



the Jarvis Group

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MAKING THE JOURNEY AS REWARDING AS THE DESTINATION



Happy Canada Day!



The Perfect Muskoka Landscape

Part of celebrating Canada’s birthday is identifying with scenes that for each of us, define “the true north strong and free.”

Here is a great scene from one of our current big lake listings that to us feels quintessentially Canadian. The craggy Canadian Shield jutting out of the deep blue water, the lone wind-swept pine at the tip of the point, the Muskoka chairs looking toward the sunset, and the Canadian flag flown high. They all combine to create the perfect Muskoka landscape.

We’re betting that most people who live or visit here have their own ‘perfect picture’ that grounds their identity as Canadians.

Here’s hoping that we all get to spend a little time on Canada Day appreciating how lucky we are to live in a country with such amazing natural beauty as Muskoka has.





Waterfront Property Sales On The Rise

Sales of waterfront properties on all sizes of lakes and rivers in Muskoka and surrounding area rose 10.3 per cent from a year ago to 192 units in May 2015. This was the best May on record.

On the three big lakes units sales in May 2015 were up by three more properties sold than last year at this time, and island sales on Lake Muskoka in May 2015 numbered 5 versus 2 last year in May.

Royal LePage Recreation Property Report

The Royal LePage Recreational Report shows that the dream of recreational property ownership is very much alive and well across the country. Phil Soper, president and chief executive of Royal LePage points out that waterfront recreational purchases are dominated primarily by buyers in their 40s and 50s with families. These are people who are seeking to re-create the idyllic weekends and summers of their youth. Looking ahead, many see their current weekend getaway as a future full-time residence, both as a base for 'work from home' arrangements as they become empty-nesters, and onward into retirement.

Today's low interest rate environment has supported discretionary, aspirational purchases, such as a cottage... While a cottage is clearly a non-essential purchase, the benefits of a lakeside get-away accrue to the entire family. In a roundabout way, the fall in oil prices is supporting the recreational property market this year. Cheaper gasoline makes the prospect of a weekend commute to the lake a more affordable proposition and cheap oil means a lower Canadian dollar, which has more people looking at Muskoka, Tremblant and the B.C. interior and fewer casting covetous glances at Florida and Arizona. Also, money is making its way north as the strong U.S. currency has increased American buying power in Muskoka, an internationally famous cottage area.

All recreational property types have experienced a strong start to the buying season. Consistent with previous years, the high demand for waterfront properties continues to produce the greatest price appreciation. If you do not already receive them, let us know if you would like to be emailed copies of our monthly cottage sales statistical reports, to keep an eye on your cottage investment.

Falling Dollar Impacts Us

Shoppers will see higher prices at their grocery store, especially for items like fruits, vegetables, nuts, cereals and meat products; because a significant portion of Canadian food is imported and agricultural commodities are typically priced in U.S. dollars. For better prices, look to Muskoka's local farmer's markets for your produce, to get it fresh and possibly less expensively than normal.

Ticks and Lyme Disease- A Clear and Present Danger



Ticks that can infect you with Lyme disease are now firmly established in southern Ontario. The warning is increasingly on the news, and being in the natural environment of Muskoka puts you at greater risk of encountering ticks. It's wise to take simple precautions before being outside in grassy, bushy or treed areas, and to make sure to check yourself and your children and pets very thoroughly for ticks afterwards. Wearing pants and long-sleeved shirts is one of the best preventive measures. Additionally, pull your socks over your pant legs when walking through tall grass. Golfers should be careful before hunting through long grasses for balls. Insect repellent containing DEET or Icaridin can be useful in these situations. Make sure to wear light colours so that ticks are easily visible. Finally, do a "full body" tick check daily on yourself, your children and pets after spending time outdoors. If any ticks are found, they should be carefully and promptly removed. Lyme disease can often take two or more years to diagnosis, and does not always have the bullet shaped rash we are used to looking for. Some patients have had to be sent to the US for diagnosis and treatment. This disease can persist for several years with its varied and strange symptoms and is quite unpleasant. Prevention is the best policy.

