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SPRING / SUMMER 2023



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# **Welcome Back to the Cottage!**

#### **EDITOR**

**Andrew Walker** 

#### CONTRIBUTORS

Cottage Tips Staff Kathy Walker

Graphic Design

Dynamite Design

ON THE WEB

CottageTips.com



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The past few years have certainly been challenging ones and we are all looking forward to getting back to a normal cabin season, with a few adjustments.

Anticipating severe weather conditions is now a reality at the lake after the devastating flood of 2022. The new high-water mark might never be breached, but it would be wise to take a cautious approach when rebuilding lost structures.

Hundreds of cottagers will, unfortunately, need to repair or replace their docks. This is frustrating and costly, but it also gives cabin owners a chance to consider new dock options for their properties. Our article on the types of docks to choose from might be useful if you find yourself in this boat.

Cottagers who couldn't access their properties in 2022 had to put off regular maintenance work. Staining the cabin siding is one of those lovely chores. We have some tips on the topic that should help make the job go smoothly.

Are you in the mood for flowers and soothing scents at the lake this summer? One way to add beauty to the cabin property and secure fresh herbs for cooking is to create a cottage garden. Keeping the deer and other critters away will require strategic planning. The gardening article offers helpful advice to get the project started.

Cabin gatherings will hopefully return to normal this year and that means finding simple and tasty ways to keep everyone fed. Try Kathy's banana chocolate chip muffins recipe for something sweet to go with the morning coffee on the new dock.

Guests who missed opportunities to visit friends and family at a cottage in recent summers might finally get a chance to head to the lake in 2023. If you are fortunate enough to receive an invite, our piece on being a good cottage guest provides some tips to ensure the weekend goes well.

Those who like to fish might also want to check out the article on catching big northern pike.

Cottage buyers should be able to reach a greater number of properties this year and it might be a calmer market. Our guide to getting the finances sorted out ahead of time will prove useful if you are planing to take the plunge.

We have no idea what this season will bring, but the cabin will always be our sanctuary. It remains a wonderful place to refocus our energy and spend important time with family and friends, despite all the maintenance and occasional surprises.

All the best for 2023!

Andrew editor@cottagetips.com





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# Being a Good Cottage Guest

Everyone enjoys being asked to spend a weekend at a cottage, but many people don't know how to be good cottage guests. The following considerations will help you impress your hosts and ensure that your invitation gets repeated.

#### **BEFORE YOU GO**

Confirm the number of people that you will bring to the cabin. Cottage visits tend to be overnight affairs. Arriving with an extra guest or two may embarrass the hosts if there is not enough space for the surprise visitors.

This not only causes grief for sleeping arrangements, but it could also cause trouble if you bring an extra vehicle. Parking spaces are often limited, especially when the owners have a water-access property and reserve spots at the local marina.

#### **PERSONAL CARE**

Check with the hosts about the availability of toiletries. Many cottages are located a long way from the nearest town or store. Make sure you bring all the basics you need unless the owners tell you otherwise. Toilet paper, bug repellent, sunblock, and bath products should be at the top of your list.

#### **GIFT BASKET**

There are a number of practical gifts you can bring for the cottage owner. The traditional bottle of wine is appreciated as a cottage gift, but other simple items will also put a smile on your host's face. Organic soap products, for example, are always a good choice. Use your imagination and throw together a cottage gift basket full of useful goodies.

#### **PERMITS AND LICENCES**

Get the proper permits and licences you will need for your cottage holiday. The penalty for not having a fishing permit or a boat operator licence is expensive.

#### **INSURANCE**

If you are crossing the border or heading to another province you may need to have extra health insurance. Accidents can happen at a cottage or on the way to the lake. Be sure to give specific details to the insurance company about where you are going and for how long.

#### PETS

When possible, leave the family pet in the city. A cottage can be a dangerous place for a dog or cat. Wild animals, ticks, and fungi can all turn the trip into a disaster.

If you must take your pet to the cottage, be prepared. Get a tick collar, keep the animal on a leash, and make sure you have the directions and phone number for a veterinarian.

