district was created in 1960, there were only a handful of landowners in the area Rolling Glen Ranch will occupy.

"Now you're talking about a town the size of Belgrade,"

Townsend said.

The project is also inside the Three Forks School District. Almost 2,600 new homes could mean three times that many residents, many of them with children who would attend Three Forks schools.

Schools Superintendent John Overstreet said though the potential is there for a massive influx of new students, the project's 40-year build out timeline would give the district plenty of time to plan for growth.

And, Overstreet said, it's possible, even likely, that the project will not bring as many children to the district as might be expected. Other subdivisions in the area have contributed less than a dozen new faces to the schools.

"The cost of living in the Gallatin Valley is so high that not many young families can afford to live here," Overstreet said. "(The district) purchased some land five years ago just in case. But right now we have room for about 150 more students, and don't anticipate having to build for another five to seven years."

The Rolling Glen Ranch plan includes a potential school

site, but Overstreet said the district probably would not allow a public school to be built there.

Meanwhile, although the project's master plan was approved by the Broadwater County Commission last week, with virtually no opposition from officials or the public, that approval came with more than 35 separate conditions attached, each of which has to be addressed for the project to move forward.

And each of the projects 30-plus phases will have to be approved by the county as the project progresses.

Broadwater Planner Shawn Higley said the plan is a solid one, and a good fit for the county. But maintaining control over the process will prove key to making it work.

"It's really the only way to approach a big project like this," Higley said. "We want to maintain that control without imposing unbearable conditions on the developer. That provides a high level of comfort for the county and its citizens that this will go forward the right way."

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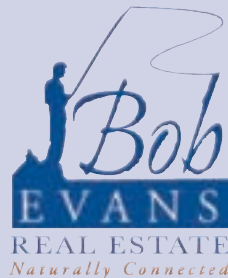
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