



the Jarvis Group

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Sales Representatives

MAKING THE JOURNEY AS REWARDING AS THE DESTINATION

First Quarter Statistics are Positive

Real Estate sales in Muskoka are off to a good start in 2015. In the first quarter of this year (January 1 – March 31) there have been 10 sales on the “Big Three” lakes, compared to 7 during the same period last year in 2014. The total dollar value of these sales was greater by 25% versus last year’s first quarter sales. Sales on the smaller lakes and rivers are growing as well, with the Lakelands Association of Realtors reporting an increase in unit sales of waterfront property in Muskoka, Haliburton and Orillia of nearly 50% during the month of February. The luxury market is off to an excellent start for 2015!

If you are thinking of selling, this could be an opportune year to do so.

Let us help with your real estate needs. Expert advice is what we do and you can count on the quality of our work.

Send us a quick e-mail if you would like a copy of our First Quarter Muskoka Real Estate Market Report which is published at the end of April and distributed electronically only to cottagers who have requested it.

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Great Deals for U.S. Buyers

If you have family or friends in the U.S. who could be interested in a cottage getaway, now is the time for them to consider a purchase in Muskoka. With the American dollar at an excellent rate, their purchasing power is higher than it has been for many years.

When the dollar is falling, people go back to the real estate market as a safety net. It’s always been that way and it’s going to be that way this summer because of our falling dollar.

There are many non-Canadians who are going to feel a positive push to buy in Muskoka with this low exchange rate, because for foreign investors, it is a pure discount on the price of a cottage. By all reports it has been a very good year so far for the luxury market if you look at January, February, March, and April... it all bodes well for the 2015 Muskoka Real Estate Market.

We would be happy to help your friends or family with their Muskoka cottage purchase journey.

Expert advice and full service is what we do.



Summer Boat Show

Set aside July 11, 2015 for the Summer Boat Show at Gravenhurst. This is considered to be one of the best shows in North America as Muskoka has such a collection of important antique and classic boats, and many exhibitors bring additional fabulous boats from American locations.



Summer Sandals and Bare Feet

The heat and perspiration on bare feet in the summer can increase the risk of picking up fungal infections like athlete's foot. Spending more time barefoot outdoors also can increase your exposure, causing dry, itchy, sore and cracked skin. If you have left toenail polish on too long, not allowing your toenails to breathe, a whitish haze can appear on your nails.

Tea tree oil (*melaleuca alternifolia*) is a potent anti-fungal remedy to address these problems. Massage a few drops into a $\frac{1}{4}$ teaspoon of olive oil or almond oil and rub onto your feet. Do this twice daily until the itching or hazy white stops—usually within a few days. Then continue to apply once a day for the next few months to be sure the fungus is completely gone. Otherwise, the spores tend to embed themselves deep within your skin.

Tea tree oil is available in drugstores and the Bracebridge health food store.



Helpful Diagrams

Township of Muskoka Lakes website now has illustrative diagrams on its website to help you to understand the bylaws and to help you to understand how their calculations are made.

Try this link <http://muskokalakes.ca/files/%7B9998F8B0-DBEB-45C0-A31F-CA4B9680E690%7DZBL%20Illustrations%20-%20March%202018,%202015%20UPDATED%20FOR%20WEBSITE.pdf> or go to Muskoka Lakes.ca... Government... Departments... Planning... Zoning Bylaw 2014-14... Illustrative Diagrams. Because the new Bylaw is being appealed, both sets of Bylaws presently remain in place, with the most restrictive of the two being what can be presently granted.

Beech Trees are Disappearing and May Become Dangerous

According to Ministry of Natural Resources (MNR) researchers, beech bark disease is making a rapid sweep of the province's forests, killing trees. The disease has already begun to cut a deadly swath through Muskoka, taking less than one year to kill stands of healthy, adult beech trees, with no hope to stop the spread.

