



HOME IN THE HIGHLANDS

WITH COLIN + JUSTIN

YOUR GUIDE TO COTTAGE COUNTRY



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INSIDE HALIBURTON
REAL ESTATE

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VALENTINE'S WITH
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HELLO AND WELCOME

Kitchen design and photo by ACM Designs, Haliburton

Hello and welcome to the second edition of *Home In The Highlands with Colin + Justin*. Your essential guide to home décor, real estate, building, food, lifestyle and much, much more.

In this edition, we'll demonstrate how to take on winter and win, with warming decorating advice that's guaranteed to make your house a home as you cozy up and enjoy a new — and improved — shelter from the cold. So 'read it and reap' as we reveal how to battle the elements, how the correct textiles and lighting can bring out atmosphere and how to shop from thrift stores to make more of your home for less.

With Valentine's Day just around the corner, there's no better time to spread some romance while getting ready to fall in love, all over again, with your home.

And that's not all! Leaf the bountiful pages of *Home in The Highlands* to get a feel for the real estate market. Local agents appraise where the buying and selling landscape is heading this year.

We're also touching on keeping your home safe and sound with advice from a local "cottage check" expert who'll show how to safeguard your home against the potentially damaging effects of cold, water, wind and snow.

As we endeavour to bring you the best in Haliburton style makers, we also have a profile of Nick Russell — a talented guy who has established a music-based business right here in the Highlands.

So for local style, real estate, interesting people and more, stick with *Home In The Highlands* — cottage country's coolest home supplement!

Colin & Justin

Cover photo - Owen Duhaime and Tiana Cornfield enjoy a gorgeous winter day at Bark Lake Leadership Centre. Photo by Gabriel Rivett-Carnac.

HOME IN THE HIGHLANDS

WITH COLIN + JUSTIN

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LISA MERCER

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HALLS LAKE FAMILY COMPOUND OR COMMERCIAL RESORT \$1,100,000

The sky is the limit with this property. The main building can be your private cottage with four large well appointed bedrooms. The upstairs bedrooms both have private balconies. There are bathrooms on each floor. Open concept living on the main floor which is great for large family gatherings that can spill out onto the 22' x 13' deck overlooking Halls Lake. There have been many upgrades including a show piece bathroom on the upper level. The best part is there are four self sufficient cabins on the property that have a rental history. Three of them are 2 bedrooms and one is a 1 bedroom. You can continue to rent the cabins for the extra income or use them for family members. The other option is to run the whole property as a business. This would make a perfect Corporate retreat property or cottage rental property. Easy access off Highway 35. Lovely hard sand beach with shallow entry and deep entry off the dock. This property must be seen to see the true value in this package.



MAYNOOTH FAMILY COTTAGE \$399,500

Great opportunity to get into the cottage market. This delightful family cottage has 2 bedrooms and has had so many upgrades in the past two years. This cottage also boasts a very private lot. Algonquin Provincial Park is just across the lake from this lot which adds to the beautiful views and privacy. There has been a new septic system installed, the piers have all been redone through engineered plans, all new plumbing and intake, new electrical wiring to a 100 amp panel, new electric energy efficient baseboards. The driveway to the cottage has been enlarged to allow for guest parking and additional landscaping has been completed to improve the access. As well as a brand new bunkie, with electricity, for guests. The cottage is open concept and has spectacular views of the lake from the kitchen, dining room and living room. Enjoy 220' of water frontage with a sandy beach on beautiful Mink Lake. Easy access off a year round Municipally maintained road.



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TIP: A PROPERLY HUMIDIFIED HOUSE CAN MAKE ALL THE DIFFERENCE

Hi everyone, my name is Kieran Gillooly – the proud owner and operator of Northern HVAC. In each Home in the Highlands issue, you can find my insider knowledge on heating, ventilation and air conditioning for your home and cottage.

Some people find their home or cottage very dry in the winter months – that’s because it is! Dry air can affect you by chapping up your lips, drying your skin, and can even contribute to a cough because of the dryness of the air. This is because your home is not humid enough.

There are simple to complex solutions to this problem. If you’re finding your home too dry - especially if you heat with a woodstove, you should look into a humidifier system. A steam humidifier is one of the best ways to get humidification into your home, helping to make it more comfortable.

Log homes are a different story because they require much more humidification to keep the logs and wood finishing from splitting. They sometimes can require 20-30 gallons of water put into the air per day.

I’ve run into situations where my customers don’t have duct work, and portable humidifier is not cutting it to maintain a comfortable

humidity in the house. Fortunately, I have a solution that works extremely well to maintain a comfortable humidity level in your home. You can buy a wall-mounted humidifier for your home or cottage without duct work that works really well. There are also steam humidifiers with a fan pack to achieve a more finished look.

You can save money on your heating bill by controlling the humidity because it is more efficient to heat a properly humidified home. For example, a home that is set to 68 degrees Fahrenheit with a relative humidity level of 40% can feel as warm as 74 degrees Fahrenheit, saving you as much as 5% on your heating bill.

What if your house is too humid? The solution to high humidity in the winter time is proper ventilation – which can be achieved by using a heat recovery ventilator (HRV) or an energy recovery ventilator (ERV). This will help control and/or maintain the humidity level in your home or cottage.

Thanks for reading! If you’re wondering how to control your humidity levels give me call or an email using the number and address below. I’d be happy to help!

- **Kieran Gillooly**
Owner of Northern HVAC



Baby it's





cold outside

Don't complain about the cold. Instead cozy up, say Colin + Justin, and create your own personal oasis this winter.

Create rooms in which to relax

The layout and relationship between rooms is crucial in the cozy Canadian home. Congregation is your buzzword: dining rooms should have long, rustic tables that are as big as can be fitted into your space (the more the merrier), while sofas should be cozy, casual, well dressed and friendly.

