Beginner's Guide to: Catching Bass

Spring / Summer 2026

CottageTIPS
MAGAZINE

RENTING OUT THE COTTAGE:
IS IT WORTH IT?

PLUS

COTTAGE SUCCESSION PLANNING GUIDE

How To Photograph Hummingbirds

Choosing a Log Splitter for the Cottage

The Perfect Seasonal Salad

Boat Motor Troubleshooting

NOW WITH MORE TO *Explore*

FOR THE...

NOR COL
DOCK SOLUTIONS

- DOCK SECTIONS
- LOW PROFILE DOCKS
- BOAT LIFTS
- PERSONAL WATERCRAFT PORTS
- INDUSTRIAL OPTIONS
- DOCK ACCESSORIES

Proudly Serving Saskatchewan, Manitoba & NW Ontario

204-642-7064 ~ info@norcoldocks.com

Table of Contents

Preparing for the New Season

p8 A straightforward checklist to help new cottage owners start the season smoothly.

Renting Out the Cottage

p12 Key considerations, costs, and planning tips for owners who are thinking about renting their cottage.

Choosing a Log Splitter

p14 When you plan to use the cabin through the winter and need to split a lot of wood, the novelty of chopping it yourself wears off quickly.

Kathy's Kitchen: Seasonal Salad

p15 A fresh, easy summer recipe that adds colour and flavour to any cottage meal.

How to Photograph Hummingbirds

p16 A simple guide to capturing sharp, vibrant hummingbird photos from your deck or yard.

Bats in the Cottage

p18 What every cottage owner should know about preventing, removing, and safely managing bats in the cabin structure.

Boat Motor Troubleshooting

p22 Simple step-by-step checks that can help cottage owners diagnose and fix common boat motor issues.

Cottage Succession Guide

p24 A practical guide to passing down the family cottage.

Beginner's Guide to: Catching Bass

p26 Essential tips and techniques to help anglers successfully catch one of cottage country's most exciting fish.

FROM THE EDITOR

EDITOR
Andrew Walker

CONTRIBUTORS
Cottage Tips Staff
Kathy Walker

Graphic Design
Dynamite Design

ON THE WEB
CottageTips.com

COTTAGE TIPS MAGAZINE is published by Cottage Tips Media Corp.
116 Albert Street, Suite 300
Ottawa, ON K1P 5G3

EDITORIAL
Do you have an interesting story, cottage tip, or awesome recipe for the lake that you would like to share? Email us at editor@cottagetips.com

ADVERTISE
If you would like to advertise in Cottage Tips Magazine email sales@cottagetips.com

All rights reserved © 2026 by Cottage Tips Media Corp.

Printed in Canada

Welcome Back to the Cottage!

It's no surprise that demand for cottage properties continues to rise.

Families with kids want to find a safe and comfortable retreat that can serve as both a vacation property and an investment. At the same time, retirees are now selling condos they own south of the border and are using the funds to buy four-season cottages or to upgrade existing properties to create year-round abodes.

In many cases, people decide to rent out their new or updated cottage for part of the season to cover some expenses. Our article on entering the rental market is worth reading before deciding to give up some precious time at the lake.

Succession planning is another part of cottage ownership that requires careful consideration. The process should probably begin the day the cabin is purchased or built, and certainly needs to be addressed long before the moment arrives when the property is handed over to the kids. We have put together an extensive piece on the subject to help navigate the discussion.

New cottage owners often find out quite quickly that maintaining a lakeside property is a lot of work. Some chores, including splitting firewood, might appeal to a person's inner lumberjack, but the fun is often short-lived. With this in mind, the Cottage Tips team came up with a few points to think about when choosing a log splitter for the cabin.

Another surprise for newbies is how moody the older equipment can be, especially when it comes to a two-stroke boat motor. Not being able to get the motor going can be very frustrating, but there are a few simple things to check before giving up and taking the motor to the shop. Our tips for troubleshooting the boat motor are a good place to start.

Once the boat is working again, it is time to head out and catch a few fish. Most people target walleyes for a meal or muskies for a photo, but the humble smallmouth bass is also fun for the entire family to catch. Don't miss this issue's beginner's guide to catching these exciting fish.

To go along with the fish meal, cottagers can pick a few wild blueberries, raspberries, or even the tiny strawberries often found around the cabin to use in Kathy's seasonal salad recipe.

Some people simply prefer to spend their cottage time sitting on the deck and admiring the wildlife. For those who are cabin shutterbugs, the article on photographing hummingbirds might be of interest.

Whether it is on the lake, in the work shed, or behind the lens, the whole idea of being at the cottage is to spend time with the people we are closest to while relaxing in whatever way we see fit.

May your 2026 cottage season be the best one yet!

Andrew
editor@cottagetips.com

CANADIAN TIRE

KENORA'S OUTDOOR STORE

YOUR FOUR-SEASON, ALL WEATHER, ONE STOP SHOP

VISIT US IN STORE OR ONLINE TO SEE OUR NEW SELECTION!

HUNTING & FISHING

We now have a full hunting and fishing PRO Shop. Visit us for Kenora's best gun selection!

PATIO SETS & BBQ

Extensive display of patio furniture, barbeques, and everything you'll need to get ready for summer.

KITCHEN & GARDENING

Transform outdoor gatherings with our extensive kitchen & cookware and top-notch gardening tool selection.

CANADA'S GARAGE

We provide expert auto repair and maintenance services at our garage, with a courtesy shuttle.

807.468.3014

1229 HIGHWAY 17, KENORA, ON P9N 1L9 | CANADIANTIRE.CA

BUILT IN CANADA FOR CANADA
Arctic Spas
HOT TUBS, COLDTUBS, SAUNAS & MORE
SPA BOY
Automated saltwater care system
SCAN
WWW.ARCTICSPASMANITOBA.COM

LUXE FURNITURE COMPANY

YOUR PERFECT FURNITURE HAVEN

We make your shopping experience truly special, helping you find the perfect pieces for your home or cottage.

Shop indoor and outdoor furniture and accessories at Luxe Furniture Company.

