

A Beginner's Guide to: CATCHING MUSKIES!

Spring/Summer 2022

CottageTIPS MAGAZINE

ESSENTIAL TIPS: **RENTING A COTTAGE FOR A FAMILY VACATION**

COTTAGE INSURANCE 101

Saving a Submerged Boat Motor

Should You Install a Private Buoy?

Being a Good Cottage Neighbour

PLUS

Too Old for the Cabin?

Stuffed Pork Tenderloin

Battling Carpenter Ants

6 Signs a Tree is Dying

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 | Boats | Motorhomes | Recreational trailers | Collector cars | Motorcycles | ATV | Snowmobiles

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 Elite Insurance Company, a subsidiary of Aviva Canada Inc. Product availability varies by province. Aviva and the Aviva logo are trademarks used under license by the licensor.



Table of Contents

SPRING/SUMMER 2022



RENTING A COTTAGE FOR A FAMILY VACATION

p18 New cottage renters should be aware of the options and complexities involved in renting a cottage or cabin.



GOOD COTTAGE NEIGHBOUR

p6 The best way to avoid problems with the cottage neighbour is to be courteous, communicate openly, and understand that the neighbour's idea of cottage living may be different than yours.



PORK TENDERLOIN

p8 Stuffed pork tenderloin may sound a bit fancy for the cottage but this recipe is easy to prepare, cooks quickly, and tastes great.



FIX A SUBMERGED OUTBOARD MOTOR

p12 When the outboard motor gets fully submerged people often think the boat engine is ruined. That's not necessarily the case.



TOO OLD FOR THE CABIN?

p 14 At some point, older cottagers and cabin owners face challenges when going to the cabin.



CATCHING MUSKIES

p28 If the muskie attacks the bait at close range, hold on tight. It is going to be a wild fight!

Plus **16** Cottage Insurance **101** **22** Battling Carpenter Ants
24 6 Signs a Tree is Dying **26** Should You Install A Private Buoy?

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 © 2022 by Cottage Tips Media Corp.

Printed in Canada

Welcome to the Cottage!



Over the past two years many cottage owners have invested in upgrades to make their cabins more comfortable. At the same time, a wave of demand for lakefront properties has emerged and continues to build momentum.

The result is one of the hottest cottage markets in recent memory.

With property values soaring and construction costs on the rise cabin owners need to make sure they have adequate insurance coverage. Buyers have important decisions to make when choosing a policy for their new lakeside property. People who already own a cottage might need to update their plan. Our insurance article covers a number of key points to keep in mind.

The return of big weekend gatherings will be a hallmark of the 2022 season. It will also bring back the challenge of figuring out how to feed everyone in an efficient and tasty way. Kathy's pork tenderloin recipe is a great option if you want something that is a step above burgers and hot dogs, yet still easy to prepare.

Life has been quiet around the cabin for a couple of summers, but parties could get noisy and a lot busier at the lake this year. We've put together some tips that should come in handy for maintaining neighbourly relations.

Cottagers will likely see more action on the water, as well. Boat traffic could surge as anglers, renters, and out-of-province owners make their way back to the lakes and rivers of cottage country. This will inevitably mean more bent props and busted bottom ends. Before you decide to place a warning float on the water for wayward boaters, be sure to read our piece covering the rules surrounding private buoys.

In this issue you will also find tips for renting a cottage, evaluating sick trees, reviving a submerged boat motor, battling carpenter ants, catching muskies, and making adjustments to the cabin as you get older.

We have all endured some tough weeks during the pandemic, but better days are on the horizon. Now is the time to embrace everything we love about the lake and enjoy the cabin lifestyle to its fullest!

May your 2022 cottage season be the best one yet!

Andrew
editor@cottagetips.com



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.



HOME
DELIVERY

Order online or in-store and receive a full service delivery to your door.



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

Being a Good Cottage Neighbour

By Cottage Tips Staff



The best way to avoid problems with the cottage neighbour is to be courteous, communicate openly, and understand that the neighbour's idea of cottage living may be different than yours.

Cottage Parties

Take the time to let the neighbours know a week ahead of time when you are planning to have a party. The gesture will be appreciated. If the neighbours plan to be at the cabin, the noise and increased water traffic will be anticipated. Otherwise, it gives them the option of not going to the lake for that particular weekend.

How do you deal with noisy cabin neighbours?

When the neighbours are being too noisy don't be shy about going over and talking to them about the situation. They often don't even realize they are disturbing you. Try to keep the discussion light and friendly. Give a sensible reason as to why you would like them to keep the noise down. Most people will respond positively.

How do you deal with problem renters at the neighbour's cabin?

Cottage owners should inform their neighbours when they plan to rent out the property. It avoids the embarrassment of having well-intentioned neighbours call the police when they see strangers around the building. At the same time, the locals can keep an eye on the place and alert owners of any problems.

In the event there are renters next door, you can approach them when they arrive and introduce yourself. Once they have met you they are likely to be more conscientious of their activities. This also gives you a chance to size up the situation. During the conversation you may want to work in a few points about keeping the festivities under control if it looks like they are planning to party hard. Again, it is worthwhile to provide some specific reasons. There may be young families on the lake with children who sleep early, or a trigger-happy half-crazy old timer who lives next door. If things go bad, contact the owners and explain the situation.

Open-Door Policy at the Lake

Think twice about getting too friendly with the cabin neighbour. Helping yourself to each other's food, tools, and books can work out well, but once that door has been opened it is very uncomfortable to close.

Respecting Private Property

Be considerate of a cottage neighbour's desire for peace, quiet, and tranquility. If the neighbours don't have kids, the odds are pretty good they don't want yours playing tag or driving the ATV on their property. The same rules apply to dogs. Cottage owners often have guns and it would be bad for everyone if the dog gets mistaken for a wolf or a bear.

The bottom line

Common sense and mutual respect go a long way at the lake. You don't have to spend time with your cottage neighbours, but you should always be considerate of their presence.



LIVE

LIKE YOU MEAN IT


CHERRY HILL LIVING



Park Model Community and RV Park

Winterized Park Model Homes
Services Available Year-Round

10 acre spring-fed lake

Only 5 minutes from
the city of Steinbach

cherryhillliving.ca

204-371-1159

Stuffed Pork Tenderloin

Stuffed pork tenderloin may sound a bit fancy for the cottage but this recipe is easy to prepare, cooks quickly, and tastes great.