We recently visited the modern escape of Toronto-based architect Charles Gane, and it was there we witnessed a series of 'nooks': small, comfortable pockets where guests can read, listen to music, meditate or simply enjoy an afternoon nap. Think cushions, blankets, low lighting, scented candles and all the cosy elements that make life rewarding.

Textiles all wrapped up

Feel your way to happiness by choosing textiles that are warm and inviting in terms of colour and texture. The feel-good factor is paramount, and just as you might layer on a lamb's wool or cashmere scarf, so too can you drape your sofa, bed or even dining chairs with throws and blankets to amplify the cozy factor.

Lighting the way

Using correct lighting is crucial to creating the ideal escape. In the cosy Canadian world, the humble dimmer switch is your best friend, being that its specification allows lighting levels to be moderated (to create an intimate feel or full-on glare) at the twist of a dial. You can even buy individual dimmer leads for table and floor lamps. And with your new lower lighting will come lower hydro bills too!

Flames of love

Man's relationship with flame dates back to the dawn of time and, to this day, there's no better way

to create comfort and protection than with a roaring fire. It's the focal point of a winter room, a gathering place to share whisky and stories, and a welcoming spot to blast the cold out of your bones until your cheeks turn red. If you don't have a real fire, then fake it 'til you make it. In our 39th floor Toronto condo, we make do with the 21st century equivalent — a flickering hearth beamed directly through our wall-mounted flat-screen TV courtesy of our cable provider. Alternatively, an electric steam 'flame' fire could provide the kinetic 'heat' required to cozy you up.

Materials

Wood, wood, wood and more wood — lavish your home with a forest of timber finishes and you'll add natural warmth and calm. But take a tip: avoid uniformity and the 'matchy matchy' approach of old where your oak floor had to match your oak doors. Enjoy a sense of 'freedom' and be inspired by the greatest designer of all — Mother Nature — who mixes many trees in a forest. Come on: let the forest speak to you as you create your own woody wonder.

Thrifty style

Get lush for less by shopping from thrift stores and online sites to create your winter warmer. You'll find that shabby chic items like battered dressers and painted benches are great starting points for a cozy look, so let your imagination soar. As canny Scots, we truly believe that second hand isn't second best, so go on, get out there and create an individual look without breaking the bank.

Olfactory escapes

Candles provide gentle flickering light that feels romantic, escapist and cozy. Better than Botox, everyone looks young as the gentle glow flickers during a winter getaway. Scented candles are our best friends — a personal indulgence — and a luxury to which we treat ourselves everyday. The scent of every waxy lovely tells a different story, and with some fine Canadian makers out there — Vancouver Candle Company and Whitewater are super starting points — there's no end to the escapes... that are ready to be sniffed at!

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LIFE IN *harmony*

People come to the Highlands for lifestyle – but can they make it work? Nick Russell says yes.

Nick is an artist – a craftsman on the guitar. You’d think that making that pay is difficult in any circumstances, not least in a seasonal community of 18,000 full-time residents.

The secret is to be serious about your business and create multiple streams of income.

Oh, and also be nice.

Nick grew up in the Haliburton Highlands but left to study and travel the world. And unlike so many of his fellow students, he came back. Why? For the lifestyle.

“The outdoors, access to green spaces and the community values of a small town. All those were really appealing,” he said. He shares his life with his wife Stephanie, “supermom and in-home private chef,” and their two daughters.

If Nick had just wanted to be a guitarist, he would have stayed in an urban area.

“But I find a lot of value in family and the outdoors. It’s a great spot to raise kids and make income as an artist. I’m a full-time musician now in a small town.”

So how does he do it?

Like any business, Nick says you have to have diversity in your income streams.

“I have a business ecosystem around music. It’s part teaching, part gigging, part recording music.”

He says one of the best decisions he made was calling the Haliburton County Development Corporation.

He was already making money as an artist, but thanks to HCDC’s mentorship, he created a business that was an umbrella for all of his activities. He now has a central headquarters at HCDC’s business incubator on Mountain Street in Haliburton.

“The mentorship was key for me to develop the sort of acumen one needs to be a viable business.”

Nick points out that one of the benefits of being in a small town is that there is a smaller population doing what you do.

“In an urban area, if you have a specialty, there are still a lot of people doing the same thing, so it’s more of a fight to get the work to sustain yourself,” he said.

The good news is, there’s also an economy here that supports that, thanks to a large number of people interested in music, the

Continued on page 11

Haliburton School of Art and Design, and an influx of people in the summer.

Nick teaches at the art school, has around 30 local private guitar students, and is regularly seen around the county playing gigs, including for weddings when the weather warms. He also trained as a guitar maker with Sergei De Jonge, one of Canada's finest. He now offers small-scale guitar repairs in Haliburton.

On top of the local work, he also has clients from around the world he mixes music for.

Nick says it's important to market yourself in a way that is relevant to the community. While not a huge fan of Facebook, he's found it's a good tool to get the word out in the county.

But the biggest thing is cultivating a sense of community.

"No matter how good you are as a musician, nobody wants to hang out with you if you're not a nice person. Just being a good, wholesome human being counts for a lot."

What's next for Nick? He says he's continuing to develop his business, but he's also working on his own art by becoming a better musician, a better guitar player.

"I want to keep feeling inspired to make my own music," he said.

You can find out more about Nick at nicholasrussell.ca.

Photo by Tomo Nogi.



LATE NIGHT & EARLY MORNING: NICHOLAS RUSSELL

Photo by Mark Robinson.

AN ALBUM IN A DAY

Can you record an album in a day? Nick Russell did last year – at a cottage on Spruce Lake, close to Haliburton.

"Late Night and Early Morning" was made with what Nick calls "intentional limitation."

He says that with computers these days, you have the ability to sound like anything you want to sound like, with unlimited potential. But for some time, he had been interested in doing the opposite of that. He says there is a

lot of elegance in being really limited.

"I picked a morning, said I wanted to record and finish my album today, went to a friend's cottage, made espresso and then played every song from start to finish and called it done."