120 McPhillips St., Winnipeg, MB | 204-779-2900 | LuxeFurniture.ca

Cottage Season Prep Tips for New Owners

By Andrew Walker

Cottage owners are always excited to arrive at the cabin for their first opening weekend. In order to start the season off smoothly, it is important to get all your ducks lined up before you hit the road.

INSURANCE

Fires and floods in recent years have been unfortunate reminders of the importance of putting the correct insurance policy in place for the lakeside property.

Take the time to read through the documents carefully and confirm the plan is complete. It is a good idea to talk to your insurance broker to make sure you are getting the right coverage from the insurance provider, according to your situation.

Bedroom or sunroom additions, new sheds and bunkies, and major renovations to kitchens, decks, and docks, must be documented to ensure they are covered.

Boats, ATVs, and other toys also need coverage. Sometimes they require a separate policy.

Finally, ensure the policy invoice has been paid on time. It is easy to forget to do this if the renewal reminder lands in your inbox well before it is due.

BOAT AND COTTAGE KEYS

In the rush and excitement of getting ready to head to the lake for the opening weekend it is easy to forget small items.

Keys for the boat, cabin, and sheds should be at the top of the checklist and kept in a safe place that guarantees they won't be forgotten when you walk out the door.

SURVIVAL SUPPLIES

Most people focus on organizing their clothes, computers, fishing gear, food, and drinks when getting ready to head to the lake for the first weekend. These items are certainly important, but batteries, toilet paper, tools, matches, fuel, flashlights, and bug spray are also essential. Boring stuff is easy to forget. Having these items handy, however, can mean the difference between a great opening weekend and one that is uncomfortable.

Transport Canada now requires Pleasure Craft Licences to be renewed every five years. If you own a boat, this needs to be kept up to date.

LICENCES AND PERMITS

If you haven't been out on the water for several months, check to make sure your fishing licence is valid. Many people live in one province, but own a cottage in another one, and might not remember they need to have multiple licences. You don't want to get fined on the walleye opener weekend for having an expired permit.

In addition, Transport Canada now requires Pleasure Craft Licences to be renewed every five years. If you own a boat, this needs to be kept up to date. Finally, anyone who drives the boat, regardless of ownership, must have a Pleasure Craft Operator Card.

These are just a few of the things to consider when getting organized for the cottage opening adventure. They aren't always top of mind, but being prepared before you head to the lake makes a big difference on how smoothly the season starts.

KD EXCAVATING LTD

LAND CLEARING
GRADING
DEMOLITION
HAULING
SEPTIC FIELDS
RETAINING WALLS

LET'S TALK DIRT

807-444-5252

KENORA LAKE OF THE WOODS SIOUX NARROWS

RANCH | BIG RANCH | URBAN | PLATINUM | GREENHOUSE | LOW BARN
HIGH BARN | COTTAGE | CHICKEN COOP | COVERED DECK SHEDS

HORIZON

STORAGE SHEDS

LOCALLY OWNED FAMILY OPERATED

VISIT US ONLINE

204-738-3065

Renting Out the Cottage

By Cottage Tips Staff

Renting out the cottage for a few weeks every summer can generate cash to cover rising expenses. The decision isn't a slam dunk, however, as careful consideration and planning are required before giving people the cottage keys.

REASONS TO RENT OUT THE COTTAGE

Investors are increasingly buying cottages as part of a broader strategy to build wealth. Recreational properties tend to rise in value over time and are a good option to diversify assets.

Young families who want to own a cottage, but don't have the finances to maintain two properties, often buy a cottage with a plan to rent it out to pay mortgage expenses.

In other cases, people who already own a cottage might face an unexpected rise in costs, or a reduction in income, that requires a creative solution to avoid selling the cabin.

Owners who are planning to sell their cottage at some point in the near future might rent it out for a few weeks as a strategy to find potential buyers for a private sale.

Regardless of the reason for becoming a cottage landlord, it is important to plan properly and discuss the decision with the entire family before taking the plunge.

WHO SHOULD YOU RENT TO?

The last thing you want to deal with at your cottage is a renter who completely trashes the place. After all, the cabin is your retreat from hectic city life. It shouldn't be the cause of more stress.

Extended Family

When you decide to make the cottage available for rent, don't be shy about considering this crowd. Extended family can be a good option for finding renters, as long as you have the right relationship.

Friends of Neighbours

Word of mouth is often the best and cheapest way to find renters for the cabin. Let your neighbours at the lake know that you plan to rent out the cottage. If they are uncomfortable with the idea of strangers being at your cottage they might do the work for you and find someone they know and trust who would be interested in renting your cabin.

That being said, it is important to consider the type of visitors they normally host, before making the suggestion.

Couples

Renting to a couple without kids might be the best option if you have a small cottage or cabin. Couples are often looking for a quiet place to get away for a holiday and are unlikely to cause grief for you or your cottage neighbours.

Families

Small families can be perfect renters if your cottage suits their needs. Safety for children is always a concern, so be sure to fully inform them of key points of interest. With a bit of luck, you can find reliable families that will rent from you for years.

Groups

If you own a large cottage, you have to be wary of big groups. You are better off trying to rent to affluent families who can afford to pay more, rather than to a group of 20 who are looking for the cheapest cost per person.

WILL YOU MAKE ANY MONEY?

Additional financial outlays need to be considered when determining if you should rent out your cottage. Taking some time to run through the numbers is important, as you might decide the net gains are not worth the trouble.

Cleaning Costs

Someone has to clean the cottage before your guests arrive and after they leave. Whether you pay a cleaner or you make an extra trip yourself, the expenses have to be covered.

Advertising

Newspaper ads and online listings can become expensive if you don't get your place booked quickly.

Maintenance and Repair

There is always a risk that things will get broken when people who are not normal cottagers go to a lakeside property, even if they are careful.

Water systems and toilet systems require special attention. Boats can hit rocks. Games get misused. Sometimes people aren't familiar with operating equipment with two-stroke engines that require mixed fuel. Even if you have the perfect guests, there will be added wear and tear on your cottage furniture, equipment, and appliances.

Utilities

Propane, electricity, firewood, water, and internet access all have to be provided and paid for by someone. Most guests will want these costs included in the rental price.

