

JULY 2013



John and Thelma Jarvis
Sales Representatives

MAKING THE JOURNEY AS REWARDING AS THE DESTINATION

Happy Canada Day! July 1, 2013

Complimentary July 12th Workshop on Landscaping Challenges

Improve both your cottage experience and your cottage value through landscaping techniques

In July we will be sponsoring a seminar July 12th 1:00 -3:00 at the Community Centre at Port Carling with popular Landscape Architect Shawn Gallagher for the benefit of cottagers. Shawn has both cottaged and worked in Muskoka for many years and has impacted the landscape of many Muskoka cottages with his creative solutions and years of proven expertise in transforming a landscape to meet the needs of the owners, while keeping it as natural as possible.

Shawn will provide an inspirational slide show, knowledge of popular trends, information on the newest materials, and myriad ideas for your cottage landscape. Call or email us to reserve your spot. Thelma@royallepage.ca 705-645-2110



Really Canadian Drinks

So often you have international guests at the cottage and would like to make a truly Canadian experience for them. Try Maple Syrup in a cocktail.

Jack Rabbit Cocktail

2 oz apple jack or apple brandy

½ oz maple syrup

½ oz lime juice

½ oz lemon juice

Shake with ice and strain

The Maple Leaf

2 oz rye whiskey

¾ oz maple syrup

¾ oz lemon juice



John and Thelma's Helpful Tips

Ideas for Fun in Muskoka

We have an interesting group of friends in Muskoka, who love to be involved in activities. This year the Blaymires organized an event that took us on a mystery tour in our cars all around Muskoka, ending at their place for pizza and prizes, and Murray Walker has arranged an event in which groups of 4 explore the lake in boats, searching for sights and sites, and end up at a catered lunch. It is great fun and you quickly find out who is the most competitive, and who can follow instructions the best.

For ideas of how to organize your own car or boating events for friends, email us and we will send you a list of ideas you can select from, or which may inspire you to create your own challenges. We will also offer some organizational learning we gained in the process.

Nincompoop?!

Our friends Dave and Lynn Langford have been very impressed with the Nincompoop they purchased at the Garden Centre on Hwy 118 just west of Bracebridge. Nincompoop is a combination of soil and mulch that is weed resistant in your soil, and keeps the soil moist, limiting the watering that is required.

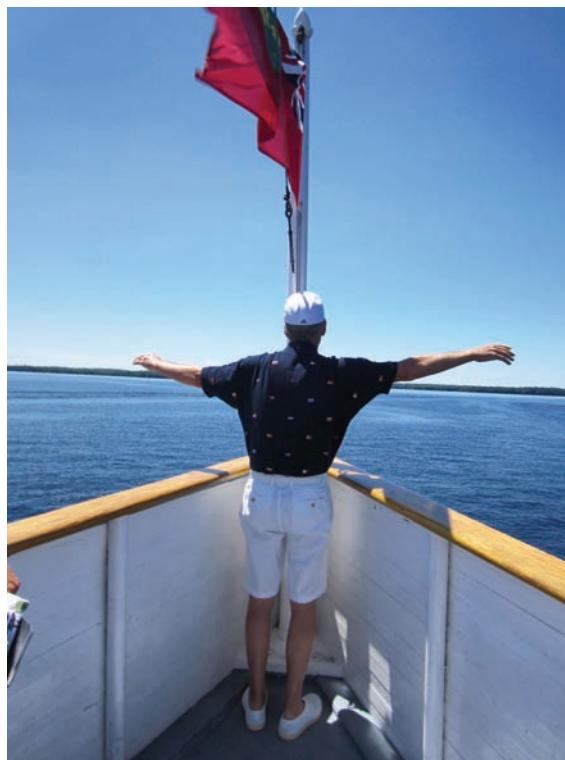


Walking Tours of Port Carling

If you have never taken a walking tour of Port Carling, boat over, bring some friends and combine it with a picnic in the park this summer. It makes a wonderful old fashioned and restful evening. The new time for the Walking Tours of Port Carling is 7:00 pm each Thursday in July & August

Astronaut Training at Your Cottage

Chris Hadfield was very vocal about how astronauts have to use counter measures to prepare in advance and to actively work against the aging process that speeds up while they are in space. They experience loss of muscle mass, loss of bone density, their bones demineralize, their heart weakens, their immune system weakens, and they experience confinement and isolation. These are all the same things that happen to us as we age.