He says he made peace with mistakes on the album and the lack of perfection.

"Here's my guitar, here's my time to do it, let's make it the best I can."



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HOT in any season



The last few years have seen home and cottage prices soar. What does 2020 have in store for Haliburton Highlands real estate?

It will be no surprise to anyone watching the property market in Haliburton County that prices have been rising for the past few years.

The average sale price of a cottage on a lake (called “improved residential waterfront” in real estate lingo) has gone up from \$375,000 at the end of 2016 to \$486,250 this past December.

Anthony vanLieshout, Broker of Record with the Royal LePage Trillium Team, gives a snapshot of the market since the 2008 financial crisis, when property values dropped.

“They remained level through to 2015, then in 2016 we saw a surge in demand. Listing inventory diminished and we saw an upward pressure on prices,” he said. “Since the beginning of 2016, we estimate there has been about a 50 per cent rise in prices.”

The Toronto effect

Real estate agents in Haliburton County attribute the rise in the market to the ripple effect we experience eight months to a year later from Toronto and the GTA.

Linda Baumgartner, a broker with the RE/MAX Haliburton Real Estate Team, says that since the GTA market started to soften in 2017, it’s picked up here.

“Values continued to rise in 2018, demand was still high, and inventory still low. There were multiple offers if it was priced right,” she said.

“We had never seen as many multiple offers as we did in 2019.”

Lisa Mercer, a broker with RE/MAX, echoes that picture of the market.

“2017 was extremely strong. From 2017, we’ve done

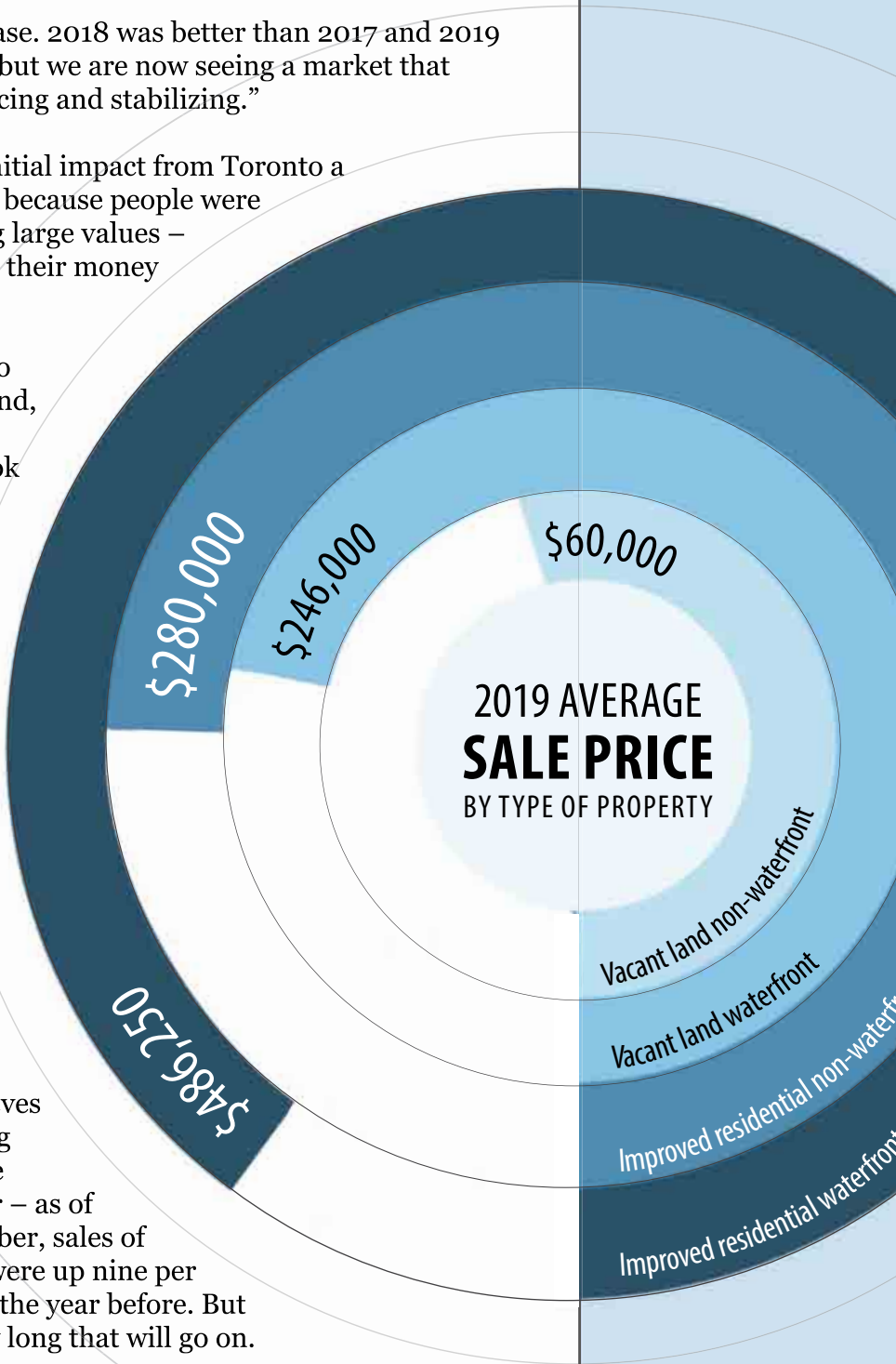
nothing but increase. 2018 was better than 2017 and 2019 better than 2018, but we are now seeing a market that seems to be balancing and stabilizing.”