Large portions of Muskoka are comprised of hardwood stands, and, of those, roughly 15 per cent are American beech. The disease was first confirmed in Muskoka by the MNR in 2010, but the insect has been in the area much longer. One thing is for certain, if the disease spreads to all Muskoka, beech trees in their current form will be virtually wiped off the map.

While beech wood is of little use outside of firewood, the ramifications for the Muskoka ecosystem could be dire. Beechnuts are food for bears, deer and birds and provide habitat for cavity-nesting birds, MNR scientists say. "It's a huge safety hazard for anyone who recreationally uses property," said McElwain, who has been in forestry for 33 years.

Infected trees fall over and their branches fall off. In a stand with a high number of beech trees, driving an all-terrain vehicle down a forest path might not be as safe as it once was.

Contact the Ministry of Natural Resources for more information, and pictures of this disease, which may be useful to you when monitoring the trees at your cottage.

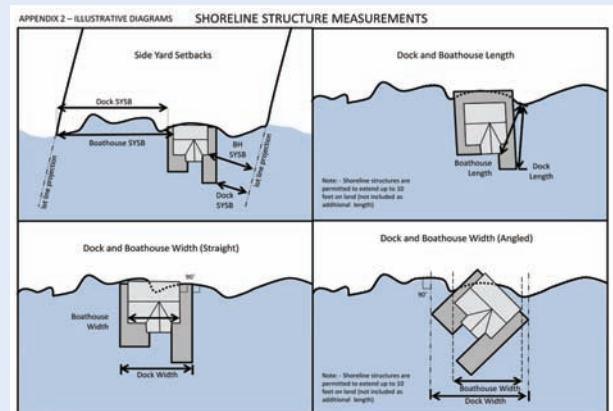
Firewood

The Muskoka Conservancy is discouraging cottagers from bringing firewood from home to the cottage, as invasive species like Beech Bark Disease, Asian Longhorn beetle can be accidentally introduced to Muskoka

Home Made Goo Gone

It may seem contradictory to clean something sticky with an oil, but one of the basic tenets of chemistry is like dissolves like, which is apparently why the cleaner called Goo Gone works.

To make your own homemade Goo Gone, simply combine 1 part vegetable oil with 2 parts baking soda. This gives an oily substance with a little abrasiveness for scrubbing power. Mix up a small batch and put it to the test.





Museum Events For Your Calendar

Resort Night Stories- Wednesday July 8th

The Museum has engaged Ray Love, a decendent of the Elgin House Love family, and author of a recently published book on Elgin House history, to provide a free talk about the history of Elgin House. This lecture will be given in one of the last original buildings left on the property. A special pre-lecture buffet will be available at the Lake Joseph Club . Get your reservation through the museum.

July 15th Professor Julia Harrison will discuss " A Timeless Place" about life at the cottage.

Later in the season Matt Fairbrass will talk about the film of raising the Nomad 3521 aircraft from Lake Muskoka. This will be held at the Port Carling United Church.

July and August Walking Tours of Port Carling

Take a scheduled tour or choose your theme to match your group's interests. Some sample topics are Local Architecture, Port Carling Churches, and A Walk through History

\$5.00 each for a minimum of 5 people 705-765-5367

Exercising at the Cottage

Being away from your fitness clubs, you may want some additional ways to exercise at the cottage, rather than simply running on the roads. You might try some high intensity Tabata workouts. Tabata workouts are 20 seconds of high intensity work, followed by 10 seconds of rest. This pattern is repeated 8 times for one Tabata. We normally do 8 Tabatas, which takes about 50 minutes....or we do any portion that fits our schedule when we have a busy day with an early start. John will sometimes select a modification of the some of the more challenging exercises that I prefer.

You can choose any set of exercises that you feel covers all the muscles in your body. I have lists of Tabata exercises that I can send you, if you are looking for a variety of exercises put together by an excellent fitness instructor, who we go to during the winter months.

There are excellent Tabata sound tracks on itunes. However one of my favourite tracks is available on WorkoutMusic.com and is called 40 Tabata Tracks -Item 82143D- \$10.99

Muskoka's Waste Wizard

Having trouble deciding whether spent batteries should go into your cottage trash?