#### **DRIVING TO THE COTTAGE**

Request very specific directions for the trip. Make sure you know exactly how to get to your friend's cottage and plan the drive carefully. Highway traffic, pit stops, bad weather, and unpaved or damaged side roads will add time to the trip. It is better to be early than late.

Many cottages are located on islands and you will be required to meet the owner at a marina. In other cases, cabins are situated on a secluded private road and you will have to meet your friends at the highway turn-off. It is inconvenient if the cottage owners are forced to wait. In addition, boating at night is dangerous in some areas.

If the drive is long, say more than three hours, you should call the hosts to give them an update about halfway into the trip and again before you turn off the main highway. Cell phone signals are often weak or non-existent once you get onto the rural side roads.

#### **BE HELPFUL**

Offer to help around the cottage. Many cottage owners only have the weekend to work on cottage maintenance. Lending a hand with yard work, cleaning dishes, and bonfire preparations will enrich your cottage experience and take some pressure off the hosts. Just make sure that you are actually helping, rather than making things more stressful for the cottage owner. Don't offer to cut the firewood if you have never used an axe or a chainsaw.

#### **RELAX AND EMBRACE THE LIFESTYLE**

Different food, games, and outdoor activities are all part of the cabin experience. Cottage owners tend to be a special crowd, and your friends from the city might show you a whole new side of their personalities when they are at the lake. Relax, have fun, and take it all in with a positive approach. There is nothing wrong with learning a new game, eating a strange fish, or paddling a canoe for the first time.

#### **STAY IN CONTROL**

Cottage communities are generally quiet places. In the evening, especially when there isn't much wind, noise travels more than you would expect. Follow the lead of your hosts. If they suggest a singalong or get into boisterous conversations, then by all means, join the fun. Otherwise, moderate the party-animal instincts.

Cottages also have very thin walls. Keep this in mind when embracing the romantic spirit of the woods.

#### BEFORE YOU LEAVE THE COTTAGE TO GO HOME

Your hosts might have treated you like royalty, but it is expected that you will help clean up before heading out. Leave

the guest room in better condition than how you found it. Be ready to go at the agreed time. As much as you like being at the cabin, it is important to stick to the departure plan. The hosts likely have a lot to do once they get back to the city and you don't want them sitting in the boat or on the back deck waiting for you to find a lost sock.

#### TAKE THE RUBBISH

Offer to take the garbage with you when you leave. The rubbish can't stay at the cabin and most cottages don't have a pick-up service. The hosts often have a full car or truck loaded with other things to take back, especially if they had to bring extra supplies to accommodate your visit.

#### **GET INVITED BACK**

With a bit of forethought, planning, and common courtesy you can be the perfect cottage guest. If you enjoyed your time, let the hosts know, and look forward to a repeat invitation!