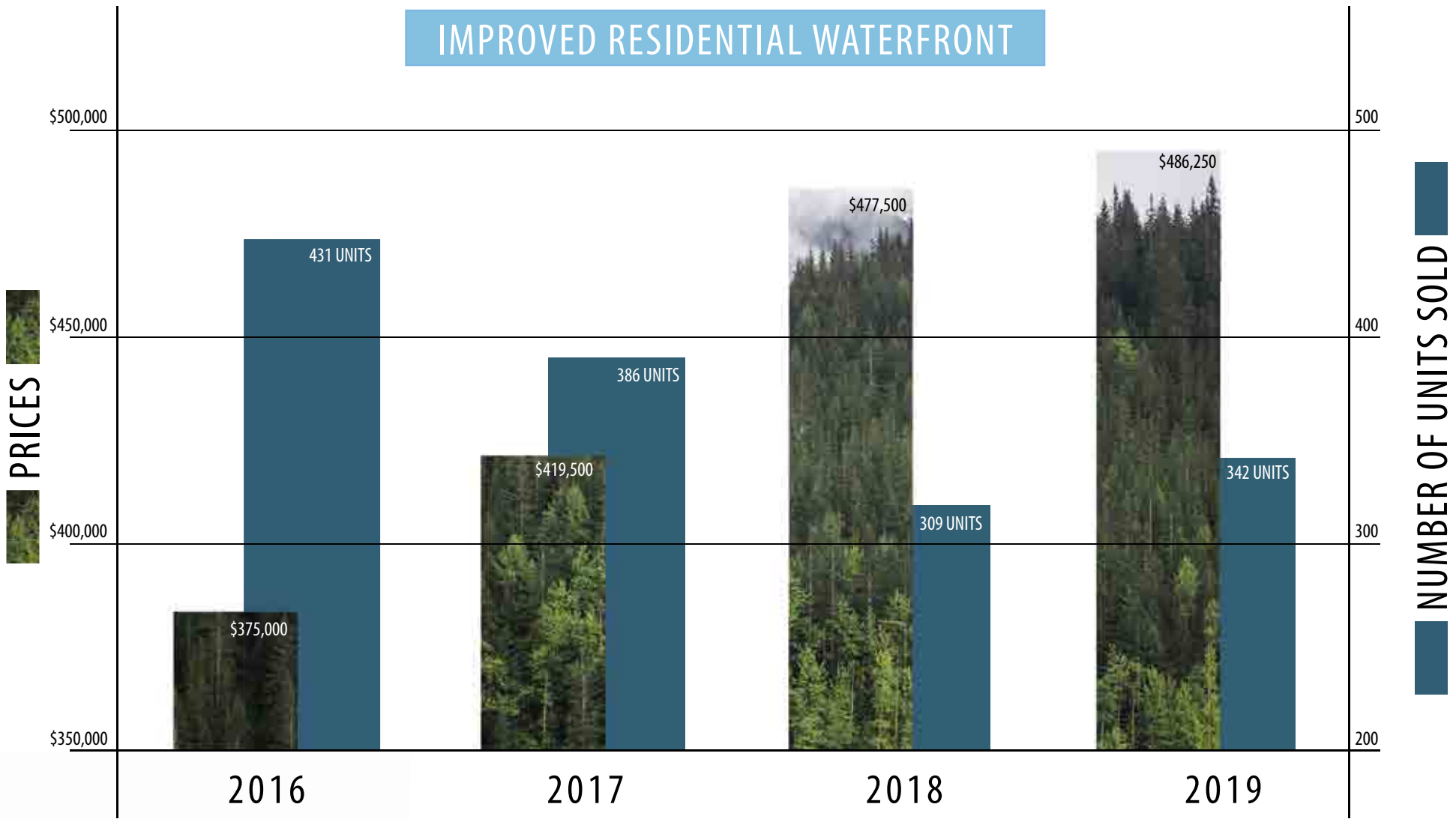
Mercer says the initial impact from Toronto a few years ago was because people were selling and getting large values – and then bringing their money here.

“They had Toronto prices on their mind, and they would come here and look at a waterfront property at \$400,000 and were prepared to offer more than that,” she said.

“Sometimes they offered significantly more to get it over someone else because they had a basketfull of money.”

VanLieshout believes people were taking advantage of price increases last year – as of the end of November, sales of residential units were up nine per cent compared to the year before. But it’s debatable how long that will go on.





Increased property values have led to increased sales for vacant land. VanLieshout points out that when the market is soft and values are stagnant, you can buy an existing product cheaper than you can build. But as property values go up, you can support building something.

Year-round cottages

How has property use changed over the past few years in Haliburton County?

VanLieshout says that over the past 15-20 years, there has been a strong demand for year-round use. “The workforce don’t have extended summer vacations, so they want to utilize the property on a year-round basis,” he said. That has led to different types of buildings: an insulated foundation is critical if you’re using the home in the winter, for example.

Mercer says while some people are happy with a three-season cottage, more are looking for something they can use throughout the year.

“I’ve been in the business just over 10 years, and 10 years ago, we had a lot of quaint cottages that were truly a family cottage,” she said. “Now we are finding that a lot of properties have been updated and modernized to be more of a family home on water.”

Other buyers are offsetting costs by using the home part of the year and renting it out at other times.

Some are finding prices so high in Toronto that they’re buying up here instead. VanLieshout’s Trillium Team recently sold a cottage on Halls Lake to first-time buyers who could not afford to buy in the city.

Mercer knows of people who have chosen to rent in Toronto and live there, but have bought a waterfront property here as a primary residence. “They are getting better value for money,” she said.

The demand in the residential – off-waterfront – market has also been strong, seeing a significant increase in value. The average price at the end of 2016 was \$190,000. By the end of last year, it had rocketed to \$280,000 – a 47 per cent increase.

Mercer says the price of entry-level properties has gone up. “There’s no such thing as a move-in ready home at \$199,000 any more,” she said. “It doesn’t matter if you are on waterfront or off waterfront, the prices are strong – just different values.”

Baumgartner says young people who were born and raised here who moved away are moving back and putting pressure on the residential market.