Insurance

You have to let your insurance company know that you plan to rent out the cottage. There may be extra fees added to your policy to cover increased liability, damage, and theft risks.

Agent Fees

You can hire a third party to look after all of the work related to renting your cottage. These services are not cheap, but could be worth the convenience.

Your Time

Trying to find reliable people to rent your cabin can eat up a lot of your time. Advertising, responding to questions, getting deposits, giving directions, cleaning up, and meeting people at the cottage all require hours of commitment. Remember, time is money.

Price Limits

There is a limit to how much you will be able to charge for your property. This depends on the location, size, and features of your cottage, as well as the rates charged in the area.

THE BOTTOM LINE

Renting out a cottage can be financially helpful and manageable when planned properly. Clear expectations, careful screening, realistic pricing, and thoughtful scheduling will go a long way to ensuring the process is a success.

Choosing a Log Splitter for the Cottage

By Cottage Tips Staff

Cutting wood with a maul or an axe is only fun for the first few logs. When you plan to use the cabin through the winter and need to split a lot of wood, the novelty of chopping it yourself wears off quickly. A good log splitter can save time and energy.

Log splitter types and sizes

The size and power of the wood splitter that is needed for a cottage depends on the type and diameter of the trees, the volume of wood you need to split, and whether your cottage is along a road. Access to electricity is also a consideration.

When you have a forest on your cottage lot, it is common to find dead trees that have trunk diameters of up to 12 inches. These are easy to split after cutting them into logs using your chainsaw. In this situation, a basic log splitter is likely all you require.

On the other hand, if you are splitting green (not dried out) hardwood logs with larger diameters or plan to burn a lot of wood regularly throughout the year, it might make sense to get a log splitter that is faster and more powerful.

Difference between hardwood and softwood trees

Softwood trees, including poplar, aspen, spruce, pine, and hemlock are easier to split than hardwoods, such as oak, ash, beech, birch, and maple. When the logs are larger, an entry-level splitter might not have the power needed to get through the hardwoods, especially if the wood is not completely dry.

Log splitter tonnage

The tonnage of a log splitter refers to the amount of power the machine produces to split the logs.

An entry-level splitter would be in the four-ton or five-ton range and is normally electric. It uses hydraulic pressure to split the log. This type of log splitter is probably all you would require for basic needs at a cottage. The machine is easy to move around and can be plugged into the outlet at the cabin or into a generator, if you don't have electricity.

In situations where you have large hardwood trees and need to split high volumes of wood, it makes sense to buy or rent a unit that is a bit more powerful, maybe in the nine-ton range.

As the power of the log splitter increases, so does the weight. Large splitters also come with a variety of options, are more expensive, and typically have gas engines. They are built as horizontal or vertical splitters and can split much larger and heavier logs of all types. The machines in this category are normally fitted with a trailer hitch, so they can be towed.

Buy or rent a log splitter that suits your situation. A machine that is too small will leave you frustrated. One that is too large is probably a waste of money.

Safety

Log splitters have safety features, but you still need to be careful. All log splitters are powerful and can do real damage to fingers and other body parts if not used properly.

Always wear safety glasses, work gloves, and work boots with steel toes when splitting wood. In addition, work in an open area and make sure that no spectators are standing near the machine while you are splitting the wood. Logs sometimes fly off the sides of the splitter and can cause serious damage.

Kathy's Cottage Kitchen:
Wildberry Salad

Adding seasonal berries, mandarin oranges, and almonds to your salad is a tasty way to impress your family and guests at the cottage. This salad is simple to prepare, goes well with any meal, and lends itself to a wide range of variations.

INGREDIENTS

1 head of red leaf lettuce

1 spring mix of specialty lettuce (quart size found in any produce dept.)

1 pint of fresh blueberries

1 pint of fresh raspberries or blackberries or strawberries

1 can of whole segment mandarin oranges

1 generous serving of sliced almonds

1 bottle of poppy seed dressing or raspberry vinaigrette dressing

HOW TO PREPARE THE SALAD

Wash and dry the lettuce.

Wash and prepare the fruit.

Mix the lettuce and fruit in a large bowl.

Add the sliced almonds on top.

To make this into a meal you can barbecue some chicken breasts and serve the chicken in strips over the salad in a bowl or on a plate.

SPECIAL TIPS:

Dried cranberries are a great addition or substitute when fresh berries are not available. Apples, walnuts, or mangoes can also be used to make different versions of this salad. You can even throw in a bit of goat cheese. Remember, the cabin is the perfect place to experiment with summer recipes!

Preparation Time: 20 minutes
Serves: up to 4 people

How to Photograph Hummingbirds

By Cottage Tips Staff

Hummingbirds make an impressive journey every spring, traveling from Mexico and Central America to their nesting sites in the forests that surround the cottage.

The little birds provide hours of entertainment, and most people are content to sit back with a coffee or cool drink and simply admire the tiny wonders as they go about their business.

For those of us who like to indulge in a bit of amateur wildlife photography, the cottage also offers an ideal setting to take pictures of these fascinating creatures.

Getting the perfect shot of a hummingbird, however, requires a touch of know-how, some careful planning, and a lot of patience. Fortunately, hummingbirds are not shy and will stay near the cabin for the entire summer.

Tripod

Taking photos of hummingbirds at the cottage is a perfect opportunity to use the old tripod. Shaky hands will ruin the photo if you try to shoot without using this helpful stabilizing device. If the tripod isn't available, try to use a stack of boxes, or a picnic table.

Remote Control

Use a remote control to take the picture. Avoiding camera movements caused by pressing your finger on the shutter-release button can be the difference between a perfect picture and another file for the garbage bin.

Burst Mode

Take hundreds of shots. The beauty of the digital SLR camera is the ability to take endless photos in search of the perfect one. Burst away!