THE INGREDIENTS YOU NEED

2 pork tenderloins
1 small onion - finely chopped
potatoes – quartered
small whole carrots
small whole onions (optional)
1/4 teaspoon of ground sage
1/4 cup of butter
1/4 cup of chicken broth
Olive oil or cooking oil
Salt and pepper to be added to suit your taste
2 cups of bread broken into small pieces
(any day-old bread will work including buns)

THE GEAR YOU NEED

Frying pan - for browning the meat
Roasting pan with cover - for cooking the meat
Medium size bowl - for mixing the dressing
Metal skewers or butcher strings - for holding it all together

Preparation Time: 25 Minutes

Cooking Time: 1 to 1.5 hours

Makes: Meal for 4 people

HOW TO PREPARE THE PORK TENDERLOIN

Brown the pork tenderloins in a frying pan using 1/4 teaspoon of oil. Only cook them long enough to get a golden brown finish all around the meat. Set the tenderloins aside.

HOW TO MAKE THE STUFFING

Place the small pieces of bread into a bowl.
Add the finely chopped onion.
Add the ground sage.
Add salt and pepper as per your preference.
Mix it all up.

Melt the butter and then pour it over the bread and spices mixture. The bread should stick together. Do a taste test and add more butter, sage, or salt and pepper as you see fit.

HOW TO COOK THE PORK TENDERLOIN

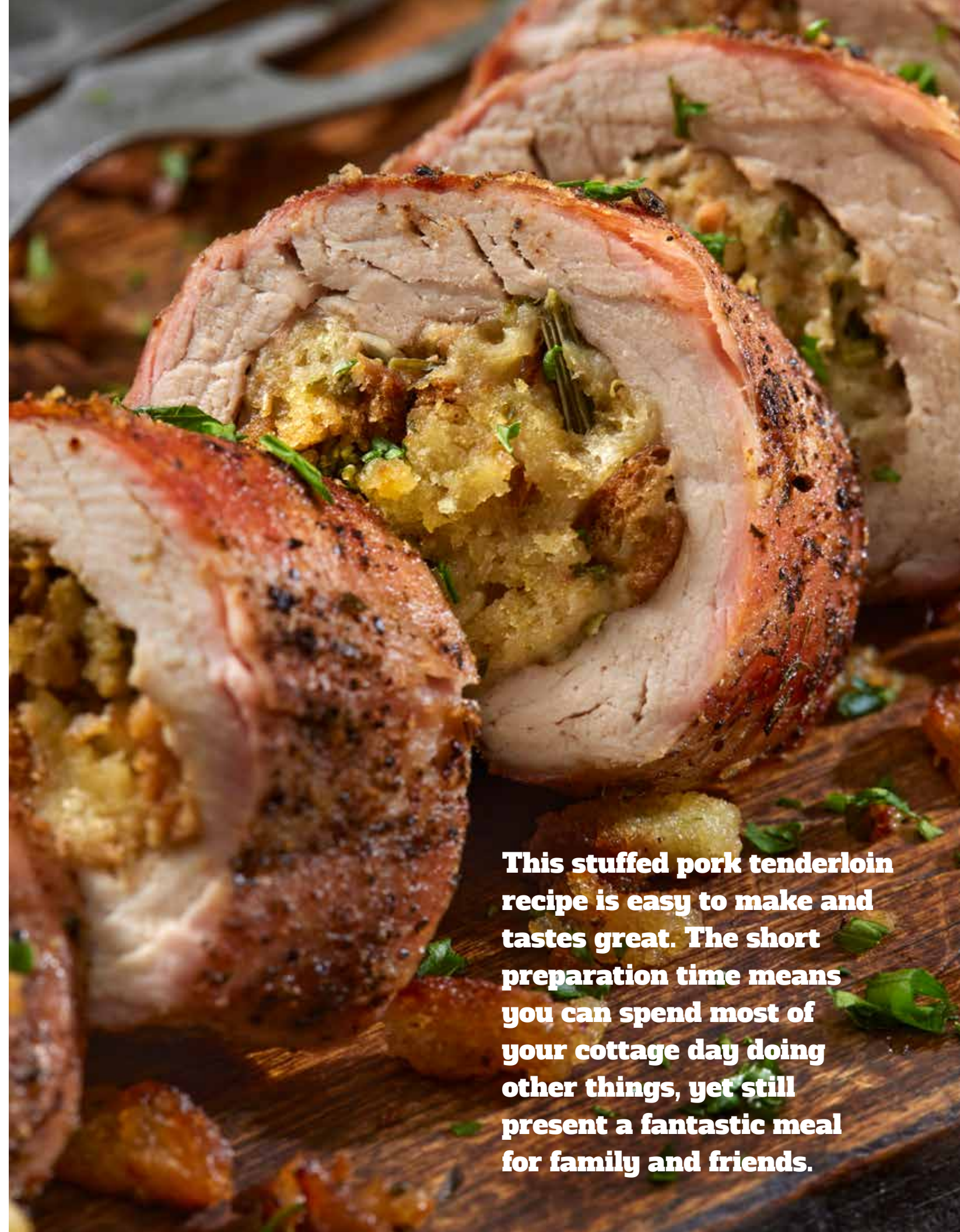
Slice the pork tenderloins 3/4 of the way through. Place the stuffing in the middle of the tenderloins. Use metal skewers or butcher's strings to close the gap and seal the dressing inside the tenderloin.

Place the stuffed tenderloins in a roasting pan with 1/4 cup of chicken broth. Add the quartered potatoes. Add the small carrots. Add the small onions. Cover the tenderloins and roast them at 350 degrees for 1 hour. Larger pork tenderloins might need more time.

The trick with this meal is to avoid over-cooking the meat. If the vegetables are not cooked at the end of the hour remove the pork tenderloin and cook the veggies longer.

Add in some salt and pepper or other spices as required to meet your taste preferences.

You can use the pan drippings to make your favourite gravy recipe. Applesauce is another option for a side dish to go with the pork tenderloin.