121st MLA Regatta

Join the tradition and get ready for the 121st Annual MLA Regatta on Saturday August 2nd at Muskoka Lakes Golf & Country Club.

The fun begins at 9:00 am for the Junior Regatta and 12:30 pm for the Senior Regatta. Registration for the popular tilting event begins at 1:00 pm and the first 16 teams to register will be able to participate.

Returning this year will be the popular SUP (Stand up Paddle) events. There will be boards you can test out courtesy of sponsor Blu Wave SUP.

Houseguests will be required to pay a \$5 fee to participate. The regatta is open to the public to participate again this year (\$20 per person or \$40 per family).

Non Resident Sale

If you are a non-resident of Canada and want to sell property you own in Muskoka, there are tax procedures that you must fulfill.

In Ontario, 50% of the capital gain from the sale of a property is taxable. Therefore you calculate the difference between the purchase price of your property and the sale price of your property [this is the capital gain] and divide by 2. The figure you get is subject to tax at your personal rate. The highest rate would likely be 46%.

Because the Government wants to ensure it gets its portion of the property sale proceeds, they put the liability for the tax on the purchaser, not the seller.

For this reason, one method that is used to handle the tax is for the purchaser to withhold 25% of the proceeds from the sale and send it directly to the Government. This is motivation for the non-resident seller to file a Canadian tax return in order to get the refund. It also protects the purchaser, stopping the non-resident from simply not paying the tax.

It is usually better for non-residents to file a compliance certificate. After the sale agreement is firm, you can file a certificate indicating what your capital gain will be. This way, far less money is tied up waiting for the Government to complete the taxation paperwork.

There are excellent tax accountants in Bracebridge who can assist you with the process of paying the taxes on your sale. Contact us for names. Best to get this process started as early in the process of selling as is possible.

This Moose Belongs to Me

A disarming story about a boy who believes he owns his pet moose Marcel, only to discover that so do other people, who call him by different names, while the moose himself

doesn't quite get the concept of being owned and is thus oblivious to the boy's list of rules for being a good pet. *"We only own something because everybody agrees that we do."*



How to Keep Your Strawberries from Softening so Quickly

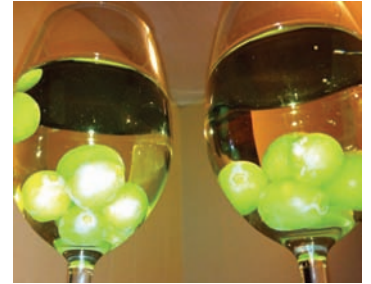
Clean your strawberries with a mild solution of vinegar to get rid of hidden bacteria which makes them spoil quickly. Use 3 cups of water to one cup of vinegar. Drain, rinse well and pat dry. Store berries in a paper towel lined container with the lid slightly open to allow moisture to escape. Try eating strawberries with cracked black pepper. The black pepper opens your taste buds to make the flavour of the strawberries more intense.

Lemon Zest

Freeze a lemon or lime that has been cut in half, to make it easier to grate over summer dishes for that delicious lemony flavour. When grated, it keeps well in the freezer for multiple uses. Sprinkle it on your vegetable salad, soup, cereals, noodles, spaghetti sauce, rice, sushi, fish dishes, wine.... the list is endless.

Wine Cubes

Freeze grapes and pop them into a glass of wine that you want chilled quickly. Frozen grapes cool the wine without diluting the flavour.