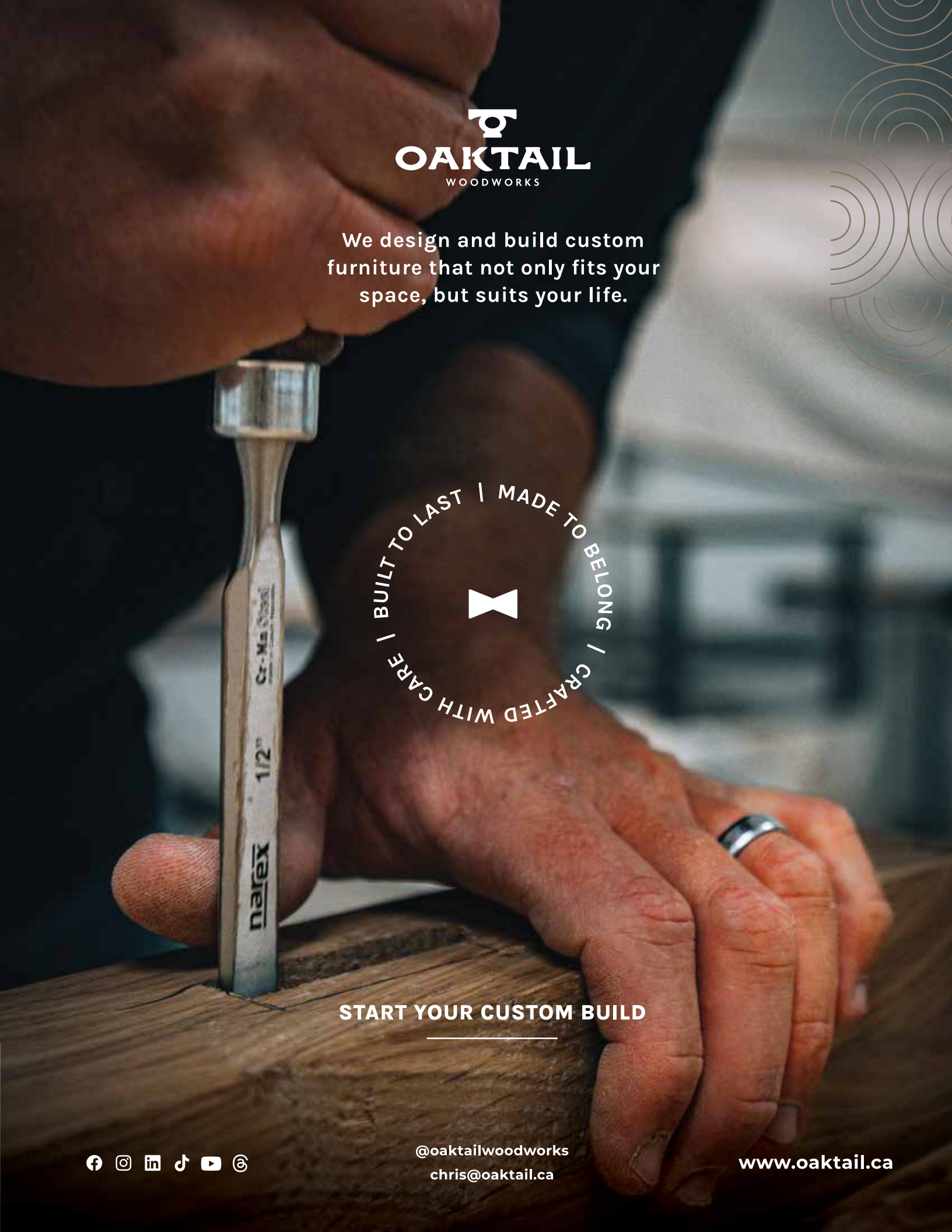
Shutter Speed

Adjust the shutter speed on your camera. The auto setting is usually not fast enough. There is no secret recipe in this situation. You just have to gradually increase the shutter speed until you get the shot you want. Remember to balance the exposure with the corresponding changes to your aperture and ISO settings.

Sunlight

A sunny day is preferable to catch the brilliant colours on the tiny feathers of the hummingbirds. Experiment with different times of the day to see when you get the best results.

Happy shooting!


OAKTAIL
WOODWORKS
We design and build custom furniture that not only fits your space, but suits your life.
BUILT TO LAST | MADE TO BELONG | CRAFTED WITH CARE |
START YOUR CUSTOM BUILD
@oaktailwoodworks
chris@oaktail.ca
www.oaktail.ca

Bats in the Cottage: What Should You Do?

By Cottage Tips Staff

Bats are fun to watch at dusk and are useful for controlling insects around the cabin. When they decide to move into the building, however, bats become a big problem. They make a mess, are noisy and can carry diseases.

BAT HABITAT

Bats need to spend the day in a very warm place that is safe from predators. When all the available options are considered, an insulated cabin roof or cottage attic that receives a lot of sunshine throughout the day is an ideal spot. Most cottages and cabins only see weekend use and are located near the water. For a bat, this is a dream location. The cabin is safe, generally quiet, and situated close to the breeding ground of its favourite meal.

WHEN BATS MOVE INTO THE COTTAGE

Getting rid of a bat colony once it is established inside the structure of the cottage is tricky business. Cleaning up after the bats are gone is a different issue altogether.

In the spring, female bats gather in colonies to give birth to their offspring. These colonies can range in size from a dozen to hundreds. The babies are not able to fly until the end of July or early August.

If you are unfortunate enough to have bats in your cottage you must be careful.

HISTOPLASMOSIS AND RABIES

Bats make a terrible mess. The droppings, called guano, can be a severe health risk. Histoplasmosis is a respiratory disease caused by inhaling the spores of a fungus that can grow on the bat guano in certain conditions. Bats can also carry rabies, which must be treated immediately after a bite. Bat bites are dangerous because they are very small and difficult to detect.

GETTING BATS OUT OF THE COTTAGE

Sealing the opening where the bats are entering the cabin might seem like the obvious solution, but you have to do it at the right time. If this is done before the end of the summer it will only trap the animals in the attic. The adult mother bats will then search for another exit, usually into the living area of the cottage, increasing the risk of a bite. The young bats will then die and foul up the structure.

Anyone who has experienced the challenge of trying to catch bats inside the cottage using a fishing net knows that this is a situation to avoid, if at all possible.