“Seniors also continue to put pressure on the residential market, especially closer to town. They are moving from further out and want to be closer to town and closer to activities,” she said. “In-town houses and homes close to town are selling relatively quickly.”

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What 2020 holds

Crystal-ball gazing can be a dangerous business, but figures indicate what 2020 might look like.

The volume of activity in 2019 with listing inventory down, coupled with a Toronto market that had higher sales but lower inventory, leads VanLieshout to believe the spring market here will be strong with another good selling season.

Looking further into the year, some say the market might become more balanced. Baumgartner said that based on the number of properties that she was valuing at the end of last year, and clients who want to hold off until the spring to sell, we are going to see a more stable, balanced market in 2020 with higher supply and relatively good demand.

"Buyers are going to have a choice. We will see fewer multiple offers," she said. "We're going to see values soften a little bit and not a dramatic increase in market value. We may even see a little bit of a drop."

Baumgartner says if the market becomes more balanced, it will first affect the vacant land market. People will have more choice with the resale market and won't feel the pressure to have to build, especially with the expense to build new.

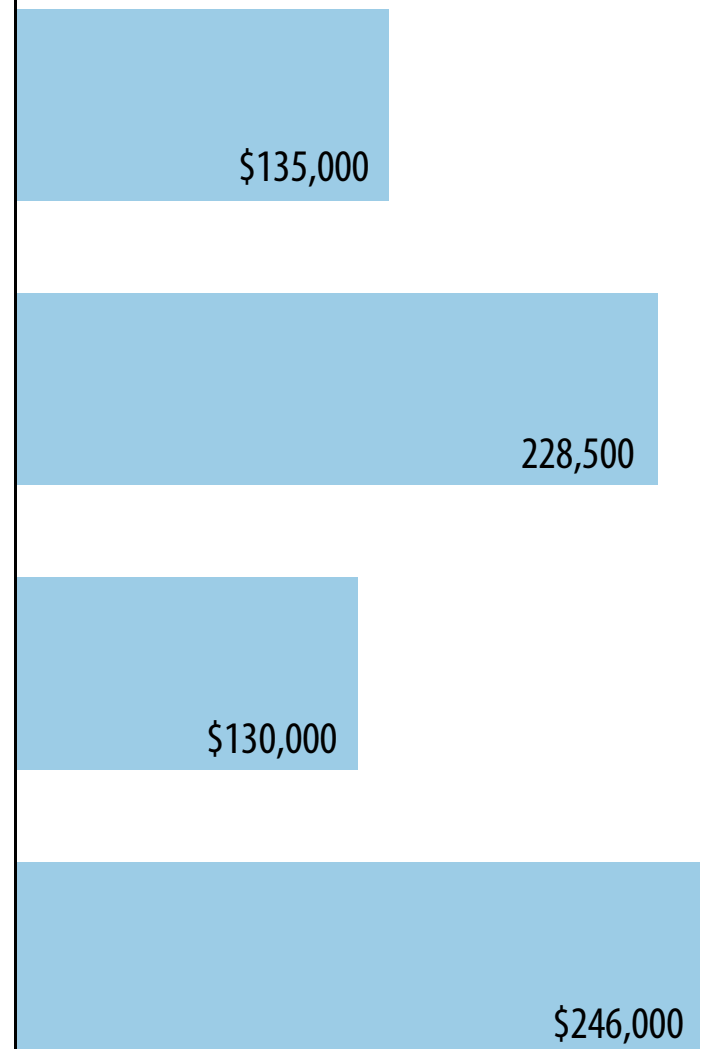
All the agents we spoke to agree: real estate goes in cycles – it always comes full circle, so after a rise in prices, there is some stabilization. Mercer doesn't see things dropping back to 2016 levels, however. "We are levelling out, but we won't see a big decrease."

The big lesson is, if you are thinking of listing, do it soon. As you get further into the spring, the more inventory there is – and more competition could put pressure on prices.

Although there might be some stabilization after a very strong three years, there's no reason to think that 2020 won't be a strong year for property in the Highlands.

PRICE OF VACANT WATERFRONT LAND

2016
2017
2018
2019



Real estate statistics supplied by the Trillium Team, based on information gathered from the Lakelands Association of Realtors for MLS listed properties in Haliburton County. For monthly up-to-date statistics, visit trilliumteam.ca.

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READY FOR Romance

With Valentine's Day here, there's no better time to spread a lil' romance. So, get ready to cuddle up — and cozy up at home. Follow Cupid + Justin's guide to home décor to start feelin' the love.

Dim the lights

We should all avoid bad lighting. Fact. Consider Mariah Carey and her well-documented aversion to elevator lighting: come on, she's not a diva, she simply knows what works best — and sticks to it. But if you don't possess a theatrical ring light — to show you at your dreamiest best — consider other options.

This in mind, it makes sense to appraise how and where you look best. Ensure your bedroom has lights that can be dimmed or use table lamps with soft shades to create gentle, flattering warmth.



Hearts and flowers

Nothing says Valentine's Day more than a love heart, and it doesn't take a lot of this bold motif to create impact. Add a couple of heart mugs to your breakfast tray, a single heart-shaped cushion on the bed or a paper heart banner across the front door to make a fun statement ... and let your partner know precisely how you feel.

Make more for less

It's not always about spending money — taking time to make things feel special really pays off. So, if you're sticking to the traditional fare of wine, chocolates and flowers, add a few inexpensive touches to amplify the moment. Rather than simply plonking everything down on the kitchen counter, set the scene: a bottle in a wine bucket with two glasses says, "let's enjoy some quality time." While you're at it, find a favourite photo of you and your partner and pop it in a cute wee frame to show you care. Details, right?

Similarly, chocolates, dainty cakes and fresh berries will look inviting when dressed on a wooden chopping board and served with mugs of hot chocolate. Put wrapped sweets and candies in mason jars to create a personalised mix that's totally right for your partner. And how 'bout blooms? Well, as much as flowers in a plastic-wrapped bunch are fine, make more of them by popping them in a new vase to add spectacle. Even grocery stores and supermarkets these days have interesting flowers and lovely glassware. It's down to you to marry them together!



