



SEPTEMBER 2014

the Jarvis Group

Thelma Jarvis

John Jarvis

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Sales Representatives

MAKING THE JOURNEY AS REWARDING AS THE DESTINATION

Muskoka Real Estate is Flying!

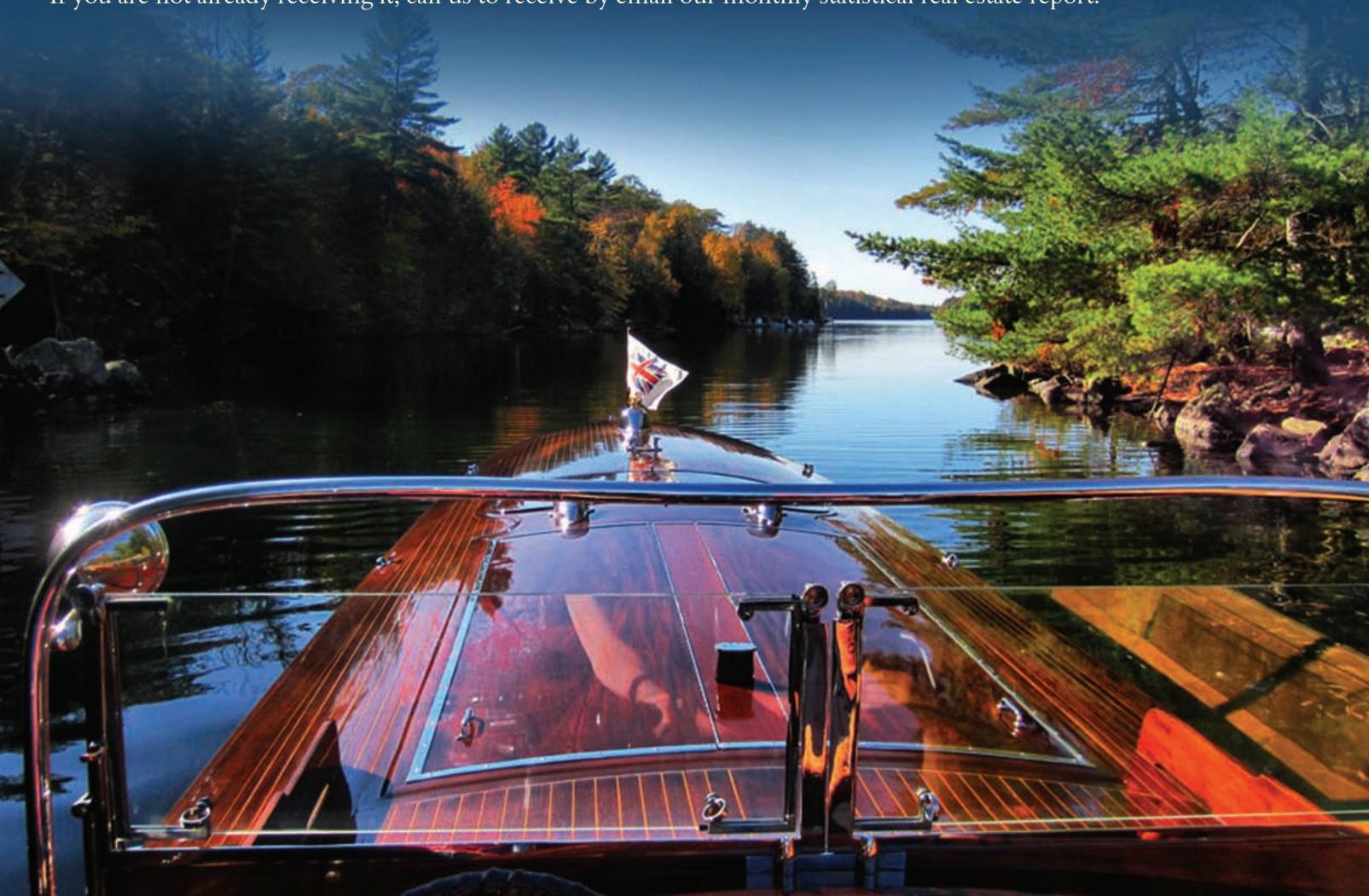
2014 has been a tremendously strong year for cottage sales with Lake Muskoka driving the unit increase while Rosseau and Joseph are driving the dollar growth. Overall the cottage sales across the three lakes, in July alone, were up 14% from 2013, which was also a strong year.

The average cottage sale price is being driven upwards by more cottages at the higher price ranges selling than in previous years. Specifically, the price bands of cottage sales from \$1,000,000 – 2,000,000 and \$2,000,000- 3,000,000 have more sales than in previous years

September and October remain strong months for cottage sales so don't feel that fall is too late to put your cottage on the market. Last fall, Lake Muskoka recorded 29 sales after August, Lake Rosseau 11 sales, and Lake Joseph 1 sale.

We would be happy to help you with your cottage purchase or sale, and have many strong references to back up the hard work we do. Thelma 705-644-3554 Steve 416-723-8207

If you are not already receiving it, call us to receive by email our monthly statistical real estate report.