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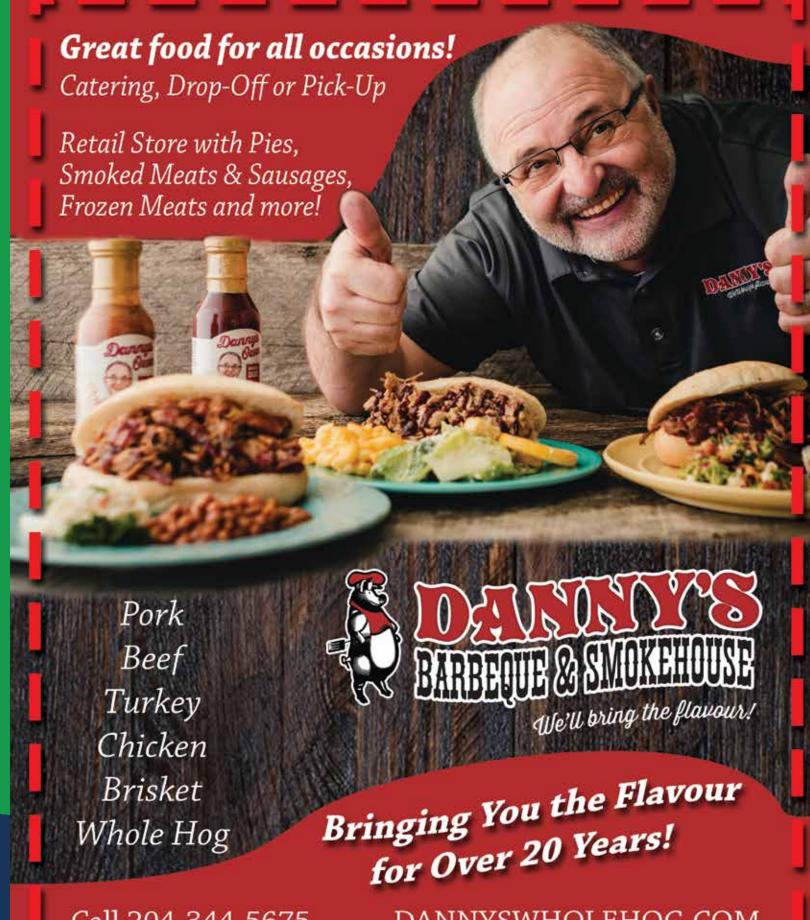
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# **KATHY'S COTTAGE KITCHEN**

# Banana Chocolate Chip Muffins

Muffins are a fantastic option when looking for food ideas on your cottage weekend. They go great with the morning coffee or tea on the dock, make excellent snacks while fishing or cruising, and are a perfect travel treat for the whole family during the long drive up to the cabin.

#### **INGREDIENTS**

- 1 cup of white sugar ½ cup of butter
- 1 teaspoon of vanilla
- ½ teaspoon of salt
- 1 600
- 3 or 4 ripe bananas
- 2 cups of flour
- 1 teaspoon of baking soda
- 1 teaspoon of baking powder
- 1 or 2 cups of chocolate chips

#### **BAKING GEAR YOU NEED**

Electric mixer
Large bowl
Muffin tin to make 12 muffins
Paper cups for muffins
Ice cream scoop
Spatula
Measuring cups

#### **HOW TO MAKE THE MUFFINS**

Cottage Moms who are already seasoned bakers will find the directions a bit obvious, but we also want the guys to give it a go!

Heat the oven to 350 degrees.

In a large bowl use an electric mixer to blend the butter, sugar, and vanilla together. Add the egg and mix completely. Then add the bananas and blend it all together. The riper the bananas the better. Green bananas result in dry muffins