Dress For dinner

Make Valentine's Day dining extra special by dressing your table for 'diner a deux'. Use placemats, napkins and wine glasses to spell out the romantic evening ahead. Prepare a favourite 'love songs' playlist, slip into your sexiest lounge wear or jammies, then make like Austin Powers and shake up a cocktail to get things going. Groovy, baby! Follow up with a snuggle in front of your favourite movie and you'll both be fired up for a great night at home.



The bad out of boudoir

A tidy, smartly dressed bedroom is essential to set the scene for romance, so make sure yours is up to scratch. Crisp white bedding, layers of yielding, squashy pillows, warming throws and tasteful artwork will help elicit a warm, welcoming space that you'll both love.

Think about it — if your bed is currently dressed with a Maple Leafs duvet and matching pillowcases, maybe it's time to swap it all out for something more romantic. Hmm ... unless, of course, you're the type of person who likes to shout GOAL whenever you score at home!

Spend on comfort and luxury and opt for high thread count cotton sheets, a goose-down duvet and feather pillows. Add a couple of stylish cushions and a coordinating throw and it'll appear you know a thing or two about getting it right in the bedroom.

Get rid of clutter and, while you're at it, lose the dirty laundry. Good storage is paramount if you're to successfully deal with clothing and clutter. And take a tip: remove 'multi function' from your bedroom. That means tidying away the computer desk and/or ironing board so the bed remains the focal point. By straightening up your bedroom, you (and your partner) will feel less 'burdened', without the ever-present reminders of impending jobs.

While you're at it, give bed linens, the sofa and your clothing a quick spritz with fragrance to create a sense of calm.

Big bubbles ... no troubles

Bathing and seduction go hand in hand, so add a splash of 'spa at home' magic this Valentine's and transform your bathroom with a shower curtain, new towels, new soaps, dreamy lotions and gently flickering scented candles. If your tub is big enough for two, add a dash of bath foam (to go with the bubbly, right?) and start splashing around. A day without Champagne, after all, is like a day without sunshine.

Spread the love

Spread good cheer by sending cards to your single friends, neighbours or family members to give them a nice surprise. We always sent cards to our mums to let them know just how much we loved them. If you're not in a relationship — and find Valentine's Day a drag — get your other single pals and family members together for a gathering and share quality time with those to whom you're closest. Come on: Valentine's Day, at the very least, should be another day to have fun and celebrate, right? And we're certainly feeling the love for that.



Scents and sensibility

In the world of gifting, scented candles are a perfect way to enhance the mood for love. Snuggle up with a cedar log candle or opt for orange blossom for its aphrodisiac qualities. Or perhaps rosemary to tempt relaxation and assist in energy balance and aura cleansing.

Come Unwind

Whether you're visiting the Haliburton Highlands or you have a home or cottage, there's never a shortage of things to do!

Relax and enjoy the adventure, sights, sounds and tastes of #MyHaliburtonHighlands

What's happening in FEBRUARY?

Dorset Snowball Winter Carnival – **14 & 15**

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Fire & Ice Tasting Event – **16**