Between the Studs Construction

You can add really convenient storage into your kitchen, bathrooms, or hall by using “between the studs” construction. Use a stud finder to locate that hollow dead space 16-24 inches wide between the studs. The depth will vary depending on whether you have 2-by-4 or 2-by-6 construction.

Creating a storage nook is something you can do yourself, if you know how to be careful enough to check for wiring behind the wall; otherwise a general contractor or home repair person is a good bet. You’ll be surprised at the huge impact a recessed nook can have for storage. There is almost nothing you store in a bathroom that is deeper than 4 inches so this works tremendously well in bathrooms. Canned and boxed goods for a kitchen pantry are also not deep, and would fit between the studs. Look around your cottage for a wall that could provide additional storage. We have a full sized cupboard between the studs in our bathroom, with a mirrored door on it for full length viewing. It is so handy!



Upholstering and Slipcovering For the Cottage

Synthetic fabrics will hold up better under the heavier usage furnishings take at the cottage and are generally more cleanable. I was able to remove ketchup stains from my white Ultrasuede armchairs at the ends of our dining table. Ultrasuede and other microfibers are solution-dyed polyester fiber. These fabrics are great for cottages with kids and pets. Outdoor fabrics like those by Sunbrella are also solution dyed and can be a great choice for heavy-use rooms. Sunbrella now has lovely soft fabrics and it cleans like magic. If you have upholstery, this would be the best bet. Designer Fabrics in Toronto is my favourite for very inexpensive high quality fabrics.

My personal choice for sofas is slipcovering, so I can remove them for laundering, and I select off white so it can be bleached. With cotton I use a white heavy cotton duck, and launder it in hot water and dry it on high heat, twice, before the slipcovers are made, so the fabric will not shrink more.

Protect your Property from High Water Levels

Waterfront property owners in Muskoka learned the hard way that the impact of high water levels can be extreme and costly. We learned several tips from the MLA to minimize structural damage and property loss:

- Place water-filled, plastic garbage cans or barrels on your dock to hold it in place. Fill to three-quarter mark to allow for ice expansion.
- Wrap thick ropes or chains around your dock beam stringers and tie to major crib logs.
- Disconnect floating docks from stationary docks and tie to shoreline, not your cribbed dock.
- Leave boathouse slip door raised a foot above fully closed height.
- Clear docks, boathouse, sheds and the shoreline of anything that can float.
- Store boats on beams, boat lifts or lifts with steel beam “feet” or extensions. Raise beam location using wood or cement blocks. Be conscious of the clearance height to the top of your boathouse in the event of rising water levels.
- Turn breakers off for all unused electric plugs and circuits near the water or in your boathouse.
- Recruit a neighbour, hire a property manager or install security cameras to monitor your docks and waterfront.
- Check and track the late November and spring water levels using the applicable MNR tracking for your lake (daily water level readings) — follow the Muskoka Water Web news: <http://www.muskokawaterweb.ca/water-101/water-quantity/checking-levels>
- Follow MNR postings on flooding at <http://www.mnr.gov.on.ca/en/Business/EmergencyManagement/2ColumnSubPage/239496.html>
- Take your MLA yearbook home to have numbers to stay in touch with your neighbours over the winter.



An Easy Way To Have Effective Passwords

Passwords have become a pain for most people, especially when so many different passwords are required. But the hacking done of larger companies this past year has proven that it is very important to have high quality passwords that you change regularly. A Muskoka friend of ours was badly hacked this summer and it took weeks of work and worry to set things straight.

One simple solution is to come up with a PHRASE instead of a word. Instead of "Bobby19893 try using "Bobby was born in 1989!"(Bobbywasbornin1989!) This will be easier to remember and much harder to crack. Notice that it even uses a character "!", upper case letters, lower case letters, and numbers. This means it is a strong, hard- to- crack password

An additional strategy is to develop some system for using slightly different variations of your main password on every site you use. For example, you could use the same phrase, "Bobby was born in 1989!" on Gmail.com and count the number of characters in the website name (Gmail has 5) and choose the first and last letters of the name gmail (GL) and add that to your phrase "Bobby was born in 1989!5GL" On Chase.com that would be "Bobby was born in 1989!5CE".

An attacker would need to gain access to several of your different passwords to figure out what pattern you use to change it from site to site. A tool to check the strength of your passwords is at: <http://www.passwordmeter.com>

To change your password regularly, simply pick a different child or grandchild's name, using the same strategy. The sites that require the most security should be changed monthly such as your banking password.

Privacy Ideas and More

If you are looking for inspiration to improve the privacy at your cottage, we have lots of inspirational pictures on Houzz and Pinterest. For Houzz, go to www.jarvisgroupmuskoka.com and look for the Houzz button on the left hand side. As well as privacy, there are 49 different idea books that pertain to cottages, with emphasis on solutions and ideas that have muskoka style.