Astronauts have to build all their systems up before they head into space, and while on the mission they have to exercise vigorously every day to build and maintain their bone and muscle mass, eat in a way to support their body systems, practise brain stimulation, and have resources to help them cope with the isolation and confinement.

If you use counter measures to prepare like an astronaut, you will have a happier and healthier last two decades in your life. Doctors used to advise seniors to slow down and used to suggest that there are limits to the exercise and activities that are safe and healthy for seniors to engage in. We now know that we should exercise safely but vigorously to build our exercise to maintain our bodies at any age. We know that the food choices we make are a major force in maintaining

our health and resiliency against disease, and we know that we need good social relationships, an actively engaged mind, and effective strategies like meditation to combat stress, quiet our mind, and soothe our worries.

Use this summer to build your healthy habits. Prepare like an astronaut. Yeah Chris Hadfield!!



A Wonderful Muskoka Resource for Your Family Events

If you are planning a for a summer wedding, anniversary, family reunion, or other large family gathering next year, don't forget that the Muskoka Boat and Heritage Centre is a wonderful location for you to use. Situated on a scenic bay of Lake Muskoka, it is a charming location to host a gathering. Call 705-687-2115 for more information www.realmuskoka.com

A Great DVD for Your Muskoka Collection

"The Harold & Lorna, World Water Speed Champions" DVD, which includes a 25 minute "short" on the restoration of Miss Canada IV, is on sale through the website www.haroldandlornamovie.com



Safe Boating- An Experiment Worth Your Life

Don't forget that you are required to carry certain documentation with you in the boat. Avoid a fine by checking that you have all that is required.

1. Pleasure craft Operator's License -you must have the original
2. One piece of personal photo identification- such as a copy of your driver's license
3. The pleasure craft license- Keep a copy of it which identifies the boat by number and owner of record

Life jackets don't work if they are not worn- it could be worth your life to do the experiment of just trying to put one on while you are suspended in the water, to see if you would like to do that in an emergency situation when you have had to jump out of the boat, are treading water and are short of breath with tension. Next time you are in the lake anyway, try this experiment and see if it changes your mind about who should be wearing life vests when riding in your boat and whether you should purchase the new light weight inflatable ones.



BBQ Safety

If your BBQ goes out, do not relight it for 15 minutes. Gas is heavier than air and it does not dissipate easily and therefore can explode when you relight. There have been terrible burns experienced when relighting a BBQ

Safety Warning

Effective Sept 14 2012, TSSA issued a Safety Order regarding MAJESTIC Direct Vent Free Standing Gas Fireplaces Models: FSDV22, FSDV30 & FSDV32 series CSA International. Because the company went Bankrupt & no retro fit kit is available, they are not to be used & fuel supply is to be terminated. Many owners are unaware of this safety order. This is important information for Sellers & Buyers where these stoves are installed. Home Hardware was one of the local retailers.

A Uniquely Rustic, but Gourmet Dining Experience

If you are looking for something a bit different to do with friends, this summer, consider planning a trip to Algonquin Park to eat at Bartlett Lodge. It is an interesting and picturesque drive, and the Lodge is close to the entrance of Algonquin Park. You get a 5 course gourmet meal for a low fixed price, and you are encouraged to bring your own wine, which they will uncork for you. Part of the magic of the experience is that you are ferried across Cache Lake, to the Lodge, in a motorized war canoe. Bartlett Lodge is 96 years old, and has a very relaxed, informal and comfortable dining room. The kitchen uses a variety of popular techniques, including sous vide, to prepare ingredients for ultimate flavour retention. We have never been disappointed with our casual experience at Bartlett Lodge. 705-633-5543



Small Additions Can Make Big Differences- "Bump Out" to make a bedroom bigger

This small inexpensive addition increased the size of this bedroom by 30 inches, making it feel incredibly more spacious. An addition like this is called an "Oriole" as it is suspended from the cottage, so there is no need for expensive footings. Insulate with spray insulation in the floor and it will never be cold in the winter. This addition could have been made wide enough for the night tables to fit in, and rectangular in shape for more headroom, and would still have been very inexpensive. This is one more way to keep costs down by building only the space that you really need.