Jazz at Rhubarb – **20 & 27**

Snowga – **22**

ON Snowmobile Oval Racers – **28 & 29**

Canada Rockz - **29**

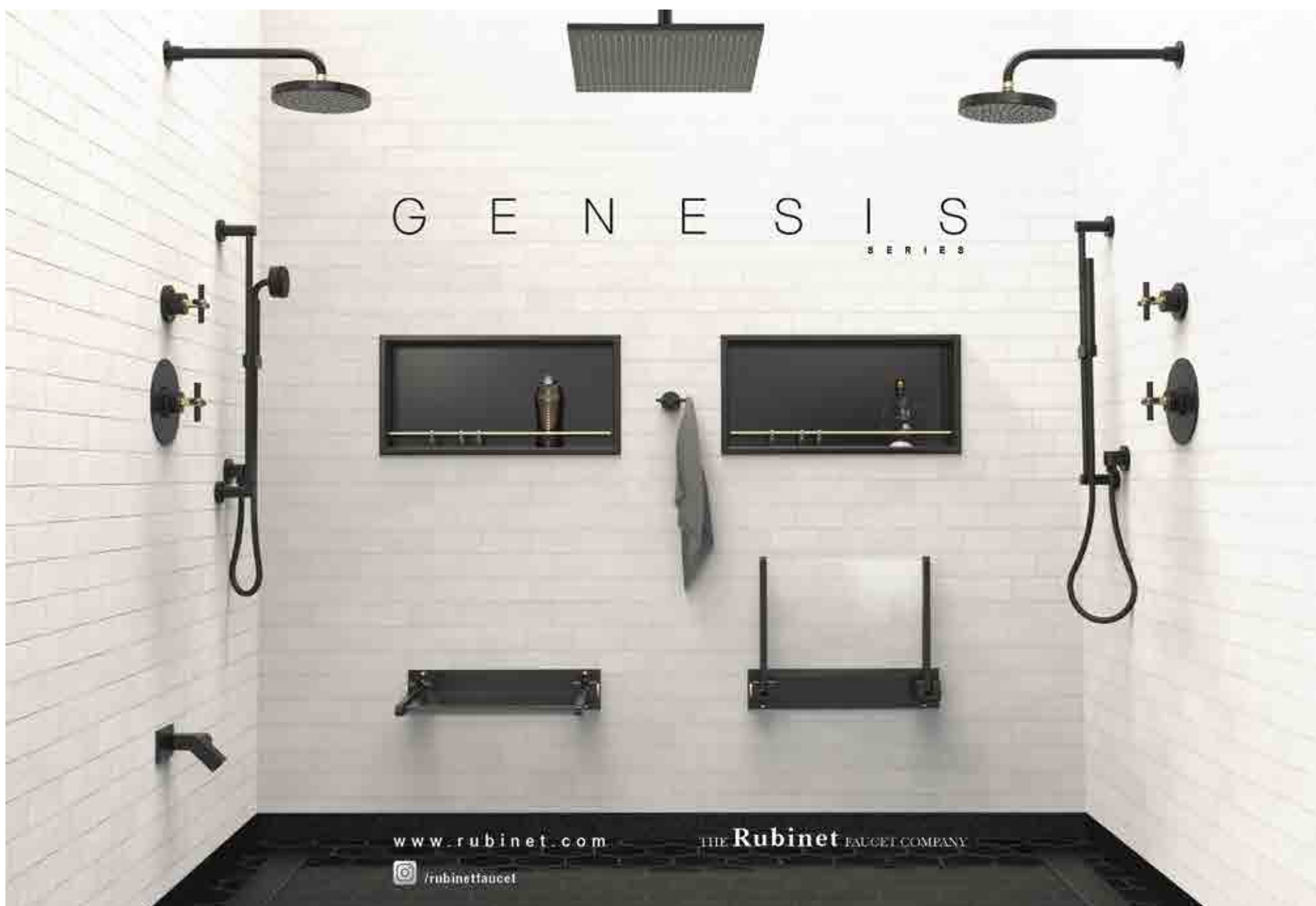
Ice Racing – *throughout Feb*

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For more details on these events and more, visit
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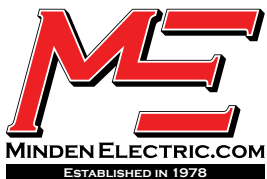
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We go on the road with one of Haliburton's cottage superheroes – battling ice and snow to keep waterfront homes safe all-year round.

Left: Norm Barry shovels the entrance to a cottage, watched by his dog, Jake.

DISASTER AVERTED!



You might not imagine your barbecue smashing through your cottage window during a winter storm – but it happened to one unfortunate person in the Haliburton Highlands.

And that's where the trouble begins. A broken window leads to heat escaping, which leads to pipes freezing, which leads to water damage, which leads to – perhaps – a wrecked cottage.

This is why many cottagers don't trust their beloved home to the elements during the winter – and indeed, many other times of the year. Instead, they get someone to check that all's A-OK at their escape by the lake.

Norm Barry has been checking cottages across Haliburton County for the past 11 years. He has around 75 homes and hot tubs under his care, most of which he visits every week. His job is to keep cottages safe – and sometimes his actions, and those of other cottage maintenance experts who drive around the county through snow and rain, save homeowners many thousands of dollars in repairs.

Heat and water

A typical visit starts with checking the heat's on and the water's off – a break in a pipe and the pump keeps pumping. Then doors and windows are checked to make sure they're secure.

"If you don't have your cottage checked and something happens with the heat source, the temperature goes down in the house and you have freezing, pipes break and you have thousands of dollars worth of damage," said Barry.

"Once a pipe breaks in the house, you have flooding and moisture. It's the moisture that causes mould. Once the mould is in, they have to start ripping stuff out. If that happens, you are into big money."

It's not just flying barbecues that cause the heat to fail, of course. An empty oil or propane tank (Barry checks them and can order more, if necessary), an electrical fault, smashed windows as the result of a break-and-enter (it happened to a cottage on his watch and they caught the culprit that night), even a bird flying through the glass.

Barry recommends setting the temperature at 55F (about 13C) when you're away, and then set a low-temperature alarm to go off at 47F (8C). That gives enough time for the heat to get turned back on – or the furnace to be repaired – before it gets critically cold.

Remote monitoring can often be accomplished via an app on your phone, but Barry prefers using a third-party specialist, who will give you (or your cottage check person) a call if something goes wrong. An alarm system might cost \$500–\$600 to install, then around \$20–\$40 per month for monitoring.

"I had 19 low temperature alarms last year, but we never lost a cottage," he said. He was up to seven to eight already by the end of this January.

Snow and more snow

The Haliburton Highlands wouldn't be the Haliburton Highlands without plenty of snow. Snowfall means plowing and shovelling – and sometimes getting the white stuff off the roof.

A plowed road and driveway means firefighters can get there, which, depending on your policy and your location, might be required for your insurance. A shovelled deck means the cottage looks lived in – and makes winter visits or a spring return easier.

Barry says older cottages should have their roofs shovelled once you get 4-feet of snow up there. When the spring rains freeze, that accumulation gets pretty heavy. Barry does his roof shovelling around February, which means one trip will usually cover the entire winter. But a shovel in December isn't unknown if the snow flies early and heavy.

Apart from broken pipes, roofs are another source of water problems. An ice back-up on the roof can get pushed under the shingles. Come spring, that ice melts straight into the house.

Floods aren't just winter and spring events, either. A solder joint can fail at any time, which means even summers aren't free from watery disasters.

Barry tells of one cottage on Kennis Lake that flooded into the main floor – the stereo amplifier was floating. The only way to solve it was to cut a hole in the floor so the water could drain.

Making claims

Nervous yet? While cottage checks provide peace of mind, insurance does too. Policies vary, but Barry says a well-documented cottage check could make things go easier in the event of a claim.

That can be the difference between hiring a professional and relying on the goodwill of neighbours, says Barry. Your friend next door might be checking everything's OK, but they might not be keeping the kind of records that can prove invaluable.

Andrew Hall, a broker with Floyd Hall Limited Insurance Brokers, says policies vary as to whether and how often a cottage should be checked. Some call for checks by a 'competent person.'

"This doesn't necessarily mean it has to be a business that checks your cottage, however the people or businesses that do this as their job know where to look and what to look for, and that could prevent a claim from occurring," said Hall.

The bottom line when it comes to insurance is read your policy wording or contact your broker. Local insurance brokers have a good grasp on the unique situation of properties in Haliburton County.