The best solution is to install a one-way exit for the bats in late August. At this point in the season all the young bats should be able to fly. The exit can be made using a strip of mesh screen that is stapled over the hole and runs about 12 inches along the side of the cottage. The bats will be able to wiggle their way out at dusk but can't get back in when they finish feeding. Over the course of the following week, all of the bats should be gone.

Once you are reasonably sure all the bats are out, seal up the hole during the fall closing weekend.

To keep the bats in the area, but away from the cabin, put up a bat house on a pole the following spring. Choose a spot that will ideally receive a minimum of eight hours of sun exposure during the day. The pole should be at least 20 feet high.

WHAT TO DO IF A BAT IS INSIDE THE COTTAGE

If you find a bat inside the cottage living area, especially in rooms where children are sleeping, try to capture the bat using a net and thick leather gloves and take it to the local health unit to be tested for rabies.

It is also advisable to immediately visit your doctor or local hospital to determine if your family members should get the required rabies shots.

RESIDENTIAL ELEVATORS

WHEELCHAIR ACCESSIBLE LIFTS

INCLINE & VERTICAL PLATFORM LIFTS

Gower

Electric & Elevator Services Ltd.

GowerElectricAndElevator.com | 204-512-0801

No septic?

Modern and environmentally friendly toilet solutions

Contact Ray Summers
(204) 295-6787
rdsummers@blackrocksec.com
blackrocksec.com

BLACK ROCK
Cottage Solutions

Cinderella
Incineration Toilets

The Best Alternative to Composting Toilets!

The Cinderella incineration toilet is an easy to use, easy to install plumbing-free solution. Just like being at home.

- No waste handling, only one teacup of ash after one week of use by four people
- Safe for children
- High capacity | 4 visits per hour
- No odour
- No frost protection needed
- Water supply & drainage connects not required
- Requires little space
- Electric and propane models available

Ask about
FREE DELIVERY

Visit Us Online

PINE VIEW BUILDINGS INC

Locally Owned, Service Driven

Experience the Pine View ***difference***—
from your first call to expert delivery.

www.pineviewbuildings.ca
(204) 930-3330

Locations across
MB & NW Ontario!

Backed by our **5 Year Fix-It-All Warranty** for total peace of mind.

Boat Motor Troubleshooting

By Cottage Tips Staff

Few things are more frustrating for cottage owners than a boat that won't start. Boat motors have a lot of parts that can malfunction, but there are some simple things to check when trouble first arises. Most of the time you can solve a basic issue yourself and avoid the inconvenience and expense of taking the motor to a repair shop.

Spark Plugs Won't Fire

1. Check the battery connections. A loose cable or some rust on the terminal can block the electrical circuit from being completed.

2. Check the battery charge. A battery that hasn't been used for some time might not have enough of a charge to start the motor. This is a common occurrence when the battery is old, or is used to power the water pump while the boat sits at the dock.

3. Check the spark plug connections. These are the clips that connect to the top of the spark plugs. If one is loose or detached, the spark plug won't fire.

4. Remove and check the spark plugs. Clean the spark plug points with a piece of sandpaper to remove any rust or grime that might have accumulated. Re-install the plugs and try to start the motor.

5. Replace the spark plugs with new ones. It may be the case that the spark plug is no longer working. Being proactive and changing the spark plugs every year or two, depending on how often you use the boat, is one way to avoid this situation.

Motor Will Spark But Won't Start

1. Check the fuel line. It must be connected firmly to both the tank and motor. If you are using a portable fuel tank, make sure the fuel line is installed to move the fuel in the correct direction. The arrow on the prime bulb should point towards the motor.

2. Check the fuel tank. The vent on the top of an external tank must be open to allow air to enter the tank.

3. Prime the fuel line. This brings fuel to the motor so that the combustion can occur to get the motor started and to draw the fuel from the tank.

4. Check the choke lever. Pulling the choke out will close the plate that allows the air into the carburetor. The resulting increased fuel-to-air mixture improves starting conditions. Once the motor starts, remember to push the choke lever back.

Motor Will Start But Quits

1. Check the fuel tank. An empty tank or a tank that is almost empty can cause this to occur. Fill the tank with fresh fuel. Make sure the fuel has the correct oil-to-gas mixture if you are using a two-stroke motor.

2. Check the choke. The choke lever must be pushed back in once the motor starts to allow air to flow into the carburetor.

3. Check for water in the fuel tank. Condensation will form in the tank over time. When water gets mixed with the fuel it will inhibit the operation of the motor.

How To Get Water Out Of The Fuel Tank

Using a hand siphon or a pump, remove the fuel from the tank and put it into a clear plastic jug. Let the old fuel sit for 20 minutes. The water will settle to the bottom. Carefully pour the clean fuel back out of the plastic jug, leaving only the settled water. Put the water-free fuel back into the tank, or keep it aside for other equipment. It is best to start with fresh fuel, if you have it available.

Ditch the steps. Ride in style.

Our business is your leisure

SERVING NORTHWESTERN ONTARIO & MANITOBA FOR OVER 40 YEARS

DOCKS & LIFTS UNLIMITED INC.

IN-HOUSE PIPE PILE & HELICAL PILE DRILLING

807 547 4444 | 1940 HWY 17 W, KENORA | info@dockandlifts.ca

docksandlifts.ca

Cottage Finance: Succession Planning

By Andrew Walker

Handing down the cottage can be a stressful task for owners. Strong emotional attachments and uneven finances often clash to cause family tensions.

INVOLVE STAKEHOLDERS EARLY

Estate planning for the cottage should involve all stakeholders right from the beginning of the process. If parents plan to hand the cottage down instead of selling it, all the cottage succession details have to be defined ahead of time.

This requires organizing a family meeting. No one likes to have the cottage succession conversation, but the parents and all of the children have to meet together to iron out a plan for addressing capital gains taxes, ownership, usage, and maintenance costs.

Some tough questions have to be asked, and they all need to be answered before the parents set the terms in their plan for the estate.

CAPITAL GAINS TAXES

A cottage that has been in the family for a long time could trigger a significant capital gains tax when the property changes ownership.

Deeming the cottage as the principal residence of the owners while they are still alive is one way to avoid placing the tax burden on the estate. This option may not always be feasible or beneficial.