Summer Beers

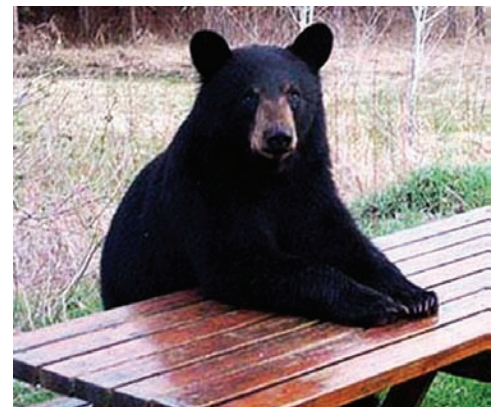
When the seasons change, so can the brews you choose. You might try Stiegl Radler Grapefruit, available at the liquor store. It is very refreshing on a hot day and even some of our friends who don't usually select flavoured beers have enjoyed this one.

More Flavour in Meatless Meals

Many families are making a few meatless meals each week. If you don't already use it, try experimenting with smoked paprika to make the flavour more deep and complex in meatless recipes.

Don't Attract Bears to Your Cottage

- put garbage in containers that have tight-fitting lids, and put them out only on the morning of garbage day, not the night before (you can purchase specially designed bear-resistant containers, which work best)
- frequently wash garbage cans, recycling containers and lids with a strong-smelling disinfectant
- fill bird feeders only through the winter months
- do not leave pet food outdoors, in screened-in areas or porches
- do not put meat, fish or fruit in composters outside (keep scraps in the freezer until garbage day)
- pick all ripe fruit from trees and bushes and fallen fruit off the ground
- remove grease and food residue from barbecue grills, including the grease cup underneath, after each use
- inform cottage renters of how to avoid attracting bears to the property



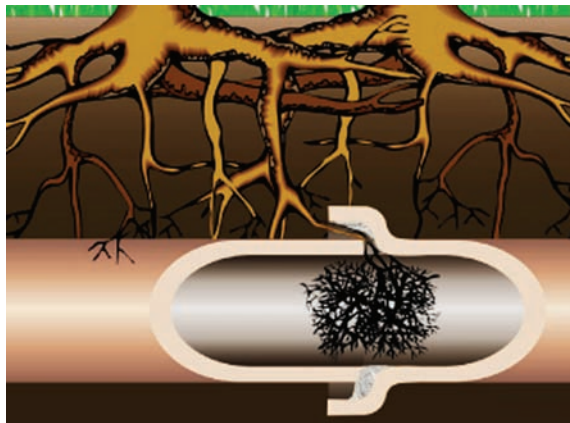
Protect Your Septic

Having just finished dealing with a series of septic difficulties at client's cottages, we remind you to please be very careful to not pump your septic later in the season, ensure that all the septic on your property are regularly used, and don't underestimate the damage that roots can do to your septic.

A septic needs to be regularly used to be in good condition. The solids in it protect it and make it safer over the winter. For this reason, if you are a seasonal resident, it is not a good idea to pump a septic tank after early July, to ensure the toilets have been used enough for the septic to be able to winter well.

Tanks can crack and start to leak if they are not well protected from harsh winters in Muskoka, or if they have been filled with mostly water. If you have coach houses or boathouses with bathrooms, that have their own septic systems, ensure they are used regularly in order to keep them in good working condition. This is a good excuse to invite friends up!

It is best to keep trees and large shrubs the correct distance from your septic. However, if you choose to keep the trees in the area of your septic, you should check, or have someone come and check for roots in your septic, at a minimum, every second year. Any problem areas are best dealt with while the roots are small.



Roots In Your Septic

Warning about Medication in Your Septic

The drugs used for chemo and dialysis and some other such medical procedures can kill the bacteria in your septic tank, making it unable to function properly. In that case, treat your septic system like a holding tank, and have it pumped during the time that such drugs are being used by your family or friends at the cottage, as your septic may not be able to be doing the job it was designed to do. Consult your septic professional for more information.

You May Not Have Been Told About This

If you have a conventional septic system, installed after 2007, your system will likely have an effluent filter, which you may not know about. This filter should be taken out and rinsed off twice a year. It is a quick and easy thing

to do. Proper maintenance of your septic system will extend its life, saving you money. Septic installers tell us that many septic systems are neglected and their life span is significantly shortened.

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

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