



NEWSLETTER

November 2006

MAKING THE JOURNEY AS REWARDING AS THE DESTINATION

John and Thelma Jarvis

Sales Representatives



Not Knowing Your By-Laws Can Cost You Money

There are bylaw changes in the works for Seguin Township. These changes will have an impact by limiting some of the construction/renovation plans that people may have been planning for the future.

It is very distressing to purchase a property, believing that you can construct or renovate in certain ways, only to discover that the rules have changed since the time of purchase, and the constraints on the property no longer satisfy the needs of your family or match the plans you had when you purchased it.

It is very important to keep yourself current on the changing bylaws in your town or township.

Do not purchase any property without personally talking to the Municipal Office about the potential for development on your lot, and your future building or renovation plans.

Do not assume that the bylaws are the same for all cottages that fall into the same general postal address. This summer we were able to pleasantly surprise a client by letting him know that his property could have 35% lot coverage and a two storey boathouse that he had not known was possible.

Also, make a call to the municipality, on occasion, to find out if any bylaw changes are being considered for your area. We reminded everyone with Bracebridge addresses about the bylaw changes coming into effective earlier this summer. Because we were on top of these proposed changes, we were able to get some things in place for one of our clients, just in the nick of time.

The zoning by laws can be faxed to you or you can find them on the municipal websites. These are the numbers and websites for each Municipal Office:

- Bracebridge:** 705-645-5264 or www.town.bracebridge.on.ca
- Township of Muskoka Lakes:** 705-765-3156 or www.township.muskokalakes.on.ca
- Gravenhurst:** 705-687 3412 or www.gravenhurst.ca
- Seguin Township:** 705-732-4300 www.twp.seguin.on.ca

If we can be of assistance to you regarding any information you would like to know about the bylaws in your area, please contact us at 705-645-2110 or thelma@royalpage.ca



Don't forget to put your boat away carefully!



Money Wise Decks

Wooden decks are a great addition to your property, increasing both the value, and your family's enjoyment of your cottage.

However they are expensive to build and can deteriorate quickly. Any product that you can find to prolong the life of your wooden deck is a good investment.

There is a new product, by an innovative Canadian company, that helps your deck resist rot. Rot occurs wherever one board comes in contact with another piece of wood, because this area stays moist, promoting rot.

The system, called Rot-Not, uses strips of heavy gauge plastic to invisibly cap all the areas of the deck that trap and hold moisture. The plastic strip forms a little roof to shed the water, so the area under the board remains dry. The strips also have interior ventilation ribs to maintain an airspace inside, allowing moisture to escape.

This system costs about 3-5% of the total cost of your deck. However, it claims to double the life of your deck. If this is true, then the investment is a good one.

For further information contact www.rotnot.ca or phone 1-877-372-3019

Convenience and Money Saving

Have you tried using motion sensors to save electricity in your home?

Not only is it convenient to have lights come on when you walk into a room, it is equally convenient for the lights to go off when you exit. These handy new sensors are great for kids' rooms where children can be forgetful about turning off lights when they leave the room. Motion detectors are about \$34.00 for one that senses to a circumference of 150 degrees and about \$39.00 for one that senses to a circumference of 180 degrees.

Rebates are available until November 30th 2006. Call 1-866-859-9898 for information.

Putting dimmers on your household light switches is another inexpensive way to save money. A room with softened lights has much more ambience in the evening;

however you do want to be able to have bright lights when you require them. If you put a 60 watt bulb in a fixture, but use it dimmed to 25-30 watts much of the time, you reduce electrical costs, while creating a pleasant atmosphere in your rooms at night. When you need it, the full wattage can be dialed up to let you see where the needle dropped on the floor.

Dimmers are available at hardware stores, Canadian Tire Stores and all the home improvement stores for about \$17.00.

Many people now use compact fluorescent light bulbs as they use 75% less energy and last 10-20 times longer than incandescent bulbs. Not all compact fluorescent bulbs can be dimmed, however dimmers do now exist for some of these highly efficient light bulbs.



Is It Time To Sell?

**We'll put the *power* of TWO
To work for YOU**

*We would love to talk to you about
marketing ideas for your cottage.*

Complimentary staging is provided

Where There is Smoke and Fire

Now that the cold weather is upon us, remember that for the safety of your family, you must have both smoke detectors and carbon monoxide detectors on each floor of your home or cottage. There are new regulations in place, as of last spring, making this installation mandatory to prevent loss of life.



Do not neglect to have all your wood burning appliances, whether a fireplace or a wood stove, cleaned and inspected once a year to ensure you are not in danger of having a chimney fire. Creosote builds up in a chimney and can catch fire quickly. Because it is shiny, an untrained person may not recognize it. Have a professional inspect your chimneys; your family is worth the cost.