If the cottage remains an investment property it will trigger a capital gains charge on disposition. Either the estate or the children have to make an arrangement to cover this tax. It may be possible to take out a life insurance policy that will pay enough to cover the expense. The children or the parents can pay the premiums.

RESERVE FOR CAPITAL GAINS

One trick to spread out the capital gains tax is to sell the property to the children now and have them pay for it by issuing promissory notes. If the parents don't plan on collecting the money, they can forgive the notes in their will. The advantage of this option is that it allows the parents or the kids to pay the capital gains based on the current value of the cottage. Also, if the sale is set up correctly, the owners can claim a capital gains reserve and the taxes could be paid over a period of five years. A tax expert would have to set this up.

GIFT THE COTTAGE TO CHILDREN

Parents can also "gift" the cottage to their kids now to avoid paying tax on any future gains in the cabin's value. This option triggers capital gains at the current value of the cottage and the taxes on those gains have to be paid in the tax year the property is gifted.

In this situation it is important to ask the estate lawyer to set up a usage agreement that says the parents have the right to continue using the cottage even though they have given it to the kids.

COTTAGE OWNERSHIP OPTIONS

It is important to evaluate all of the available options for dealing with the cottage in the estate.

SELL THE COTTAGE

In the end, selling the cottage might actually be the best solution. Someone is likely to be unhappy, but once the nostalgia passes, this is often the wisest choice for the family.

SPLIT THE PROPERTY

If the cottage property is large enough it may be possible to legally divide it into separate lots. Depending on the size of the property and its location, the process to get this done could be lengthy and costly, so it would be best to fully examine the possibilities well ahead of time.

HAND DOWN THE COTTAGE

In most cases, the existing property gets handed down to the children and they become part owners according to the wishes of the parents. This, in theory, should be a simple process, but it is often the most complicated option.

Attention must be paid to how the new ownership of the cottage is structured when it gets passed to the children. The original property owners should also consider the ownership path beyond their kids. If they aren't careful, the family cottage could end up being owned by a different family than originally intended.

CO-OWNERSHIP

Co-ownership means the portion of the cottage that is owned by each person gets passed on according to that person's individual will.

JOINT OWNERSHIP

Joint ownership means the entire ownership stake of a person who dies passes directly to the other joint owners.

CORPORATION

Another ownership option is to put the cottage under the control of a non-profit corporation. In the case of a big family, this may be the way to go.

CO-OWNERSHIP AND JOINT OWNERSHIP AGREEMENTS

The more detailed the ownership plan is from the outset, the less likely it is that the family will run into disagreements down the road.

USAGE OF THE COTTAGE PROPERTY

A schedule should be created to divide the use of the cottage amongst the different owners. The rules of the game should be thorough and formalized in writing.

Each person should have private time to use the cottage. It is best to divide the weeks out individually and then let groups decide if they want to be together later.

Specify if time-slot trades are allowed or if drop-ins are acceptable.

RENTERS AND GUESTS

Someone might want to rent out the cabin instead of using it. If this is going to be a problem, it is best to set the rules down in writing ahead of time.

CABIN MAINTENANCE

Planning for maintenance costs is critical to a happy co-existence. Again, the rules must be clearly defined.

The cottage costs can be shared equally or split depending on the amount of time each person will use the property. Not everyone will have the same financial means, so someone can potentially be the handyman in lieu of paying cash.

The estate might also set up a trust to pay all the costs. This works well when everyone uses the cottage equally.

Future upgrades and additions to the cottage should also be agreed upon when setting out the cottage ownership terms in the will. It is much easier to deal with these issues when they are covered in the succession plan, rather than trying to work them out later.

BUYOUT AGREEMENT

In the unfortunate event that someone stops paying for the upkeep of the cottage, the succession plan should outline what will be done. This can be an ugly situation, so it is best to be clear right from the start. For example, it could be set up to trigger a buyout by the other owners.

A buyout agreement should be arranged so that any sibling who decides to get out must sell to the other siblings. The means for determining the price must be clearly stated.

THE BOTTOM LINE

Succession planning for the cabin is a delicate process. When done properly, however, the family cottage can be handed down in a structured way that works well for everyone involved.

Beginner's Guide to:
Catching Smallmouth Bass

By Andrew Walker

Smallmouth bass, otherwise known as smallies or bronzebacks, might just be the most exciting fish to catch in the lakes and rivers of cottage country. Famous for their strength and fighting ability, smallmouth bass will often leap clear out of the water in an effort to dislodge the hook. Smallies longer than 20 inches and heavier than four pounds are regular catches in some areas.

THE GEAR YOU NEED

Reliable beginner equipment would be a six-foot, light-to-medium action rod and spinning reel combination with six-pound line. In areas where there is a high risk of the fish heading into underwater cover, such as submerged trees, it might be better to go with slightly heavier line.

Popular lures include jig heads with rubber tails, spinner baits, imitation minnows, and diving crank baits.

Live bait is also effective. Common choices include dew worms (night crawlers), crayfish, minnows, and leeches.

WHERE DO YOU FIND SMALLMOUTH BASS?

Shortly after the spawning season, in early summer, smallmouth bass will be closer to shore. They often move to deeper water in July and August.

The best water temperature for smallmouth bass, according to the Ontario MNR, is about 24 degrees Celsius (75 degrees Fahrenheit). Other experts indicate a preference that is a bit cooler, leaning towards 21 degrees Celsius (70 degrees Fahrenheit).

Anglers should seek out fishing spots with clear, fast-moving water. Smallmouth bass often hang out near narrow points in a river where the bottom is rocky.

Smallies are regularly encountered in groups. If you find one, there are likely others in the same location.

HOW TO CATCH SMALLMOUTH BASS?

In conditions where the water is deep, use diving crankbaits to cover a larger area in search of the fish. Once you know where the fish are, jig heads tipped with live bait, such as dew worms or leeches, can be effective when bounced along the bottom. Smallmouth bass will also hit a jig with a rubber tail.

Shallow water conditions are ideal for spinnerbaits using a medium-to-fast retrieve. In the early summer smallmouth bass are quite aggressive and will even hit topwater lures.