This stuffed pork tenderloin recipe is easy to make and tastes great. The short preparation time means you can spend most of your cottage day doing other things, yet still present a fantastic meal for family and friends.



COTTAGE COUNTRY'S

Lake & Cabin Show



Timber frame and log home
builders

Designers and architects

Rustic and contemporary
cottage furniture

Boats and marine equipment

Spas, 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, and
doors

Insurance, real estate and
finance experts

Cuisine

Custom kitchens, bathrooms,
and blinds

Solar and security systems

Water treatment systems

Septic systems

Tree services and pest control

Artisan market

And so much more!



COTTAGE LIVING

NEVER LOOKED SO GOOD

Creating and raising timberframe masterpieces for over 30 years.

Let's start the conversation.



**The top event for cottage enthusiasts in Manitoba and
Lake of the Woods.**

Everything you need for your cottage project, from concept to completion, all in one place!

www.lakeandcabinshow.ca

WWW.CORNERSTONETIMBERFRAMES.COM

1.204.377.5000

How to Save a Submerged Boat Motor

By Cottage Tips Staff

Cottagers often see a small fishing boat sitting on the shoreline with the two-stroke outboard submerged. This is particularly common in regions where water levels change dramatically in a short period of time as a result of heavy rains and adjustments to flow rates through local dams.

When the outboard motor gets fully submerged people often think the boat engine is ruined. That's not necessarily the case, especially if it isn't flooded for too long. In fact, a few simple tricks can get the motor running again quite quickly.

Note: If you do not plan to be at the cottage for a number of days, remove the outboard motor and battery from your aluminum fishing boat when a storm is in the forecast, or pull the boat high enough up on shore to ensure the entire engine will not get submerged if the water level rises.

1. Don't try to start the motor!
2. Disconnect the battery.
3. Label the spark plug wires so you can reconnect them properly.
4. Disconnect the spark plugs.
5. Remove the spark plugs and dry them off.
6. With the plugs removed, pull start the engine a few times to push the water out of the cylinders through the spark plug holes.
7. Let the boat motor air out and dry for a while.
8. Spray the spark plug holes with fogging oil, if you have it.
9. Replace the spark plugs, connect the plug wires, and connect the battery.
10. Cross your fingers and start the boat motor. It could take a number of tries before it starts. A few squirts of starting fluid into the carburetor might be needed to give it some help.

I Wanna Be a Pinawanian



Choose Pinawa

Pinawa is a unique, full service, resort-like community on the northern edge of the Whiteshell Provincial park, just 110 km from Winnipeg. Nestled along the shores of the Winnipeg River, Pinawa has so much to offer:

- Family-friendly
- Quality Education Program
- Affordable Housing
- Stunning 18-Hole Golf Course
- Stable Healthcare
- Amazing Recreational Opportunities



Imagine Yourself in a place...



ADVENTURE
& FUN



COMMERCIAL
& RESIDENTIAL
INCENTIVES



QUALITY
EDUCATION
PROGRAMS



SAFE
COMMUNITY



BUSINESS
INCUBATOR
PROGRAM



NATURE
AT YOUR
DOORSTEP



4 SEASON
RECREATION



HISTORY
& HERITAGE



ARTS
& CULTURE

204-753-5170

pinawa.com

f @PinawaCDC

Too Old for the Cabin?

By Andrew Walker

At some point, older cabin owners face challenges when going to the cabin. This, however, doesn't mean they have to give up the property.

We all know a cottager friend, let's call him Bob, who is getting on in years and has said he is thinking about retiring from the cottage. Bob doesn't want to quit going to the lake, but keeping the cabin maintained and moving around the property is getting difficult.

It's a tough decision for him to make. Bob bought the land, cleared it, and built the cabin. In addition, he has looked after the property all by himself for decades.

These days, however, the old legs and knees are not as eager to climb 50 steps from the dock to the cabin. Bob's eyesight is also worse than he will admit to anyone.

And then there's the bad back. Bob lets on that it's just a bit stiff, but it bothers him enough that puttering is becoming less enjoyable. In the past he actually looked forward to the spring opening, summer maintenance, and fall repairs. Chopping wood used to be invigorating, as well. Now, he secretly prefers to sit on the dock with a drink and simply watch the grandkids fish.

Who can blame him when he has to pop half a bottle of pills every morning just to get his fingers loosened up enough to take the top off the gas tank in the boat.

While we're on the topic of the boat, trying to get into "old reliable" has become a real adventure. Once Bob finally manages to get settled, he is always concerned the whole time he is fishing that he might not be able to get back out. Then there's the effort needed to walk up the steep dock with the gear and the stringer of fish.

Actually, walking anywhere at the cabin requires some careful planning these days. Bob jokes that by the time he finishes his business in the outhouse and shuffles back to the cottage it's time to start the trip all over again.

The thing is, Bob's best days of the past three or four decades have been spent at the cottage. Should he give it up just because he is slowing down? No way!

Bob should start by having an open conversation with the family about managing the cottage. They need to decide who can realistically help with which jobs and when they can contribute their time.

Once that is sorted out, it's time to address the remaining concerns. Bob can take some steps to make his life easier at the cottage and ensure he continues enjoying his time at the lake.

A steep slope from the cottage to the dock is a big reason people stop going to the cabin. One simple solution is to install a tram. This enables cottagers with water-access properties to easily move supplies from the boat to the cabin and helps those with road-access cottages get down to the dock.

INSTALL A COMPOSTING TOILET IN THE BEDROOM

If it is done properly Bob should be able to slide right out of bed and onto the potty with little effort. That's exactly why composting toilets are perfect for the cabin.

HIRE SOMEONE TO DO THE MAINTENANCE

Every lake has a local handyman. There is nothing wrong with using hired help once in a while to open and close the cottage or do the repairs. This will free up time to go fishing and Bob can feel good about doing his part to support the local economy.

GET GROCERIES AND WATER DELIVERED

Bob never really liked going shopping during valuable cottage time. These days it is easy to set up a weekly schedule to have someone bring your supplies and take away the garbage and recycling.



BUY A PONTOON BOAT

These things are perfectly designed for seniors. They are sturdy, comfortable, and Bob can walk straight onto the dock at the same level without worrying about that dreaded step. It essentially becomes his private ferry.

