



## the Jarvis Group

**Thelma Jarvis**

**John Jarvis**

**Steve Taylor**

Sales Representatives

MAKING THE JOURNEY AS REWARDING AS THE DESTINATION

# Waterfront Costs

We often have cottagers ask us what the cost/value per front foot is of vacant land on one of the big lakes. We have the stats to show that there is no accurate answer to this generalized question. The question must be about a specific property for the answer to have validity. The following explains why.

9 vacant lots sold in 2013 on Lake Muskoka waterfront, and the price per front foot varied from a low of \$1500.00 per front foot to a high of \$6000.00 per front foot. Two of the lots sold below \$2000.00 per front foot, four of the lots sold between \$2300.00 and \$2800.00 per front foot, one lot sold for about \$3000.00 per front foot, one lot sold for about \$4000.00 per front foot, and one lot sold for \$6000.00 per front foot.

Taking an average does not produce a figure that holds meaning. It takes a knowledgeable Realtor who has seen all the lots to be able to make comparisons. He or she can pull sales data and can make comparisons regarding commonalities and differences among those properties, to provide an answer about the value of your waterfront.

We would be happy to help you to select a list price for your property, backed up by comparable sales.

Look inside for some exciting news we would like to share...



A parting gift from the people of Ontario to outgoing Lieutenant Governor, James Bartleman painted by Lloyd Walton

## 2013 Muskoka Real Estate in Review

2013 was another strong year for Real Estate in Muskoka. Dollar sales were **up** 5%, making 2013 the second highest year on record. The increase in sales was largely driven by higher overall prices.

Prospective buyers should not be discouraged however. Over 50% of 2013 sales were at prices below \$1,000,000 and of these, 35% were sold at a final price below \$500,000!

In 2013 there were 14 sales over \$3 million across the three big lakes. These were spread almost equally across the three lakes, with Lk Muskoka having 5, Lk Rosseau having 5, and Lk Joseph having 4. The highest priced sale on each lake was relatively close in number with each of the three lakes having at least one sale over \$5,000,000.

In 13 years from 2000-2013 the average sale price of a cottage:

on Lake Muskoka jumped 136% from \$438,293.00 to \$1,034,251.00

on Lake Rosseau jumped 90% from \$871,841.00 to \$1,653,438.00

on Lake Joseph jumped 108% from \$795,607.00 to \$1,657,686.00

Strong island sales prices! On Lake Muskoka there was only one more island sale in 2013 than 2012, but there were 46% more island dollar sales in 2013. This suggests that in 2013 island cottages were selling for more money, and that more higher-priced island cottages were sold.

If you are listing your cottage, there is statistically more than a 50/50 chance that it will require almost 4 months to sell. (see the Days on the Market graph on our statistical report) Let us share the factors that will help you sell your cottage more quickly and for the best price.

Our comprehensively collected statistics help us to provide our clients with the most accurate information about how the market is changing over time. Because we compile our stats weekly and have a report available each month from March through September, we are always up to date on shifts in the market.

Email us your email address in order to receive a comprehensive monthly statistical report to enable you to stay currently knowledgeable about market values in Muskoka, and the effects that market trends are having on your Muskoka investment.

stephentaylor@royalpage.ca or  
Thelma@royalpage.ca

## Warning- Township of Muskoka Lakes and Seguin Bylaw Changes Soon

The Township of Muskoka Lakes will be making some significant bylaw changes late spring or early summer this year. The changes could affect grandfathered setbacks from frontages, and so if you are considering an addition, a renovation, or a rebuild, you should get your permit sooner than later. Most affected will be the cottages within the boundaries of the small towns across the Township.

Seguin Township is currently working on an amendment that could limit development in narrow bodies of water or narrow bays in the bigger lakes.

Neither the Town of Bracebridge nor the Town of Gravenhurst have any changes in the works that would affect waterfront in Muskoka this year.

Call or email us if you want more details.