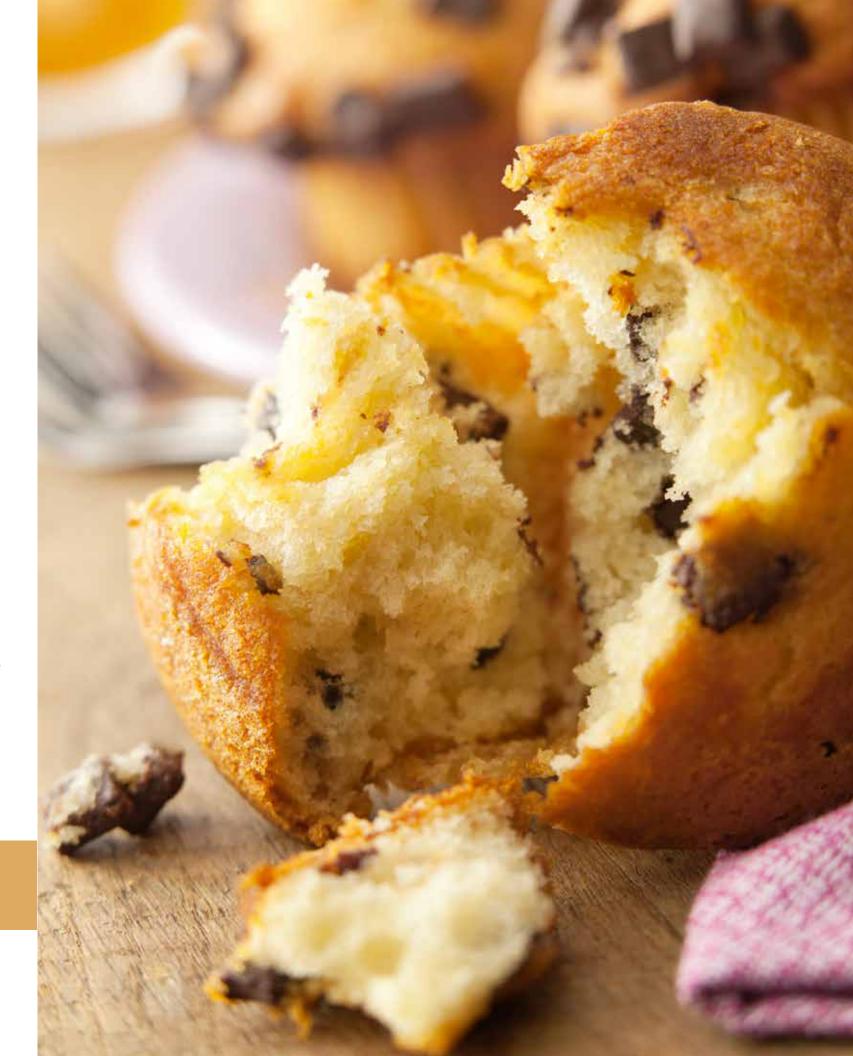
Next, add in the salt, flour, baking soda, and baking powder and blend well. Finally, mix in the chocolate chips.

Using the ice cream scoop, pour your mixture into each of the paper cups in the muffin tray. Place the tray in the oven and bake the muffins for 25 minutes.

When taking the muffins to the cabin, place them in a plastic bag you can seal or in a plastic container. This reduces waste and makes packing a lot easier.

This recipe works well in either a conventional oven or a large toaster oven that you might have at the cabin if you decide to bake the muffins at the lake.







Staining the cottage is one of those maintenance projects that cabin owners love to avoid. However, it is important to ensure the wood siding on the cottage remains protected. This also keeps the cabin looking great.

#### 1. RIGHT TYPE OF STAIN

Choose the right type of stain that works best for your cabin. Your local paint store can help you make the choice. Experts have traditionally recommended using a combination of classic oil and acrylic. However, there are now also bio options on the market.

The hybrid mix makes the application easier. It is a good choice when you don't know if the previous coat is oil or acrylic, as the hybrid stain should work in both situations. Cleanup is also less stressful with a hybrid mix than when you go with purely an oil-based stain.

#### 2. BEST TIME TO STAIN

A day that is 20 degrees Celsius and partly cloudy would be ideal weather to stain the cabin. In most cases, stain requires a day or two to dry. As such, it is best to avoid starting the project if there is a chance of rain for the next 48 hours.

Sometimes you don't have the luxury of waiting for a perfect day to stain the cottage. On hot and sunny days it is helpful to plan the work strategically. Try to stay on the side of the cottage that is still in the shade. Staining or painting in direct sunlight is painfully uncomfortable. In addition, the intensity of the sun's rays might impact the quality of the

#### 3. KEEP THE PROJECT SIMPLE AND EFFICIENT

Pour about 25% of the stain from the main container into a small bucket, pail, or can to use when you climb the ladder. This minimizes the mess in the event there is a spill. The strategy also enables you to use the stain efficiently.

Sometimes the remaining stain that is in the container at the end of the day is dirty. Pine needles, leaves, or bugs might fall into the can while you are working, so it is a good idea to minimize the amount of stain you have to pour back into the original container at the end of the job.

#### 4. COMBINE STAIN CANS

When multiple cans of stain are needed during the same project it is advisable to combine the cans in your paint bucket before you start. This ensures the colour won't change when the stain in one can runs out and you open a new container. Ideally, the hardware store matches the mix exactly in each can, but that's not always the case. Stir frequently to maintain steady tint.