We are ready
to work for
you.

Call us for all
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needs.

We make it our
business to know the
Muskoka Real Estate
market, thoroughly.

We are never too busy
to receive your
referrals.

Count on us to work
hard for your family
& friends.



Royal LePage, Lakes of Muskoka Brokerage
is Independently Owned & Operated.

Thelma & John Jarvis
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TAKING CARE OF BUSINESS

WARNING- Township of Muskoka Lakes Bylaw Changes Possible Soon

Anyone with property in the Township of Muskoka Lakes should be prepared for there to be some significant bylaw changes, perhaps even as soon as this fall, or next year. The possible changes could affect grandfathered setbacks from frontages, and so if you are considering an addition, or a renovation, or a rebuild, you should get your permit sooner than later. Currently the Township of Muskoka Lakes has the most lenient bylaws of all the Municipalities on the lakes, with respect to grandfathered frontage setbacks, and this could be changing to come more in line with the Bracebridge and Gravenhurst bylaws.

Call or email us if you want more details.
Thelma@royallepage.ca **705-645-2110**

Check Your Rights of Way

We recently learned something new that could affect many Muskoka cottagers. During the change from the Registry System to the Land Titles System, of registering property across Ontario, the descriptions of many rights- of -way (ROW) were left off of legal descriptions, leaving owners with no way to prove their right to travel in on their right of way (ROW) to their cottages. This is because Teranet , the company that partnered with the Government to do this work, made the decision to search back to only 3 deeds, or 10 years, not all the way back to the original deed. So if your right of way was created many years ago, not recently created, the ROW may or may not have gone on title. For this reason, for a lot of properties in Muskoka, the "T/W" is missing (T/W stands for "together with" indicating what right of way is included together with the property)

It would be best to check now whether or not your right of way is included in your legal description, and whether that description of the ROW is complete, rather than waiting until you are selling your cottage. This is because the process of remedying an error may be easy, or may be more difficult, taking a longer period of time. In at least a few situations it has not been possible to get the right of way back at all, forcing more expenses to create new access.

If you wish to investigate your right of way (ROW) you can contact your lawyer, who will use a title searcher, or you can skip that fee and contact a title searcher directly. The task that has to be done is searching your title to see if your right of way is

included. If it is not, then there are several possible solutions, two of which are doing a comprehensive title search back to the original creating document, or else going to the neighbour who owns the right of way to have it redone. (There have been cases in which the neighbour refused)

To assist you, I have secured an anticipated price range from a local title searcher frequently used by Royal LePage, so that you can know what costs might be involved to search to find if your ROW is properly documented. Sandi Allan 705-644-3261 will do this search for \$40.00-\$60.00 If it is a complicated situation which could cost more, she would inform you of that in advance.

Mortgage Fraud

It is good to know that the number of mortgage frauds taking place in Ontario has decreased significantly due to the new safety procedures and checks that have been put into place by the financial institutions. However, our favourite mortgage broker, Jackie Semkow (705-646-4238) says that it is still worthwhile, as a safety net, to keep a line of credit on your cottage, if you have no mortgage.

A line of credit becomes a first mortgage on your property and so any fraudulent mortgage would have to be a second mortgage, for which there are many more cautions and checks. The first mortgage holder has to be checked before a second mortgage can be put on a property. This means you would get notification of anyone attempting to get a second mortgage on your cottage property, and would be aware of any attempted fraud. You do not need to keep a balance owing on your line of credit, its existence alone is a first mortgage.

Organized Records

While you have some time this summer, scan the reporting letters and documents from your last real estate deal at your current cottage to your computer, so you have them when you need them.

Scan your surveys, your rights of way documents, and all other document pertaining to your cottage

If you don't have a scanner, call me and I will assist you to get this done. 705-645-2110

Also consider buying title insurance. This would be done through your lawyer. Two recent real estate deals recently could have gone a lot more easily if the owners had purchased title insurance.