GET A 4X4 ATV WITH A LITTLE TRAILER

This solves the mobility issue of walking up the dock to the cottage, carrying wood across the property, heading to the loo, or even cruising over to a neighbour's place to visit for lunch or play a game of cards.

INSTALL A TRAM FROM THE DOCK TO THE CABIN

If the property is extremely steep with lots of stairs and little room for the ATV, Bob could go for a mechanical lift.



BUY A LOG SPLITTER

This is a great tool to save time and avoid aggravating a bad back. Once the wood is all split Bob might be able to hire someone to help stack it up for the season.

KEEP A SATELLITE PHONE WITH YOU AT ALL TIMES

If Bob happens to get into trouble when he is on his own at the cottage he can easily call the local emergency number for help. After all, that's why he pays taxes.

THE BOTTOM LINE

Bob will have to spend a few bucks, but the investments are worth making. At the end of the day, it's still his cottage, and he deserves to continue enjoying life at the lake!

Cottage Insurance 101

By Andrew Walker

When shopping for the best cottage insurance package it is important to get coverage that provides both protection and peace of mind.

What Type of Insurance Policy Do You Need For the Cottage?

Cottages are different from homes in a number of ways and it is important to clearly define how the lakefront property is being used to determine the type of coverage that needs to be put in place.

A seasonal insurance policy is a basic package that addresses replacement costs on the main buildings of the cottage property and the contents. Water-access properties, for example, typically have a seasonal insurance policy.

A secondary seasonal insurance policy is a more in-depth policy. In this case, the cottage insurance protection is similar to a regular comprehensive homeowner policy.

Ownership

The first step is to include all co-owners or joint owners on the policy. This helps avoid issues in the event there is a claim.

Try to insure the cabin through the same company as your existing homeowner policy. You might get a discount and it keeps the annual paperwork easier to manage.

Renters

Tell the insurance company when the cabin is rented out and for how long renters will stay at the property. This is important to ensure owners still have full coverage if something goes wrong when the renters are using the cottage.

Personal Liability

Make sure the policy has personal liability coverage. This covers the owner in the event there is an accident at the cottage. Guests who get hurt at the cottage could take legal action and the result might be disastrous for the owner if the insurance coverage isn't in place.

Rebuild Costs

Get enough coverage to totally rebuild the cottage from scratch. The construction costs can be a lot higher than expected for water-access and remote-access properties. You might be surprised how expensive it is these days.

Get adequate coverage for detached structures.

These include storage sheds, gazebos, boathouses, and guest cabins.

Don't underestimate the replacement value of tools and equipment. Cottagers tend to build up the arsenal of maintenance gear over several years without really thinking about how much is actually invested.

Deductible

Increase the deductible to \$1,000 or \$5,000. This can reduce the premium meaningfully. Small claims are often not worth making due to the premium hikes they trigger in the following years.

Special Coverage

Coverage for unique risks like wildlife damage, snow and ice damage, burst pipes, power surges, break-ins, and fallen trees should be addressed. The insurer might not cover these unless you take an all risk policy. Even if it is offered, the all risk policy can still have exclusions.

Peace of mind has value

Insurance is often an afterthought, but it is worthwhile to take the time to make sure the cottage has the correct insurance coverage. Ideally, we will never have to use it, but it's important to know we are in good shape if something happens.



Try to insure the cabin through the same company as your existing homeowner policy. You might get a discount and it keeps the annual paperwork easier to manage.

ESSENTIAL TIPS: Renting a Cottage for a Family Vacation

By Cottage Tips Staff



New cottage renters should be aware of the options and complexities involved in renting a cottage or cabin.

Always try to talk to the owner instead of doing everything online. Find out how long the owner has been renting out the cabin. If it is the first time the cottage is being rented out, be thorough and specific to avoid oversights and misunderstandings.

COMFORT

Cottage rental properties come in a variety of styles and levels of comfort ranging from modest cabins to luxurious cottage resorts. Some are accessible by road while others are located on islands and require the use of a boat.

Cabins you can drive to are very convenient and tend to have modern amenities such as electricity, telephone, internet, satellite, indoor plumbing, refrigerators and freezers. These cottages are good for families who might be new to wilderness vacations.

Cottages that are only accessible by boat tend to be more rustic, remote, and private. A generator usually provides the electricity and the facilities might consist of an outhouse and an outdoor shower. These cabins are ideal for renters who are comfortable camping in the woods, have their own boat, or are looking for a quiet place to relax.

PREFERRED WEEKS

A bit of flexibility in the holiday schedule will make it easier to find the perfect cottage. Instead of trying to hit the prime season of July and August, consider May or September as an option. The spring and fall weather is often pleasant, there are usually fewer bugs, and more places will be available.

SUITABILITY FOR THE FAMILY

Some properties may not be suitable for pets, kids, guests or



people who require access to medical facilities. Be sure to ask the cottage owner if the cabin and the surrounding property are appropriate for everyone in your party.

If you have a young family, check to see if there are proper beds and protective railings around decks and stairs.

Hospital facilities might be far away. In addition, many cottage properties have rugged terrain or dozens of steps to climb in order to get to the building from the dock. These could be issues for someone with a medical condition or mobility challenges.

Confirm the maximum number of people allowed to stay at the cottage you plan to rent. The owner may put limits in place for reasons

that you haven't considered. Sanitation capacity is a good example.

Pets might not be allowed. It is also important to consider the risk to the animals, even if the pets can go to the property. The forest around the cottage can be a dangerous place for a dog or cat.

Ask about the cottage neighbours. They might have dogs or children. This could affect your decision to rent the place.

LAKE AND NATURE CONDITIONS

It is important to consider the conditions of the natural environment when you decide to rent a cottage. Depending on the activities you plan to do, some properties may not be suitable. ...continued on page 20

Many lakes do not allow motorboats or have rules that limit how they are used. Fishing might be fine, but skiing could be restricted or banned.

The sizes and types of cottage lakes can vary greatly. Big lakes have lots of open water, but also get very rough in bad weather. Small lakes are often more protected and better suited for canoes or smaller boats.

Cottages are not always private or located beside the water. Some cottage communities are similar to campgrounds where everyone shares the waterfront. In other situations, the cottage might be separated from the water by a road.