Casting a fat dew worm with little or no weight and using very light line also works well. Try to let the bait rise and sink as you reel it back to shore or the boat. The fish will often bite when the bait is falling. This technique is especially effective in areas with lots of rocks that will cause larger sinkers or jig heads to get snagged.

A bass has a tough mouth, so it is important to set the hook firmly when the fish takes the bait. Smallies are famous for leaping out of the water when hooked, and a hook that has not been set properly will often shake loose.

LANDING A SMALLMOUTH BASS

It is always best to have a net handy when fishing for smallmouth bass. They are fast, very strong for their size, and tend to dart away when they realize they are in trouble.

Interesting fact

Populations of smallmouth bass in many northern lakes and rivers are not native to the area. They are viewed by many anglers as being invasive, competing with other preferred fish, including walleyes. According to a number of reports, smallmouth bass arrived to these watersheds when the railway lines were being built. Avid anglers apparently brought the bass to stock the newly accessible locations, where the fish thrived.

Smallmouth bass do not have sharp teeth like a walleye, pike, or muskie, so you can grab the fish by the lower lip when removing the hook.

LARGEMOUTH OR SMALLMOUTH?

How do you tell the difference between a largemouth bass and a smallmouth bass?

In areas where both largemouth and smallmouth bass are present, it may be difficult for a beginner angler to tell which species is on the line, especially with mid-sized fish.

The easiest way to tell the difference between a largemouth and a smallmouth is to look at the lower jaw, which extends beyond the eye on a largemouth bass, but does not go that far in the case of a smallmouth bass.

Smallmouth bass also tend to have a pattern of darker lines that run vertical, whereas largemouth bass often have a line that runs horizontally along the side of the fish.

Colour and pattern distinctions can vary from region to region, so the markings may be less obvious in some cases.

THE BOTTOM LINE

A smallmouth bass is often viewed as an annoying fish that takes bait meant for a walleye, but smallies probably deserve more respect. They are pound-for-pound the best fighters among the fish commonly caught by cottagers. Some people also claim that this fish tastes great.

ADVERTISERS

BUILDERS, SUNROOMS, TIMBERFRAMES		
Cornerstone Timberframes	204-377-5000	cornerstonetimberframes.com
EnerSIP	204-427-3635	enersip.com
Pine Creek Homes	204-654-9888	pinecreek.ca
Sunspace Sunrooms	204-213-1114	sunspaceldb.ca
Toews Timberframes	204-381-1851	toewstimberframes.ca
Oaken Builders	204-712-6386	oakenbuilders.ca
CDC Phantom Screens	204-888-3325	canadiandeckcompany.com
Prairie Timberframes	204-381-2706	prairietimberframes.ca
Oak Star Cottage Service	204-380-2435	oakstarservices.ca
Hillside Custom	204-326-1582	hillsidecustom.ca
Northfolk Construction	204-228-4642	northfolkconstruction.ca
Lakeland Log and Timber	306-982-3251	lakelandlogandtimber.com
DOCKS, LIFTS, TRAMS, ELEVATORS		
Lakeside Enterprises	204-369-5354	lakesideenterprises.ca
Canada Docks	204-786-3881	canadadocks.ca
Gower Electric and Elevator	204-512-0801	gowerelectricandelevator.com
Nor Col Docks	204-642-7064	norcoldocks.com
Docks and Lifts	807-547-4444	docksandlifts.ca
Seaco Marine	204-783-4450	seacomarine.com
Whitemouth Docks	204-348-2269	whitemouthdocksinc.ca
RPL Docks and Lifts	204-233-7065	rpldocksandlifts.com
Great Canadian Docks	807-235-5999	gcdocks.ca
Elevate Accessibility	204-504-0618	elevateaccessibility.ca
SHEDS, BUNKIES, GARAGE		
Horizon Sheds	204-738-3065	horizonstoragesheds.com
Meridian Builders	204-327-6511	meridianbuildsinc.com
Pine View Buildings	204-390-3330	pineviewbuildings.ca
Eastmount Coatings	431-277-9214	eastmountcoatings.com
Creative Door Services	204-813-9872	creativedoor.com
Artspan	204-331-1800	artspaninc.com
Sunset Log Bunkies	807-466-7399	sunsetlogbunkies.ca
Garage Living	204-914-4140	garageliving.com/f/winnipeg
COMMUNICATIONS, SECURITY, SAFETY		
Accurate Fire and Safety	204-668-9930	accuratefireandsafety.com
K & S Electronics and Security	204-955-5576	kandselectronics.com
Sunshower Wildfire Sprinklers	204-770-3158	sunshowersprinklers.ca
Valley Fiber	204-502-1987	valleyfiber.ca
Crash Safe Dog	431-293-4327	optimusgear.com
SPAS, SAUNAS, LEISURE		
Arctic Spas	204-927-7727	arcticspasmanitoba.ca
Northern Lights Cedar Tubs	877-794-3451	cedartubs.com
Stephenson Equipment	204-831-9633	stephensonequipment.ca
Blue Bay Sauna	204-332-2377	bluebaysauna.ca
Krevco Lifestyles	204-786-6957	krevco.com
Cedar Spirit Saunas	204-216-2025	cedarspiritsaunas.com
RETAIL		
Black Earth Grills	855-234-1373	blackearthgrills.com
McMunn & Yates	855-882-1060	mcmunnandyates.com
Wild West Charcoal	204-346-2143	wildwestcharcoal.ca
Cutco Cutlery	204-510-7811	cutco.com
Von Slicks	204-381-6818	vonslicks.ca
Destiny Road Honey	204-513-0529	destinyroad.ca
Canadian Tire Kenora	807-468-3014	canadiantire.ca
FURNITURE		
Luxe Furniture Company	204-779-2900	luxefurniture.ca
Country Classics Furniture	204-348-2129	countryclassics.ca
Creekside Timber Products	204-746-0336	creeksidetimberproducts.com
Urban Lumber	204-451-2769	urban-lumber.ca
Pioneer Handcrafted Log Furniture	204-312-0202	pioneerlogfurniture.com
AV Custom Creations	204-712-5800	albrightventures.com/pages/custom-creations
Oaktail Woodworks	204-392-3392	oaktail.ca
Pine Creek Antler Lighting	204-793-2285	pinecreekantlerlighting.ca

