



## the Jarvis Group

**Thelma Jarvis**

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Sales Representatives

MAKING THE JOURNEY AS REWARDING AS THE DESTINATION

## Harsh Weather Affects Cottage Sales Numbers

The harsh weather has had a negative effect on the volume of cottage sales so far in 2014. By Easter weekend there had been 9 sales across the 3 big lakes, compared to 28 cottage sales



the previous year and 22 in 2012. The simple reason for the decline appears to be buyers and sellers staying out of the market during one of the coldest and snowiest winters on record.

From December to March, Environment Canada recorded a mean temperature of minus 10.9 this year. The previous lowest mean temperature was minus 10.2 in 1977. As for snow, 517 centimetres (203.5 inches) of the white stuff fell this past winter. Normal winter snowfall is 338 (133 inches) so we're way above average.

This too shall pass however...The most recent forecast for the next three months is average for this time of year.

## Good News for Your Cottage Investment!

Watson & Associates forecast the permanent population of the District of Muskoka to grow 1% annually for the next 30 years. The seasonal

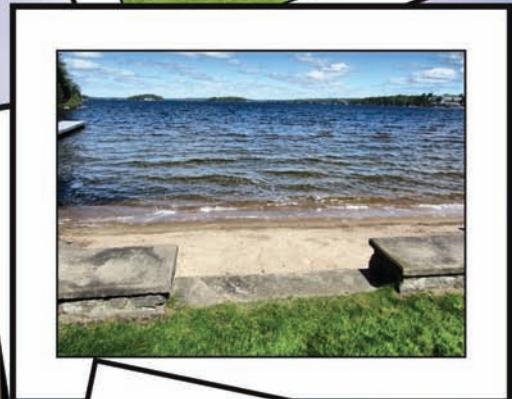
population is forecasted to grow at 0.5% annually in that same time period, with the Township of Muskoka Lakes to have the largest percentage of seasonal growth at 48%.

National Geographic has again recognized Muskoka. This is the 4th time that Muskoka has been recognized as a world class destination by this iconic organization (previous accolades include: ranked #1 as a Top 10 Summer Destination; Top 20 "Must see places in the world"; and as a "destination that can change your child's life").

*An amazing view...*

*We have this long north west view at three different price points.*

*Do you know someone who is looking for a cottage?*



## Your Shade Garden

You may not have heard that many Impatiens are suffering from some sort of disease. The regular Impatiens (*I.walleriana*) is infected with downy mildew, worldwide, that it may take 3 to 4 years to die off in the soil, however the disease will not spread to other annuals or perennials. Impatiens have consti-



tuted a huge part of shade gardening in Muskoka, so this will be an issue for many cottagers.

Reputable nurseries will not knowingly sell plants that will likely be diseased. New Guinea Impatiens, which are unaffected, are a good substitute for the regular variety although generally preferring more sun. Torenia, Begonia, Dragon Wing, Fuschia & Coleus are also strong performers in the shade and good value.

This year Wayside Gardens has informed me that they are stocking up with large quantities of these Impatiens substitutes, so cottagers can still have a colourful shady garden. Be sure to include Wayside Gardens in your trips to local nurseries this spring.

Wayside Gardens, 3840 Muskoka Rd. 118 W  
705-765-5260

## Photography Opportunity

The Museum in Port Carling ([www.mlsmuseum.com](http://www.mlsmuseum.com)) is holding a photo contest with 4 categories of entries.

Deadline is August 15<sup>th</sup> so start snapping pictures now!

## Non-Chemical Relief for Itchy Skin and Bug Bites at the Cottage

There are a number of natural ways to easily relieve bug bites in black fly and mosquito season in Muskoka. Most of these are available right in your own kitchen.

After being bitten, start by putting ice cubes on the bites for about three-five minutes. This numbs the itching and provides some relief while the subsequent measures take effect.

Apple cider vinegar is my favourite choice to dab on the bites, but you can also rub the itchy area with crushed peppermint leaves, crushed fresh basil leaves, the interior of banana skins, or apply a poultice of wet uncooked ground oatmeal.

To follow up, add oatmeal to your bath before you go to bed. This makes your skin both soothed and creamy, promoting a good night's sleep.