SHORELINE

Sandy beaches are safer for children to play near the water. Shorelines with shallow rocks and weeds will contain a diversity of wildlife and offer good fishing potential. Deep water right off the shore is nice for swimming, but might not be appropriate for kids.

BUGS AND WILDLIFE

Bugs are a part of the cottage experience, but some cottages have a lot more of them than others. Ask the owner to give you a run down on the presence of mosquitoes, black flies, deer flies, midges, spiders, and ticks during the time of the year you plan to be at the cabin.

It is also a good idea to get a straight answer about the wildlife that can be observed around the cottage. Bears, wolves, and coyotes are common in many areas.

ELECTRICITY, WATER AND SANITATION

If the cottage has electricity, find out if the electrical grid, a generator, or solar panels supply the power.

Water used for washing can come from a number of sources at a cottage. Check to see if the water is drawn from the lake, river, a well, or a municipal pipe. The owners often bring in drinking water.

Toilets and showers are sometimes located outside, especially at remote or older cottages.

APPLIANCES AND SERVICES

Some cottages have all the same appliances and services that one would find at a house in the city. Others don't have any at all.

Ask if there is a fridge, freezer, oven, stove, microwave, BBQ, toaster, grill, and coffee maker. Are there enough plates, cups, utensils, and cooking materials for the number of people you plan to bring?

Not all cottages have a telephone line or mobile phone service.

Check to see if the cottage rental includes TV, DVD, radio, satellite, internet, and games.

MAINTENANCE RESPONSIBILITIES

For longer cottage stays the renter may be required to do some maintenance at the property. It is important to clarify what has to be done.

Garbage is a big concern. Ask the owner about storage and disposal procedures. Some cottages have a composter.

Cans, glass, and plastics are usually recycled. Renters might have to take them home or drop them off at a waste transfer station in the nearest town.

SUPPLIES PROVIDED BY RENTER OR OWNER

It is important to know exactly which supplies the owner provides and which ones you need to bring to the cottage. These could include drinking water, charcoal for the BBQ, firewood, toilet paper and tissues, towels, sleeping bags, bedding, rain coats, toilet paper, and insect repellent.

It is also important to check that the cottage is stocked with all of the required emergency materials. At the very least there should be a first aid kit, smoke detectors, fire extinguishers, and contact numbers for the police and fire department.

Some cottages include recreation equipment that renters can use when they rent the property. Boats, canoes, fishing gear, and life jackets might be available to use while you are at the property.

Additional items to consider include deck chairs, tables, dock chairs, outdoor tables, hammocks, trail maps, fishing maps, canoe route maps, and outdoor games.

There might be interesting things to do in the area around the cottage. Get some information from the owners for good day trips. Visits to historical sites and local festivals are always fun.

RULES

Every cottage community has rules. Some are official, and others are just understood. Make sure the owner gives you a list. Ask about fire bans, fishing restrictions, and acceptable use of the boat.

FINAL DECISION

Once you have all the information you need about the cottage, you should cover a few more things before you make the final decision.

Ask to see some recent photos of the cottage to be sure they match the photo in the advertisement. Ideally, the owner can also provide comments from past renters of the property to give you extra information.

Read the rental agreement carefully before you sign it. Be sure to get clarification on any points that are not clear. Sometimes things happen and you have to cancel your reservation. The terms should be clearly stated.

Send deposits and final payments only when you are satisfied that everything is legitimate and you are completely sure that this is the right place for your vacation.

Now you know how to rent a cottage. Enjoy your cabin or cottage rental holiday!





Battling Carpenter Ants

By Cottage Tips Staff

Carpenter ants are part of the balanced ecosystem around the cottage. They help break down rotten wood and provide a tasty meal for bears, birds, and other creatures. Unfortunately, carpenter ants sometimes move into the cabin and the infestation can ruin the entire building.

Identification

Carpenter ants are commonly identified as the big black ants that like to nest in moist and rotting wood, but the size of the carpenter ant depends on the role it plays in the colony.

Large ones with wings are the female queens that have emerged from a nest to find a mate. The smaller ones with wings are the males who are responsible for mating with the queens. The worker ants come in varying sizes depending on their jobs. Some collect food, while others look after the eggs or are in charge of defending the nest.

Season

Carpenter ants hit their peak of activity and visibility between the end of June and the middle of July,

but will arrive earlier after a short winter or an extremely warm spring.

Activity

It's easy to spot carpenter ants around the cabin. They build extensive nests in damp, rotting wood. Dead trees or old stumps are prime locations. If you have decaying wood in the structure of the cottage, the carpenter ants will happily make the cabin their new home.

In the early spring cottagers sometimes see swarms of flying carpenter ants. These are the males and females that are mating. When the female has finished mating she drops her wings and searches for a place to start a new colony.

Removal

The only sure way to avoid battling

the carpenter ants every year is to find and destroy the nest. To get rid of a colony of carpenter ants you should replace the rotten wood they are using for their nest. If the colony has been there for many years and the entire cottage is in bad shape you just have to try and control the ants each year. Otherwise, it's time to build a new cabin.

Prevention

Store firewood a long way from the cottage and try to remove any old tree stumps that may be close to the cottage, as these are ideal places for a carpenter ant colony.

Any spare construction wood should be stored away from the cottage, rather than under the building, and ideally elevated to keep it dry.

How do you know if the carpenter ant colony is in your cabin?

If you see the carpenter ants flying around inside the cabin in the spring, it is a sign that the nest could be located somewhere in the cottage. This is bad news because it might indicate that the colony is very large and has been there for years.

Another way to see if a carpenter ant colony has relocated in the cottage is to follow the worker ants when they are carrying food. Carpenter ants eat other insects, whether living or dead, and are also attracted to sweet substances. A particularly troubling sign is when you see the carpenter ants carrying white eggs or larvae into the cabin. This means they are moving the nest from the bush into your cottage. It might be the main nest or a satellite nest that is being set up as a nursery.

When you see the worker carpenter ants carrying dead bugs into the cabin it means the nest is likely already established somewhere in

the wood in the cabin walls or roof structure.

Carpenter ant nests consist of a network of tunnels eaten out of the wood. The tunnels are smooth and clean. The sawdust is removed and often dumped in one location. If you find small piles of sawdust inside the cottage it may indicate the carpenter ants have arrived.