#### 5. USE A TEST SPOT

Pick a small area of the siding that is not easily visible to do a test spot. It is better to check to make sure the siding absorbs the stain properly and that the colour appears as expected before starting the job.

#### 6. USE THE BEST STAINING TECHNIQUE

Strive to apply a consistent wet edge. Lap marks might turn up when the stain dries if the application isn't done properly. Focus on two or three boards at a time and stain the complete board across the wall. Begin at the top of the cottage and work your way down.

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Cottage gardening involves battling deer, bugs, sore knees, and a bad back. This might not sound like the best way to spend your time at the lake, but planting a flower garden at the cabin can also be very rewarding.

With a freedom that goes far beyond the restrictions of the city you can design the cottage garden any way you like. It can be immaculately landscaped, weeded and groomed, or simply left completely wild. Regardless of how you set it up, the hummingbirds, butterflies, and honey bees will all benefit from your efforts. Here are a few things to consider before embarking on the cottage garden adventure.

It is important to be honest about how much time you realistically have available to dedicate to the cottage garden. If you are barely keeping up with the regular cabin maintenance, it might be a good idea to start with a simple garden project.

#### Wildlife

Cottage gardeners have to consider the forest residents when choosing flowers and shrubs for the project. The plants should attract hummingbirds and butterflies, but you want to avoid setting up a buffet for the deer and bears.

#### **Budget**

Annuals can get expensive and are a lot of work. Perennials will reseed themselves. Wildflowers are cheap and maintenance-free. Mix and match according to time and budget.

Rainfall can be unpredictable at the cottage. Depending on the location of the garden, carrying water from the lake might be difficult. Consider setting up a rain barrel to capture water when you are away from the property or look for plants that can handle dry conditions.

#### Sunlight

Watch the sun move across the property for a day to see how much light hits the planned garden area. Choose plants that grow well in your specific situation.

#### **How to Extend Plant Flowering Time**

To extend the flowering time of plants you can remove the flowers before they start to go to seed. Once the flower has fully bloomed and begins to droop or change colour, remove it with a pair of garden shears to encourage the plant to bloom

This process is called deadheading. The general rule is to cut back to the next developing bud or set of leaves. Some flowers that bloom at the end of a long stem should be cut off right at the base of the stem. It will take some trial and error to get the best results, but don't be afraid, most flowers are quite resilient.

#### **Deer-Proof Plants?**

While a number of plants are considered deer-resistant, the truth is that the deer will eat different things in different seasons and even in different years. Availability of their preferred natural plants is the main determiner of what deer will eat. If the deer population around the cottage is high, and the growing conditions for their usual forage are weak, the cottage garden is likely to become a deer hangout.

Some deer-resistant plants include: snapdragons, marigolds, chives, sage, and the beautiful iris.

One strategy is to plant a border of something the deer love to eat around the edge of the garden or the property. Hopefully they will be content to stay at the fringe.

It may be worth trying a homemade remedy to help keep deer from eating the garden plants. Place some soap shavings in a sachet and hang it in the area frequented by deer. A traditional repellent spray can also be used on shrubs and plants that you don't plan to eat.