## Natural Insect Repellant

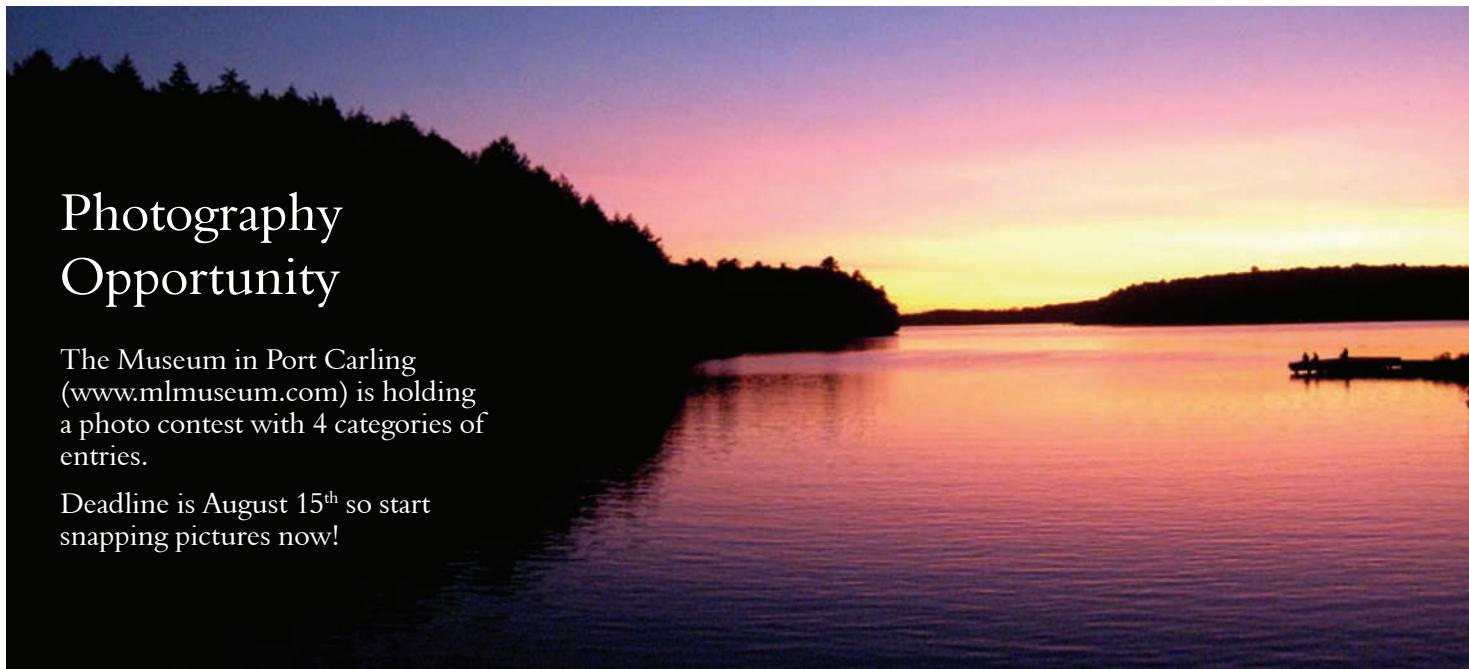
Homemade natural insect repellent is safe and effective, plus it costs much less. Mix the repellent so it's 5-10% essential oil, so mix 1 part essential oil with 10-20 parts carrier oil or alcohol. For a small batch use:

- 10-25 drops (total) of essential oils (choose Cinnamon oil, Castor oil, Lemon Eucalyptus oil, Citronella)
- 2 tbsp of a carrier oil (Olive oil or alcohol or witch hazel or vodka, yes vodka!)

Rub or spray the natural insect repellent onto skin or clothing, using care to avoid the sensitive eye area. You'll need to re-apply the natural product after about an hour or after swimming or exercise. If you wish, you may combine the oil with aloe vera gel to change the consistency of the product.

## Exfoliating at Your Cottage

Mix two parts brown sugar with one part olive oil, and add a bit of ground ginger to exfoliate your face and body while relaxing on the dock.



# Muskoka Granite Rocks!

A popular feature of many Muskoka cottages or renovation projects is the addition of Muskoka natural stone to add beauty and character in walls, floors, fireplaces, window sills, mantels, coping, walkways, driveways, as well as landscape features. The quality of Muskoka granite varies significantly between quarry locations. Like fine wine, the “terroir” of Muskoka granite will largely determine its quality.

The best “dimensional” stone will have straight, even fault lines which will ensure it can be easily hand split or machine cut to create strong individual pieces which won’t chip or break.

There are a number of granite providers across Muskoka from which you can get stone for your construction



## Is it Still Good?

When wondering if the expiration date on my Melatonin could be extended if I kept it in the freezer, I happened across an interesting article.

15 years ago, the U. S. military was sitting on a \$1 billion stockpile of drugs and facing the daunting process of destroying and replacing its supply every two to three years, so the military began a testing program to see if it could extend the life of its inventory.

What they discovered was that drugs degrade very slowly and most are still good far beyond the expiry date; some more than 10 years beyond the expiry date.