ADVERTISERS

DÉCOR, INTERIOR DESIGN		
IRONik Design	204-226-2176	ironikdesign.ca
Ready Pine	519-669-8830	readypine.com
Studio Sixteen	204-396-6538	studiosixteeninc.com
Integrity Painting	204-942-1485	integritypainting.ca
Woodland Supply	204-668-0079	woodlandmanufacturing.ca
Blue Door Blinds	204-612-7755	bluedoorblinds.com
Janny's Jools	204-923-0816	

KITCHENS, CABINETS, FLOORING		
Riegel	204-327-6013	riegel.ca
Netley Millwork	204-738-2729	netleymillwork.com
Granite Mountain Stone Design	204-345-2765	granitemountain.ca
Springfield Woodworking	204-222-8797	springfieldwoodworking.com
Total Flooring	204-783-5742	totalflooring.co

LANDSCAPING, MASONRY, LEVELING, EXCAVATION		
Three Lions Masonry	807-464-3587	facebook.com/threelionsmasonry.ca
Nickel Ventures	204-348-2586	nickelventures.ca
Geller's Design Build Landscape	204-795-9490	gellerswinnipeg.ca
Keystone Products	204-322-5332	keystone-quality-products.myshopify.com
Skyview Landscaping	204-392-4703	skyview-landscaping.com
Sunrise Earthworks	807-464-3467	sunriseearthworks.ca
Hanover Screw Pile	204-388-9037	hanoverscrewpile.ca
KD Excavating	807-444-5252	kdexcavating.ca
Szeder Sunset Cedar	807-275-8208	szedersunsetcedar.com

SIDING, ROOFING, WINDOWS, DOORS, DECKS		
Superb Lighting	204-655-1344	superb-lighting.com
JC Deck and Fence	204-294-3646	jcdecks.net
Stellar Exteriors	204-783-5527	stellarexteriors.pro
Leaf Filter	844-211-4281	leaffilter.ca
Maibec	800-363-1930	maibec.com/en
Pristine Roofing and Siding	204-237-7663	pristineroofing.com
Colben Enterprises	431-345-0151	colben.ca
GRENS	204-560-5861	grens.ca
Maendecks	204-815-5800	maendecks.com

MAINTENANCE, POWER, SOLAR, INSULATION		
Boost Lawn and Garden	204-772-6678	boostlawnandgarden.ca
Solar Solutions	800-285-7652	solarsolutions.ca
Ecologic Spray Foam	204-509-3626	ecologicfoam.com
Electric 2000	204-256-1239	electric2000.ca
The Missing Tool	204-408-4308	missingtool.ca
Airborne Coatings	204-223-0373	airbornecoatings.com
Raysolar	204-414-7297	raysolar.ca

HVAC, PLUMBING, WATER SOLUTIONS		
Heat-Line	800-584-4944	heatline.com
Polywest	204-924-8265	polywest.ca
Culligan Water	204-809-9968	drinkculligan.com
Cinderella Incinerating Toilets	204-295-6787	incineratingtoilets.com/ca
Reliable Heating and Air Conditioning	204-888-6663	reliableheatair.ca
AquaSure Water Treatment	204-632-1385	aquasurewater.ca

REAL ESTATE, INSURANCE, RESORTS, MOVING		
Aviva Insurance Canada	800-387-4518	aviva.ca
Century 21 Sun Country	204-268-2011	suncountryrealty.c21.ca
RE/MAX NorthWest Realty	833-323-4573	remaxnorthwestrealty.com
Cherry Hill Living	204-371-1159	cherryhillliving.ca
Riverbend Moving and Storage	204-291-8221	riverbendmovers.com

COMMUNITY, EDUCATION, ASSOCIATIONS		
Forestry and Peatlands MB	204-945-6784	gov.mb.ca/nrnd/forest/forestry
Fisheries and Oceans Canada		dfo-mpo.gc.ca/contact/regions/index-eng.html
Wildfire Services MB	204-945-6784	gov.mb.ca/nrnd/wildfire_program
Whiteshell Cottagers Association	204-487-0556	whiteshellcottagers.com
Transport Canada - Navigation Protection		tc.canada.ca/en/programs
Manitoba Association of Cottage Owners	204-345-2206	macoman.com

COTTAGE COUNTRY'S Lake & Cabin Show

- Timber frame and log home builders
- Designers and architects
- Rustic and contemporary cottage furniture
- Boats and marine equipment
- Saunas, hot tubs, BBQs and leisure products
- Deck, dock, shed, and sunroom builders
- Communications services
- Indoor and outdoor décor products
- Landscaping and maintenance gear
- Roofing, siding, windows, flooring and doors
- Insurance, real estate and finance experts
- Cuisine
- Custom kitchens, bathrooms, and blinds
- Solar and security systems
- Water treatment systems
- Septic systems
- Fire safety
- Leisure equipment
- And so much more!

Everything you need for your cottage project, from concept to completion, all in one place! The top event for cottage enthusiasts in Manitoba and the Lake of the Woods region.

lakeandcabinshow.ca

SERVING ALTA • SASK • MAN • ONT

Lakeland

LOG HOMES + TIMBER PRODUCTS

LOCATED AT EMMA LAKE, SK

CUSTOM BUILT LOG HOMES

306.982.3251

lakelandlogandtimber.com

Aviva Lifestyle®

Insurance

From cottages to boats, we've been insuring fun for over 60 years.

Visit **aviva.ca** or talk to your broker to learn more.

Cottages and cabins | Boats | Recreational trailers | Collector cars

Insurance products are subject to terms, conditions, restrictions and exclusions, which are outlined in our final policy wording. Please speak with your Aviva insurance broker to learn more. Insurance products are underwritten by Aviva Insurance Company of Canada, a subsidiary of Aviva Canada Inc. Product availability varies by province. Trademarks, including Aviva and the Aviva logo, are all owned or used under license by the licensor.

CS-26-12534

AVIVA