4 gallons water

1 beaten egg

1 tablespoon cooking oil

1 tablespoon dish soap

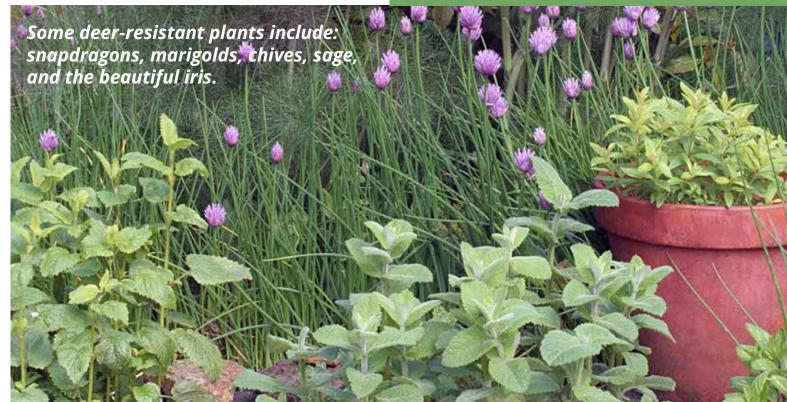
½ cup milk

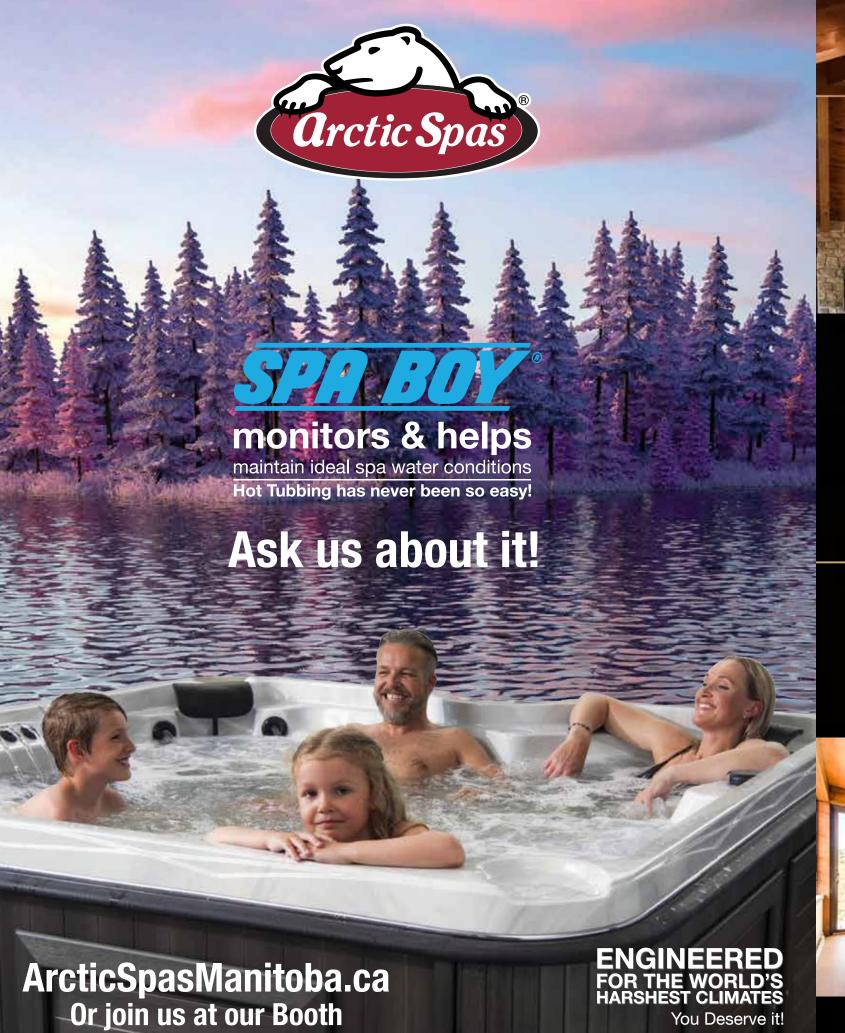
Mix this in a large pail and place the lid loosely on top. it into a sprayer or watering can and cover the plants in the area that needs protection.

A contact repellent is another option to deter deer. Make a water-based solution that uses hot sauce and

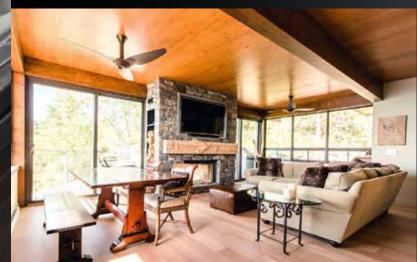
- 1 teaspoon of liquid dish detergent
- 1 ounce of hot sauce
- 1 quart of water

Place the ingredients in a watering can and then sprinkle the mixture on the vegetation the deer have sampled. The detergent apparently helps the hot sauce stick to the leaves. These homemade repellents are environmentally friendly and should not harm the deer.