When the temperatures are warmer and you're down by the dock, keeping the cottage safe seems far from your mind.

"You've got a beautiful investment here so you really want to take care of it," said Barry.



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Grass Lake



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Wenona Lake



Looking for a quiet, calm and peaceful four season cottage or waterfront home? Look no further. This 3 BR, 3 bath immaculate cottage sits on a private lot. Large open concept living, excellent for hosting family gatherings. 125ft of frtg with stunning western views. **\$683,000**

Haliburton Lake



Meticulously cared for 3 BR, 2 bath year round home/cottage. Private lot perfect for children to play. 176 ft frtg. Beautiful sandy beach, dock and full sun. Bright open concept living. Fully finished lower level. Enjoy the stunning views of nature. Detached single garage. A property that can be enjoyed all year. **\$639,000**

Twelve Mile Lake



Offering a million-dollar view and spectacular sunsets! Bright open concept custom built 3 BR, 3 bath home. Floor to ceiling windows providing stunning lake views. Finished lower level. Cozy 3 season cedar screened in porch. 56 ft of Houston docking. Waterfront enjoyment without waterfront taxes. **\$569,969**

Long Lake



Choose to build your dream cottage on this stunning property overlooking Long Lake or renovate the existing building which includes 2 BR and 1 full bath. Extensive 650' of water frontage. Private seasonal access and beautifully wooded 54+/- acres provides ample privacy. Endless possibilities. **\$499,900**

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LAKESIDE LOG HOME



If you've ever wanted a log home on a three-lake chain, this could be it! This four-season, three-bedroom cottage on Maple Lake has a large wrap-around deck for summer parties, plus a screened-in porch area with lake views. There's also a sizeable insulated garage/workshop, with a loft, for your toys and for recreation.

Enjoy the easy access to this large, level lot from a municipal road. Plenty of fishing and boating with a shallow entry to the water. More info from Ken Barry, broker, at kenbarry.com. \$429,900.

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Gloria Carnochan

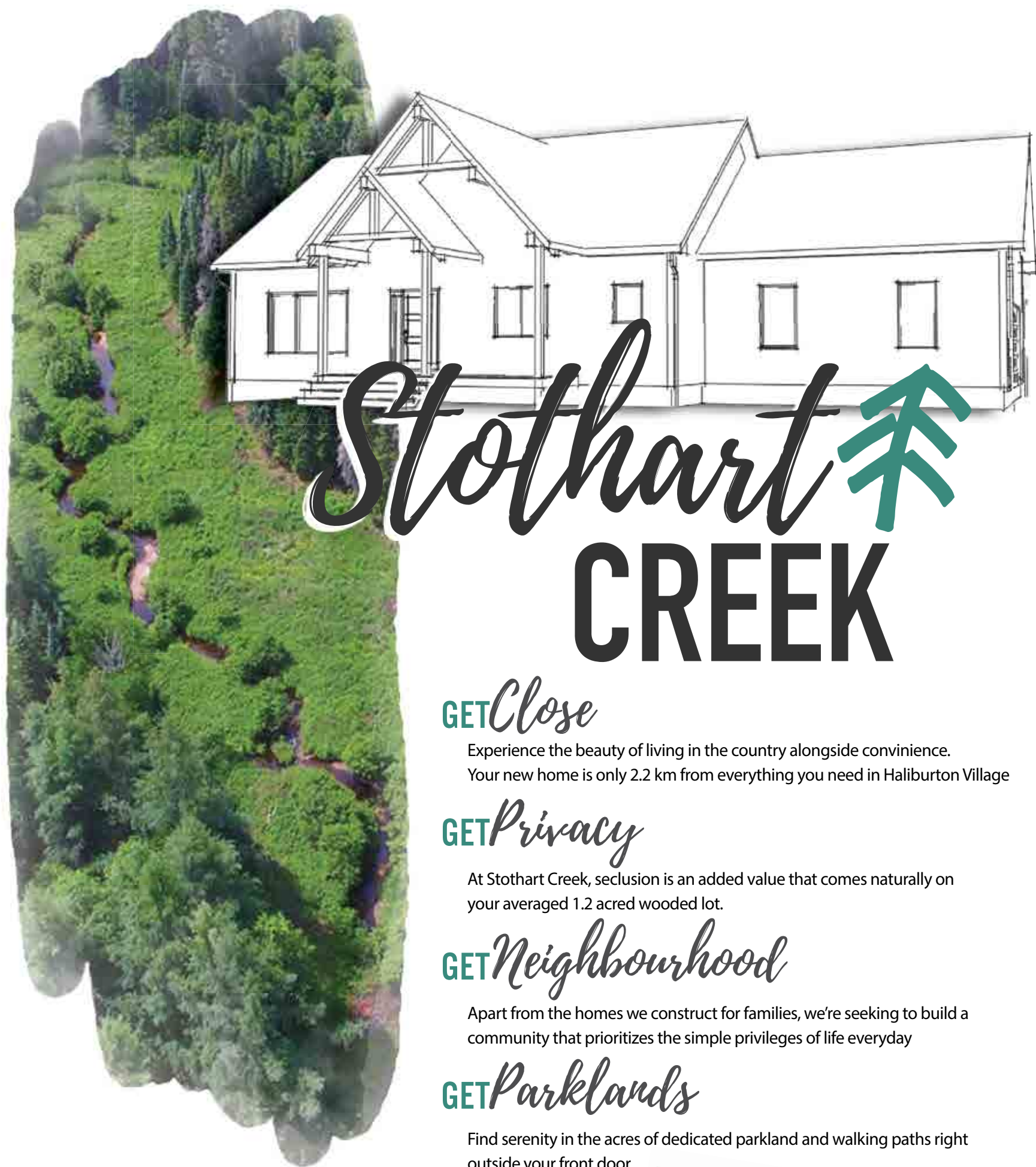
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