You may want to do your own investigations to determine which drugs you may feel comfortable using beyond its expiration date, potentially saving your money, and the environment, from having drugs needlessly disposed of.

## Best Muskoka Experience for Rejuvenation

If “paying it forward” is something you aspire to, and especially if the family challenge of cancer has affected your loved ones, please consider the Cottage Dreams Cancer Recovery Initiative.

Cottage Dreams is a registered charity that offers cancer

projects and we recommend that you include Van Dyk Stone in your search for the source that you like best.

The Van Dyk quarry is located just east of Huntsville on a rich vein of Muskoka Granite that produces a wonderful combination of exceptional colour and texture, along with superior durability.

This 100% Canadian owned and operated company has recently built a brand new indoor facility which will allow them to cut and process granite all year long. President Seth Rudin invites cottagers to visit the Van Dyk quarry (by appointment only) to determine the type of stone and finish their project calls for. For more information, visit the Van Dyk website at [www.vandykstone.com](http://www.vandykstone.com) or contact them by phone at 705-787-6241.

survivors a **Sunday to Friday** visit at a private, donated Ontario cottage to recover, reconnect and rejuvenate after cancer treatment. Many cottages are empty from Sunday afternoon until Friday afternoon, for many weeks, throughout the season, and so this donation can be quite convenient to the owners.

This time facilitates an approach to wellness that supports healing of the mind, body and spirit through contact with nature, time away from everyday concerns, and a perfect location to refresh emotional bonding with loved ones.

It is also an especially handy way for cottagers to share their special place with others.

- Cottage owners donate a Sunday-Friday week to Cottage Dreams when the cottage is empty.
- Cottage Dreams invites a recent cancer survivor and his/her family to stay at one of 900+ donated cottages to recover, rejuvenate and celebrate the end of treatment.
- Survivors of any age and any type of cancer can apply.
- Cottage Dreams handles all of the administration and will issue tax receipts to eligible cottage donors.

My new partner, Steve Taylor, serves as a Director on the board of Cottage Dreams and would be happy to answer any questions you may have. 416-723-8207  
[Stephentaylor@royallepage.ca](mailto:Stephentaylor@royallepage.ca) You can also check out the program online at [www.cottagedreams.ca](http://www.cottagedreams.ca)

## Cottage Succession and Cottage Capital Gains

Cottage succession and capital gains are best planned for and figured out when you have the luxury of time. Although talking about succession, and thinking about the tax implications, is not a pleasant subject, it will put your mind at ease if you get busy and deal with it. The cottage cannot be "willed" to children without triggering major tax implications.

It can be a complicated process to determine the capital gains on your cottage depending on how long you or your family have owned it. And there are a number of very significant years to consider when figuring out the capital gains you may owe on a cottage sale/ownership transfer, especially if it has been in the family for a long time.

Up until 1972 there was no capital gains tax, so knowing the value of your cottage in December 31<sup>st</sup> 1971 can be important, as that date forms a base line. Changes to the tax laws in 1982, 1984, 1994, and 2001 can also affect the process of determining capital gains implications on your very valuable Muskoka cottage.

Wealth Management Advisors would be very helpful in this process, and can put the right team of advisors together for you. You may have someone you already deal with, or someone who comes recommended by friends or family, or you might call Jim Lipsett, from Scotia McLeod, 416-815-6830, who regularly has articles in the Antique and Classic magazine "Classicboat" about financial planning, succession, and ensuring a spot by the lake for your family in the future.

A seasoned financial advisor will help you to craft the proper plan for your family. It takes time and much consideration, to deal with multigenerational issues, such as co-ownership, sharing agreements, illness, divorce, one sibling wanting to sell his/her share, and many more issues...so do not leave this task undone.



## Severed Lots Merging Through Inherited Ownership- Beware!

Lots, located side by side, that were severed, can merge if they are inherited by the same person through wills. It is referred to as "merging by default". If you own separate lots that have common lot lines, you may want to investigate to make sure they have not merged.

If this has happened to your family, there is a process that can be used to remedy the situation, but it is not iron clad, so see to it as soon you possibly can with your Municipality. Call the Municipal Office and get the process started promptly to reverse the situation.

For more details contact Thelma at 705-645-2110 or Thelma@royallepage.ca

## Upcoming Events

**Summer Boat Show** - Saturday, July 5, 2014 – Gravenhurst hosts one of the best in-water boat shows in North America, and we are fortunate to be able to see the best antique boats in the world

**Muskoka Conservancy Cottage Tour** - save Friday July 18<sup>th</sup> Call 705-645-7393 to get tickets, which sell out quickly. This is a fantastic tour of fabulous Muskoka cottages, so don't miss it.

## 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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