A Smart Fix for Hallowe'en Sugar Woes

It is difficult to see your children come home with bags of candy, however you don't want to spoil their Hallowe'en fun. One family solved this dilemma creatively. Wanting their kids to experience the best of all occasions, they take the children trick or treating and then allow them to use their candy as a form of "money" to purchase the ability go to several events that they would enjoy. After they turn over most of their candy as payment, the candy can quietly go into the garbage.



Inventory Making Could Save You Time and Money

Over the past two years we have had two friends experience disasters at their cottages. In case of a fire or flood it makes your life a lot easier if you have an inventory of the contents of your house, your cottage, your garage, and your boat-house. The insurance company is going to

ask you to make a list of whatever you want to replace. Whatever you forget, costs you money, and the process of trying to remember all your possessions is extremely stressful and time consuming.



The best method is to keep separate inventories in searchable Excel documents, and each item has columns for category, room, item, brand, model, serial, price or value, and date acquired. The only other suggestion is one more column to indicate whether the item was a gift or purchased, because your insurance company will want to know.

Some Suggested Categories: Large Appliances, Small Appliances, Electronics, Computers, Phones, Tablets and Their Accessories, Books & CD's & DVD's, Furniture, Curtains & Drapery, Pots and Pans, Dishes, Glassware, Cutlery, Serveware, Other Kitchen Implements, Towels and Bedding, Household Miscellaneous, Clothing, Jewellery, Shoes, Boots, Outdoor Furniture, Tools, Garden Tools, Outdoor Implements, Vehicles, Boats, Water Toys & Life Vests, Seasonal Decorations, Outer Wear, Generator, Air Conditioner, Landscaping.

If that process is too much for you, it doesn't take much effort to do a pretty thorough job with your camera or your ipad. Walk slowly through the house, room by room. Do close-ups of items of particular value. Turn things over to show labels or marks. Slowly pan your bookshelves. Open drawers and closet doors and lift up bedskirts, if you store things under beds. Don't forget the basement, garage or attic as well as any outbuildings. Don't forget to film your landscaping. A claim for gardens and landscaping could be thousands and thousands of dollars.

It doesn't matter if the areas are a mess. A fire or flood is problem enough without having the challenge of trying to remember your possessions afterwards.

Why not set a date in your calendar this fall to complete this task. And select a date like boxing day to put on your calendar to update your inventory every year, as many new things come that season.

Thank You So Much to Our Beloved Swingers



PARKINSON
SUPERWALK

I want to thank a large group of our friends in Muskoka (affectionately called the Sunday Swingers for their Sunday afternoon golf games and follow up dinners) for taking such a proactive role in supporting Parkinsons in the name of "Johnny's Angels" to honour John, who has Parkinsons. As you may have also heard Robin Williams had early Parkinsons, which likely added to his anxiety and depression, conditions which can frequently accompany this disease. Parkinsons is not well funded, and so local efforts like this mean a lot. The work our friends do to raise money makes a big difference to the local people in Bracebridge, Gravenhurst, and Muskoka Lakes who have Parkinsons. I also want to honour the fact that this group of "Swingers", while primarily a social group, take the time to be socially conscious and do good works for their community, and also make sure all of their friends are well supported in whatever challenges they face. Having strong and supportive social groups is so important throughout life, but especially as we age. **McMasters Meats** on Hwy 118 donated all the food for a wonderful BBQ in August that the Swingers, who work with the Parkinson's group, organized to raise money, and they work with Karen Boyer, from the local Parkinsons group, to raise money through the walk for Parkinsons on September 6th in Bracebridge. If you know someone with Parkinsons and would like to participate in the walk in their name, contact Thelma Jarvis 705-645-2110, or come with sponsorship money to Bracebridge Public School, 90 McMurray Street, on September 6th at 10:30am and join the walk. I now know a lot about resources and techniques to combat the effects of Parkinsons, so if I can be of any assistance to you or your family and friends, I invite you to please call me. I am happy to help you if I can.

Deer Repellant

Made by Plaantskydd



Shawn Gallaughar, our landscape architect has been using Plaantskydd as deep repellant. It is made from dried bonemeal mixed with a vegetable binder to make it stick to plants. It makes rabbits and deer think a predator has been in the area. All natural, environmentally friendly, it has an odour humans can smell for about half an hour after spraying, but then disappears. Developed in Sweden it has been used in the US for 10 yrs and is now approved for use in Canada.

In Muskoka Shawn makes a point of using this for clients who are in deer wintering areas and it has worked really well. It is much more cost effective to order it by the box and mix it yourself because the spray in bottles tends to get expensive and doesn't go as far. Shawn says it actually lasts for a whole 6 months so you can apply it in the fall to work over the winter. A nursery Shawn uses in Dundas uses it not only for deer and rabbits, but also because the iron in it helps their young plants grow. Don't spray when there is a breeze, or when it is freezing. (We still use a ratio of one egg mixed with half a cup of water, sprayed on our plants once a month all summer for deer repellant.)

Amazon <http://www.amazon.com/Plantskydd-Deer-Repellent-2-2-pounds/dp/B0009PKDYO>



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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