It is important to try to get rid of the carpenter ants if you are convinced they have invaded the cabin. Eventually they could weaken the structure enough to cause part of the cottage to collapse.

How do you get rid of carpenter ants?

Place ant traps and drops of liquid ant bait around the inside of the cabin where you see the most activity. You can also place the traps and liquid baits or ant powder around the locations outside the building where you see the carpenter ants entering the cabin. This is normally at the corners, as the ants often climb up the support posts to access the building. If the

ants are moving into the cottage, try to trace them back to the nest they are leaving. If you are spraying insecticides to kill the ants, don't spray near the food baits.

With the bait, the idea is that the worker ants actually carry the poison back to the colony. The process can take several weeks and it is important to be vigilant and constantly replenish the bait in areas where the carpenter ants are active and appear to be feeding on the bait.



The small ones with wings are the males who are responsible for mating with the queens. The worker ants come in varying sizes depending on their jobs. Some collect food, while others look after the eggs or are in charge of defending the nest.



6 Signs a Tree is Dying

By Cottage Tips Staff

Early detection of a sick tree near the cottage can prevent a disaster down the road.



A tree that is full of green leaves normally means everything is fine, but that's not always the case, especially if the tree is old.

Here are some of the warning signs to keep in mind when checking the trees around the cottage.

Mushrooms

Mushroom growth on the trunk of a tree is a sign that something could be amiss with the heartwood or in the roots. The emergence of mushrooms can indicate the tree is rotting on the inside, despite having branches that are full of healthy leaves.

Ants

Carpenter ants make their nests in decaying wood. When you start to see carpenter ants coming in and out of one of your trees, there is a good chance the tree is in trouble. The problem could be isolated to one large branch that has died, but the presence of the ants often indicates decay in the trunk.

Woodpeckers

Woodpeckers will spend some serious time on trees that offer a source of food. If the large pileated woodpeckers or the smaller hairy woodpeckers or downy woodpeckers are whacking away at a particular tree on a consistent basis the tree likely has a bug problem.

Peeling bark

If large sections of bark are starting to separate from your tree the odds are pretty good the tree is sick. It could be a fungi problem that is

isolated to a spot where the tree was damaged. In other cases the situation might be more serious.

Hollows

If you see a large hollow at the base of the tree trunk, or notice that squirrels or raccoons have made their home inside the tree, it might be time to have the tree checked out.

Dying branches and loss of leaves

A dead branch is a common sight on a tree, but a progression of dying branches with less leaves over the course of two or three seasons could mean the tree's years are numbered. Disease, old age, or climate change can all impact a tree's health.

What should you do?

If you think one of the large trees near the cabin is dying and might hit the cottage if it comes down, you should consider calling an arborist to confirm your suspicions. A "tree doctor" will quickly know if the tree is sick and can provide advice on the best course of action.

Cottage insurance policies normally cover repairs when a healthy tree falls and hits the cabin or a shed, but the response from the insurance provider might be different if the investigation reveals a sick or dead tree caused the damage.



ARCTIC SPAS MANITOBA

ENGINEERED
FOR THE
WORLD'S
HARSHEST
CLIMATES!

W: ARCTICSPASMANITOBA.CA

E: ONLINESALES@ARCTICSPASMANITOBA.CA

CONSUMER
CHOICE AWARD
2021
WINNIPEG

CONSUMER
CHOICE AWARD
2022
WINNIPEG



Spa Boy is an automated water care system and represents the greatest advancement in spas in many years.

Spa Boy will help you effortlessly maintain the water in your spa and keep it safe, without the hassle.



Have you heard of our Spa Boy Salt Water System?

Should You Install a Private Buoy?

By Cottage Tips Staff



Low water levels in recent years have led to a surge in collisions with unmarked rocks and shallow reefs.

A dented prop or a busted bottom end can ruin the holiday for fishermen, cottage renters, or local cabin owners who might not know where the dangers exist.

Warning Boaters

Who, if anyone, is responsible for warning wayward boaters about the risks? Budget restrictions make it nearly impossible for a municipality to fund a large-scale buoy program and most cottagers are unable or unwilling to take on the costs or responsibilities.

Transport Canada says the use of private buoys should be kept to a minimum and only placed in high-traffic areas because too many buoys can be confusing for boaters who are less familiar with the buoyage system.

The point could be made that visitors on the waterway are responsible for their own safety and should be using the latest maps when navigating the lake or river system. This is especially true when anglers or cruisers are exploring areas beyond the main channels.

And, truth be told, many cottagers have little sympathy for visiting boaters who rip around the lake and later find themselves stranded because they clipped a rock or a shallow reef.

Nonetheless, some cabin owners try to help and place homemade markers at dangerous spots. This act of kindness, however, could actually come back to haunt the cottager in the form of a fine or lawsuit.

Responsibilities of Private Buoy Owners

Owners of private buoys assume full responsibility and liability for

their markers, so the decision to install a private buoy can't be taken lightly.

A private buoy must be installed in accordance with all legal requirements and guidelines, including those outlined by Transport Canada's Private Buoy Rules, the Canadian Coast Guard's Canadian Aids to Navigation System (TP 968) and the Navigable Waters Protection Program.

The private buoy has to be anchored to hold its position, as well as checked and repaired on a regular schedule to ensure the marker continues to meet legal requirements.

According to Transport Canada, the use of standard red or green buoys is adequate in most situations. In areas where the water is uncharted or it is difficult to determine which direction the water flows, cardinal buoys may be advisable.

Liability for private buoys

Owners of private buoys can be held responsible for damages resulting from accidents involving the private buoy. Transport Canada recommends that private buoy owners get liability insurance coverage.

Private buoy owners can also be fined for placing a buoy that does not meet legal guidelines or standards.

Restricting navigation

Private buoys that are designed to restrict navigation must be approved by Transport Canada. This would include private buoys that display speed limits or keep-out markings.

Requests for navigation restrictions are handled under the Vessel Operation Restriction Regulations (VORR) and must be originated by local authorities.

Choosing the right private buoy

There are several buoy classifications. The type of buoy you decide to install depends on the function it is designed to serve.