Thelma@royalpage.ca ..... 705-645-2110

Stephentaylor@royalpage.ca ..... 416-723-8207

## Idea Books for Your Muskoka Cottage

When you are looking for some inspiration for building or decorating in Muskoka, it can be difficult to find comprehensive sources of ideas and originality in pictures that pertain to cottages. Houzz is an online site from which you can get many ideas for your home or cottage.

On Houzz, I have created a series of 36 "Ideabooks" **that apply specifically to Muskoka cottages.**

There are ideas that will be helpful for those who are building new, or just looking for ways to make small changes or updates to their cottage properties.

In my Ideabooks, there are collections of pictures showing garden sculptures, kitchens, bathrooms, cottage colours, wall coverings, interesting ceilings, outdoor showers, privacy ideas, exterior trim work, lighting, slipcovered furniture, construction details, gardening ideas, and more. These Ideabooks will continue to grow with additional pictures and ideas.

If you have privacy issues at your cottage, be sure to look at the Ideabook I have compiled on privacy, for inspiration and to get your creative juices flowing.

To see my Ideabooks go to [www.jarvisgroupmuskoka.com](http://www.jarvisgroupmuskoka.com) and use the Houzz link there to take you directly to the Idea books. Select the Idea books that interest you to see the pictures, most of which have captions that indicate why I have included that picture. I have also included pictures from my personal files as well as from the Houzz website.



## Bubblers- The Good and the Bad

Bubblers, which are used extensively around Muskoka, have been a topic of discussion at Municipalities, as they can cause dangerous situations for people using the lake, as well as liability for cottagers.



Bubblers prevent ice build-up around docks, protecting these expensive structures in the winter. Having numerous bubblers running extensively at your dock can break up the ice far afield from the shoreline, creating dangerous situations for people sledding or walking on the ice. Satellite images show the degree to which this is happening across the lakes.

“Under the criminal code (Section 263(1) and 263 (3) you must mark holes you make in the ice to prevent someone from falling through. You could be charged if someone is hurt or killed by your hole,” says Sgt. Larry Butterfield with the O.P.P.

Cottagers have a duty to mark holes in the ice made by their bubblers. This could involve posting lighted signs and marking the open water with something like coloured flags.

From a cottager’s perspective this is sometimes difficult as some snowmobilers run through the open water for fun and tear the posted flags down in the process. If your bubblers are running continuously, a warm snap in the weather can open the water far from the area around your boathouse. For your safety as a cottage owner, you could make sure your neighbour or cottage watch person informs you if your open water flags are down, or if the open water extends beyond your flagged area. Municipalities have been concerned that this practise is becoming too lax.



*Riding with my best friend!*

## Healthy and Easy Cottage Dinners with a Gefu Spirelli- Win one!

This year my sister Carolyn introduced me to a great little gadget called a Spirelli made by Gefu. This works a bit like a pencil sharpener, turning vegetables into spaghetti-like strands. By far the best is zucchini spaghetti. The zucchini comes out quickly as long firm strands that have the texture of real pasta. You just warm the zucchini pasta strands briefly in a pan, before covering it with your favourite, well heated pasta sauce. Do not cook the zucchini pasta or it will lose its firm texture. One of my friends who loves pasta said that he

won't be using spaghetti again, as this substitute is so tasty and significantly reduces the calories in pasta dishes. We have noticed zucchini pasta becoming a popular entree served in several restaurants.



Gefu Spirellis are made in Germany and have very high quality blades. They are available on Amazon and E-bay for a price usually between \$20.00 and \$30.00

Pasta makes a fast and easy cottage meal, so I have three Gefu Spirellis to give away to cottagers who get our newsletters. Please email me if you would like one, and we will draw three names from the emails we receive, and will deliver a Gefu Spirelli to your cottage for you. [Thelma@royalpage.ca](mailto:Thelma@royalpage.ca)