The District of Muskoka has launched a new online tool called Muskoka's Waste Wizard, which explains how items should be disposed when in Muskoka. Enter the word "batteries," for example, and the wizard soon explains that they cannot go into the trash and must be delivered to a household hazardous waste depot. A link to a list of household hazardous waste depot locations and event dates follows. Find the waste wizard at muskoka.on.ca/content/muskokas-waste-wizard.

Good News if You Like to Read at the Cottage

BookBub is a free daily email that notifies you about deep discounts (from free to \$2.99) on acclaimed ebooks. You choose the types and genres you'd like to get notified about, and they send great deals in those genres to your inbox.

BookBub simply alerts you by email to fantastic limited-time offers that become available on retailers like Amazon's Kindle store, Barnes & Noble's Nook store, Apple's iBookstore, and others. Book publishers offer deals at these sites for promotional purposes, and the BookBub staff works with them to determine the best ones to feature to members. When you register, make sure you indicate you're in Canada, as books come from different websites and must be sites available to Canadians.

Eat Your Way to Health

One of our local cardiologists, Dr Williams, runs an excellent innovative series of Lunch and Learn sessions for an hour, once a week for six weeks, in Bracebridge. A summer session is available.

Dr Williams provides detailed information about how his knowledge and practices have changed during his career as a doctor. He details his knowledge of how a whole foods plant based diet can help decrease the effects of heart disease and diabetes and promote overall better health, enabling you to live a longer more vibrant life. The benefits extend to much more than your heart health. A delicious lunch is provided at the sessions, which is a sample of a plant based recipe, and you get copies of all the recipes.

We were very impressed after attending his evening lectures. Dr Williams provided information that was quite surprising to us. He is an energetic enthusiastic medical specialist who really wants to improve the life and health of the people in his community.

To register for a summer session starting June 15th please give Rita a call at

Williams Cardiology & Wellness Medical Centre

2-90 Kimberley Ave Bracebridge, ON P1L 2A4

Tel: (705) 637-0239 Ext 1



The 1% Rule is Higher in Muskoka

When you consider the life cycle of every component of a house, a reasonable annual estimate of the cost of normal maintenance is 1% of the value of the house. A house or cottage is made up of the structure, roof, exterior envelope and the heating, plumbing, electrical and cooling systems of the building. All these components and systems eventually wear out, but they don't all wear out at the same time.

The repair cycle usually starts in earnest at about the ten year mark into the life of a building, and it is financially sound to have sufficient money set aside to address these needs. Ten years is a mark at which many more maintenance items start to raise their ugly heads, and although they can be postponed for a few years, the evidence of the need is starting to show up. One year you may need to replace the furnace; a few years down the road you may re-surface the roof, window replacement is an expensive item that will come up..... throw in the cost of maintaining docks and other incidentals and you average 1%-2% of the value of your house or cottage, per year. It's incredible but this rule is not far off, both for very expensive and for very inexpensive homes or cottages. You must also consider that this estimate is affected by other local conditions such as weather, materials, age, location, type, and accessories (docks, boathouses) Therefore in Muskoka it is safer to estimate 1.5-2% per year, over the lifetime of your

Muskoka cottage, to keep it in top condition. This is because Muskoka cottages tend to be constructed from more expensive materials than city



homes, have more expensive items like docks and decks to maintain, and the severe heat, severe cold and heavy snow conditions in Muskoka are more destructive to buildings.

Bringing this to your attention may remind you to be prepared. We have just passed the ten year mark in our cottage and our maintenance cycles have become an expensive reality for us. We have been putting sizable amounts of money into updating bathrooms, repainting, doing some dock repair, and so on. Fortunately, we had the money put aside, to make these repairs less painful to our pocketbook. Putting about 1.5% of the value of your cottage aside each year to cover maintenance is a sound practice to have, and to model for your children, as you teach them strong financial habits. Young people often forget that buying the cottage is just the start of the costs.



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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