Lateral buoys are used to inform boaters which side is the safest route to take. Port-hand and starboard-hand buoys are the most common.

Cardinal buoys make reference to the cardinal points of the compass to tell boaters where the safest water lies.

Special buoys can be used to give boaters specific information that generally isn't designed to aid with navigation. These include swimming buoys, mooring buoys, and buoys designed to restrict navigation.

Buoy size requirements

All private buoys must have above-water width and height dimensions of at least six inches (15.25 cm) wide by 12 inches (30.5 cm) high.

The minimum size would only be appropriate for areas that are sheltered and see low traffic. Larger buoys would be required in areas with higher boat traffic and where bad weather would restrict a boater's ability to interpret the buoy's signal

in a timely manner.

Transport Canada has the power to demand changes to private buoys. Modifications might include increasing the size, adding retroreflective materials, or adding lights and sound devices.

Buoy identification

Private buoys must display the capital letters "PRIV" on opposite sides and in a colour that sharply contrasts the main colour of the buoy. White letters are generally placed on red, green, or black buoys and black letters are used for yellow or white buoys.

The owner's name, address, and phone number must also be permanently labeled and located in a place that is easy to read.

Buoy construction material

It is best to use a store-bought buoy that meets the standards outlined in the Private Buoy Rules. The buoy must be tough enough to survive all weather and water conditions and be able to withstand impacts with boats and debris. The buoy must also be easily visible from a distance.

Retroreflective material and lights

The retroreflective material placed on a buoy to make it more visible must be the same colour as an approved light would be for the specific buoy.

The material should be at least four inches wide (10 cm) when placed around the circumference of the buoy.

The colour codes for lights and retroreflective material are as follows:

Green –port

Red – starboard

Yellow – special buoys (hazard, swimming, mooring, speed control, keep-out or information)

Sun exposure, damage from collisions, and bird droppings can reduce the effectiveness of the retroreflective material. Buoy owners should conduct periodic

testing at night to ensure the material is still reflecting properly.

Worth the trouble?

Private buoys definitely help boaters avoid the hidden dangers found in the lakes and rivers of cottage country, and installing a proper one is certainly a noble endeavour.

Given the costs and responsibilities, however, it may be more reasonable for cottage communities, rather than individuals, to undertake the task.

Colour codes for lights and retroreflective materials:

Green – port

Red – starboard

Yellow – special buoys

(hazard, swimming, mooring, speed control, keep-out or information)



A Beginner's Guide to: Catching Muskies

By Andrew Walker

MUSKIE EQUIPMENT FOR BEGINNERS

Rod and Reel

A 7.5-8 foot medium-heavy rod and bait casting reel combination with 30-pound braided line would be a good kit to begin fishing for muskies.

Lures

Popular muskie lures include very large bucktail spinner baits, crank baits, and stick baits. When it comes to muskies, big lures attract and catch big fish.

Wire Leaders

Wire leaders should always be used when fishing for muskies. The strength of the leader should be 80-pound to 100-pound test. A muskie is a powerful fish with sharp teeth that will easily break or cut regular line of lower strength.

Muskie Net

Muskie hunters who catch and release these giants on a regular basis often use a special fish cradle designed specifically for releasing large fish without removing them from the water.

Jaw Spreaders and Hook Removers

Muskies have very strong jaws and rows of long teeth. It is almost impossible to remove the hook if you do not use a set of spreaders to help keep the mouth open.

Hook removers or needle-nose pliers should be used to take out the hooks. A large muskie can do some serious damage to your hand or fingers.

Polarized Glasses

Polarized sunglasses allow you to see down into the water. This is essential when fishing for muskies because a muskie will often follow the lure right up the edge of the boat before it decides to take the bait.

TOP MUSKIE HABITAT

To catch your first muskie, it is important to understand the habits of the fish. A muskie is a feeding machine, so areas where it can find an easy meal are good places to start.

Shorelines with mixed weeds in water depth up to six feet are popular areas to catch medium-sized muskies. The fish will cruise around looking for perch or bass.

Quick drop offs from weed beds, especially around an island or a reef, are prime spots that often attract larger muskies because they are closer to the deeper water.

Weed beds of thick and leafy “cabbage weed” located near a point, small island, or a partly sheltered bay often hold a territorial muskie.

Channels between two islands or two bodies of water are good places to troll for big muskies that are roaming between feeding grounds.

Professional muskie anglers will even test water temperatures when searching for the fish. The best water temperature for catching a muskie, according to the Ontario MNR, is about 23 degrees Celsius (73 degrees Fahrenheit).

TECHNIQUES FOR CATCHING MUSKIES

A muskie is a very suspicious fish. As mentioned above, it will often follow the lure all the way to the boat or dock and then simply drift away without taking the bait. As a result, it is important to tease the muskie at the end of the retrieve and motivate it to attack the lure.

When casting for muskies, retrieve crank baits at a slow-to-medium speed. As the lure approaches the boat or dock, lift your rod and jerk the lure towards the surface for the last few feet. This makes the muskie think the prey is making a dash to get away. Then let the lure float up or sink down for a few seconds to see if the muskie reacts.

Finally, lower the rod tip into the water and run the lure in a “figure 8” pattern two or three times before lifting the lure out of the water for another cast. You might think this would scare the fish away, but the pros do this all the time. This last effort will sometimes trigger the muskie’s instinct to take the lure.

If the muskie attacks the bait at close range, hold on tight. It is going to be a wild fight!

Note: Remember to check the local regulations regarding the opening of muskie season and the catch-and-release rules for the area you plan to fish.