## Important Notice for Many Canadians Who Spend Time in the US Each Year

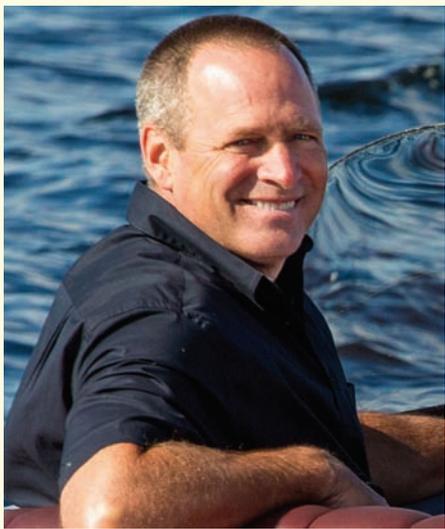
With last year's increase in the duty free limits to \$800 per person for stays over 48 hours, more Canadians are popping over to the U.S. In addition, we see a mass exodus of Canadian snowbirds seeking refuge in sunny U.S. destinations.

Recent changes at the border may suggest challenges ahead for those Canadians failing to track and monitor their time south of the 49th parallel. New changes on the horizon: The Exit/Entry Initiative!

There is a common misconception that if you spend less than 183 days a year in the U.S., you will not be considered a U.S. resident and as a result, will not have a U.S. tax filing obligation. This is not so.

We can email you a full article on this, which outlines the steps you need to take to be safe from potentially having to pay US taxes.

[Thelma@royalpage.ca](mailto:Thelma@royalpage.ca) or [stephentaylor@royalpage.ca](mailto:stephentaylor@royalpage.ca)



# Meet Steve Taylor

John and I are extremely pleased to introduce a new partner to the Jarvis group.

Steve Taylor joined us late last year to increase our ability to respond and react quickly to the needs of our growing list of clients.

Steve's connection to Muskoka goes back to his childhood days when his Toronto based parents would bring their young family to Windermere for summer vacations. Steve has been a long time cottager, and now makes Lake Rosseau his home. He has experienced the highs and lows of the cottage purchase and sale process, both personally and as a Realtor. His success is reflected in the accolades he has received for his dedication to his client's needs, and the lengths he will go to, to help each of them achieve their goals.

Steve brings a wealth of business experience to our team, having spent over 30 years in progressively senior executive positions with tier one multinational corporations such as Nestle Foods and Philips Electronics. He retired from

corporate life and has moved to his cottage on Lake Rosseau, which serves as his home base to continue his passion for Muskoka Real Estate.

Together with his wife Valerie, Steve is active in giving back to his community as a committee member at the Windermere Golf Club, a volunteer with the St. John's Ambulance "Therapy Dogs" program and a board member of the "Cottage Dreams" charitable foundation.

Please feel free to contact Steve via the Royal LePage, Lakes of Muskoka offices at either Port Carling (705-765-6855) or Bracebridge (705-645-5257) or directly on his cell at 416-723-8207 or via e-mail at [stephentaylor@royalpage.ca](mailto:stephentaylor@royalpage.ca).

## Important Notifications

In addition to our newsletters, we send a few updates, bulletins and special reports by e-mail throughout the year. These publications allow us to convey information of an important and timely nature to you (from weather alerts or flood warnings to important municipal news/changes) to help you stay connected to what is going on in Muskoka, whether you are located just around the corner, or halfway around the world. Please send us your e-mail address so that you can receive these important notices.



[Thelma@royalpage.ca](mailto:Thelma@royalpage.ca) or [stephentaylor@royalpage.ca](mailto:stephentaylor@royalpage.ca)

## We make it our business to know the Muskoka Real Estate market intimately.

### Here is What Our Client's Say

*"Through the entire process, I felt my best interests were being served and that I was getting straight honest feedback about what needed to be done. Their knowledge of the Muskoka marketplace and the complexities of cottage country bylaws, waterfront usage rules and building requirements was invaluable."*

- Donald Webb



## The Jarvis Group

[www.JarvisGroupMuskoka.com](http://www.JarvisGroupMuskoka.com)

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Lakes of Muskoka Realty  
Brokerage, Independently Owned & Operated

Bracebridge: 705-645-2110

Port Carling: 705-765-6855

100 West Mall Rd, Bracebridge, ON P1L 1Z1

We are never too busy to receive your referrals. Count on us to work hard for your family & friends

This publication is not intended to solicit properties currently listed for sale. If you do not want to receive our newsletter again, please email us.