Cottage Insurance

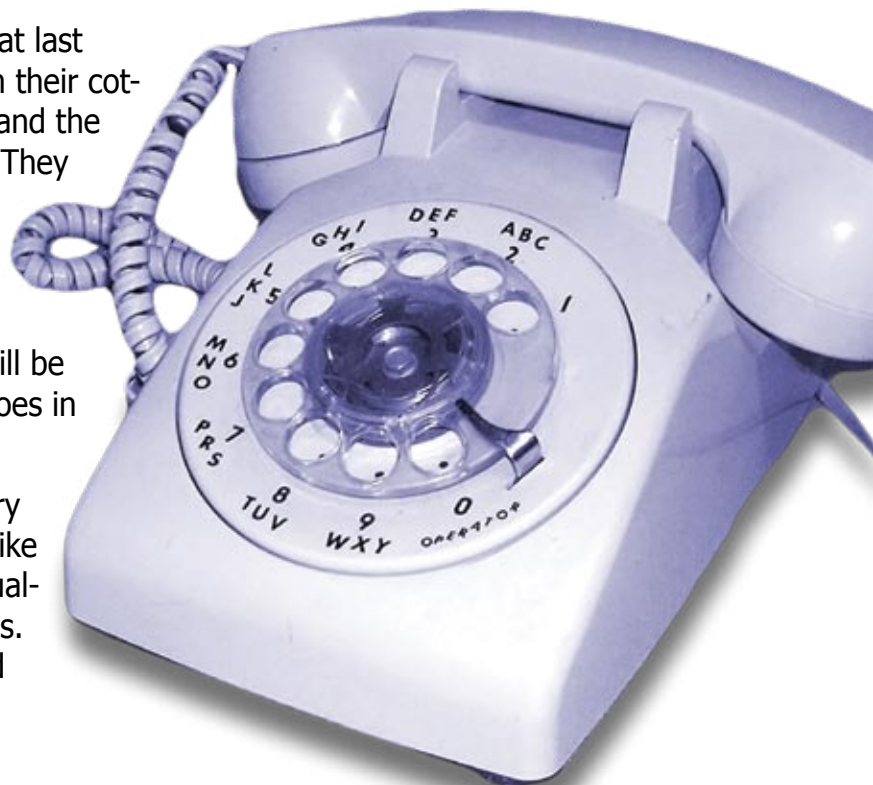
With the recent storms, many cottagers have had insurance claims. Some have been more pleased than others with the cooperation and pay-outs from their insurance companies. Now might be a good time to do a review of your insurance policy, and to talk to your insurance company about coverage for storm damage to your cottage or property, so that you do not get any unpleasant surprises.

Old Fashioned Sometimes Works Best

The new telephone technology is wonderful at keeping us in constant contact with one another. However, when the power goes out, it still may be the old technology that you need to rely on.

Don and Nancy Crawford reminded us that during that last storm, they found themselves unable to call out from their cottage because the electronics in their new telephone and the charger for their cell phone both required electricity. They had not been careful to have a full charge on their cell, as they did not anticipate the storm. For this reason, they suggested it could be a good idea to have a phone at your cottage that does not have electronics. This good old fashioned kind of phone will be handy when the power goes out, as it increasingly does in Muskoka.

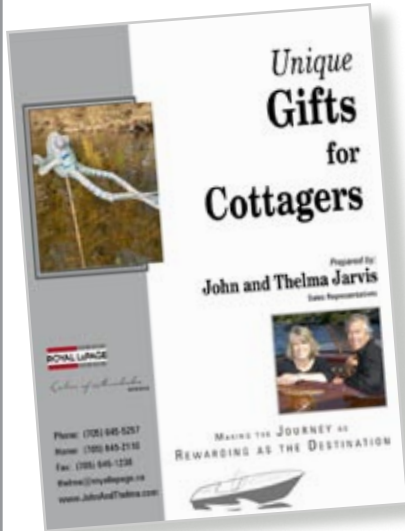
If you do not have one of these phones, they are very inexpensive to pick up at a Bell Centre or at a store like Canadian Tire. It is not necessary for it to be high quality if you are only plugging it in during power outages. Keep it in a cupboard or plugged in to a seldom used phone jack, so that it is handy when you need it.



Unique Gifts

It is better to give than to receive, however it can sometimes be very difficult to find just the right gift to give.

We have done some of the legwork for you and have produced a Special Report that provides you with over 50 gift ideas. We have listed gifts that are appropriate for every member of the family.



Some of the gift suggestions are for adventurous family and friends such as "A Walk in the Clouds" and a tour of Muskoka from the sky.

Other gifts have a special way of saying "I love you" by showing you care about their safety, like Car Control School or new snow tires. Did you know that many people choose all season tires thinking that they save money through this purchase? The problem is that all season tires have reduced rubber gripping ability below 7 C, and so are certainly not appropriate for people who drive north to Muskoka on weekends. A gift of snow tires could be a gift that saves a life.

We have lists of fitness and health gifts, gifts for gardeners, environmental gifts, and decorative gifts.

A gift that is just for fun, for the person who has everything, could be their cottage on a postal stamp. Canada Post will create a stamp with your house or cottage on it for \$24.95 for 20 stamps. What fun to send invitations to the cottage with this stamp on the envelop.

To receive this Special Report called "Unique Gifts for Cottagers" just email thelma@royalpage.ca.

Solar Power Storm Back Up

As a result of our information about generators in the last newsletter, we received many calls, emails, and lots advice from cottagers who are investigating how to most cost effectively and quietly solve the problem of power outages. We are very happy that people are using us as a vehicle to share information with other cottagers.

Thanks to the Jarvis' who cottage close to Bala; we were given the name of a company in Bracebridge with whom they have been in discussion about solar power as a back up. They are concerned about noise, and are looking for a quiet solution.

If you would like more information about this option, call Sun Volts Ltd, 440 Ecclestone Dr., Unit 7, Bracebridge, On. Phone: 705-646-1354



We know the cottage experience and would love to be of service to you.

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LAKES OF MUSKOKA

BROKER