BUILDERS, SUNROOMS, TIMBERFRAMES

Backyard Paradise Sunroom Design	204-888-2965	backyardparadisedesign.com
Canadian Factory Direct Sunrooms	306-900-0934	factorydirectsunrooms.ca
Cornerstone Timberframes	204-377-5000	cornerstonetimberframes.com
Design-Built	204-999-0954	design-built.ca
Lakeland Log and Timber	306-982-3251	lakelandlogandtimber.com
Linwood Homes / T F Leisure Marketing	204-261-5359	linwoodhomes.com
CDC Phantom Screens	204-612-6015	canadiandeckcompany.com
Premier Design Build	204-272-7246	premierdesignbuild.ca
Timber Ridge Homes	431-831-5064	timberridgehomes.ca
Toews Timberframes	204-381-1851	toewstimberframes.ca

DECKS, DOCKS AND SHEDS

Top Deck Leveler	204-781-5170	topdeckleveler.com
Canada Docks	204-642-4483	canadadocks.ca
Gower Electric and Elevator	204-512-0801	gowerelectricandelelevator.com
JC Deck and Fence	204-294-3646	jcdecks.net
Nor Col EZ Dock	204-642-7064	norcolezdock.com
Maendecks	204-815-5800	maendecks.com
Postech Screw Piles	204-793-0653	manitobascrowpiles.ca
RPL Docks and Lifts	204-233-7065	rpldocksandlifts.com
Seaco Marine	204 783-4450	seacomarine.com

SHEDS, BUNKIES

Horizon Sheds	204-738-3065	horizonstoragesheds.com
Old Hickory Buildings of Canada	519-909-6814	oldhickorybuildings.com
Artspan	204-331-1800	artspaninc.com
Timber Toyz	204-872-0614	
Pine View Buildings	844-928-0699	pineviewbuildings.ca

COMMUNICATIONS, SECURITY, SAFETY

Accurate Fire and Safety	204-668-9930	accuratefireandsafety.com
Bell MTS	204-225-5687	bellmts.ca/personal
Kiwi Installation and Sales	204-229-6642	kiwiinstallations.com
Mantario Communications	204-799-7700	mantariocommunications.com
Optima Systems	204-488-2274	optimasystems.ca
Security Glass Products	204-774-9669	secglass.com
Telus	855-255-8828	telus.com

RETAIL

Braecrest Design	204-292-3850	braecrest.com
Real Industries	204-749-3000	realindustries.com
Canadian Tire Kenora	807-468-3014	canadiantire.ca/en
Cutco Cutlery	204-510-7811	cutco.com
Windy Bay Metal Fab	204-825-2401	wbmetalfab.com
Dave's Letter Creations	204-218-1855	daveslettercreations.com
Erna's Original Heating Pads	204-294-0735	ernasoriginalheatingpad.ca
JAYSIX	204-447-0082	jaysix.ca
Firewood Manitoba	204-453-7788	firewoodmanitoba.ca
Screw You Cribbage	306-537-1072	screwyoucribbage.com
Reliable Tire Recycling	431-688-5055	rtrrubber.ca
The Natural Solution	204-795-1212	mb.thenaturalsolution.ca

SPORTS AND LEISURE

Arctic Spas	204-927-7727	arcticspasmanitoba.ca
Fitness Experience	204-775-3401	fitnessexperience.ca
Cherry Board Shop	204-615-6005	cherryboardshop.ca
Steinbach Holiday RV and Marine	204-346-7100	steinbachholidayrv.ca
Swimwear Express	204-791-4319	swimwearexpress.ca
AMK Outdoors and Watersports	807-623-4020	amkwatersports.com
Winkler Canvas	800-852-2638	winklercanvas.com

FURNITURE, DÉCOR, INTERIOR DESIGN

AMD Stairs	204-346-5583	amdstairs.com
Access Window and Door Design	800-249-1216	accesswd.ca
Carrara Tile & Marble	204-453-8014	carraratile.ca
Creekside Timber Products	204-746-4059	creeksidelogproducts.com
Granite Mountain Stone Design	204-345-2765	granitemountain.ca
Pinnacle Painting and Decorating	204-819-4167	paintwithpinnacle.com
Pro Concrete Coatings / PurEpoxy	204-791-3176	purepoxy.com
Stone-N-Counters	204-268-1784	facebook.com/StoneNCounters
VBG Window Film & Coverings	204-668-1596	vbgwindowfilm.com
VBS Furniture	204-384-6328	vbsfurniture.ca
Total Flooring	204-783-5742	totalflooring.co
Faveri's Wood Furniture	204-957-4940	faveriswoodfurniture.com
Bang On Metal	204-786-3881	bangonmetal.com

LANDSCAPING

Clean Water Pro / Riverdale Supply	877-745-6898	riverdalesupply.com
Frozen Water Aquascapes	431-831-2132	frozenwater.ca
Mariash Quarry	204-344-5115	mariashquarry.com
Solid Edge Design	204-380-9600	solidedgedesign.ca

MAINTENACE, PLUMBING, POWER, WATER, INSULATION

Advanced Environmental	204-284-6390	aenviro.com
Aqua Sure Water	204-632-1385	aquasurewater.ca
We Level Cabins	833-253-8351	welevelcabins.ca
Pristine Water Solutions	833-573-5694	pristinewater.ca
Ed and Di Enterprises / Perimeter Drilling	204-782-1526	perimeterdrilling.ca
Ecologic Spray Foam	204-509-3626	ecologicfoam.com
Powertec Solar	204-809-8703	powertecsolar.ca
Shorty's Plumbing & Heating	204-809-9829	shortysplumbing.ca
Airborne Coatings	204-223-0373	airbornecoatings.com

REAL ESTATE

Aviva Insurance Canada	800-387-4518	aviva.ca
Cherry Hill Living	204-371-1159	cherryhillliving.ca
RE/MAX NorthWest Realty	833-323-4573	remaxnorthwestrealty.com

COMMUNITY, EDUCATION, AND ASSOCIATIONS

Kenora and Lake of the Woods Foundation	807-467-4427	klwcf.ca
Whiteshell Cottagers Association	204-487-0556	whiteshellcottagers.com
Manitoba Association of Cottage Owners	204-345-2206	macoman.com
Pinawa Community Development Corporation	204-753-5170	pinawa.com



Proud to build homes that become part of your family.



Timber Ridge Homes exhibit grand beauty, strength and energy efficiency throughout. We are dedicated to providing you with a seamless, positive experience from the initial consultation to the moment you get the keys to your new home.

Let us work with you to build the perfect home that will become part of your family.

Open House!

TIMBERRIDGELIVING.CA
204.371.9711

To Us, the Cottage is Family.

**Discover what makes Timber Ridge Homes so
special on March 25-27
Friday 2 - 8pm, Sat. 12 - 6pm, Sun. 12 - 4pm**

**Follow us on social media for more details.
#TimberRidgeHomes**