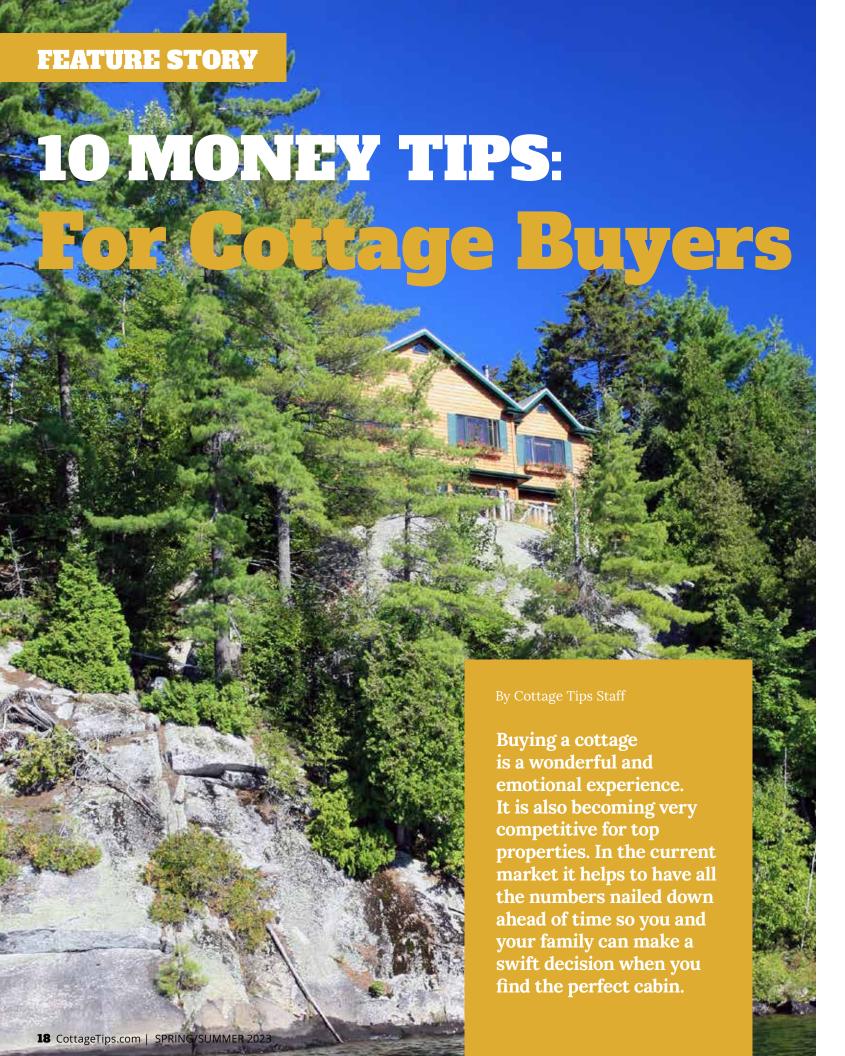








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#### **MORTGAGE APPROVAL**

Get a mortgage approval done before you begin searching for your ideal lakeside retreat. Knowing how much you can afford makes the process more efficient. The pre-approval also gives you the flexibility to pounce when you find your dream property.

#### **INSURANCE**

Cottage insurance can be expensive depending on the type of building and its location. Reach out to your current insurance company to see what they charge to add a cottage to the existing policy. You might have to use a separate provider to get the best deal.

#### **PROPERTY TAXES**

Property taxes for cottages located in unorganized territories can be very cheap. Cottages that fall within a city's school district, however, often have very high taxes. The seller will have the details, but it is important to include the taxes in your annual budget calculation when beginning your search.

#### DRIVING TO THE COTTAGE

Properties located within a twohour drive of the city tend to be very expensive. The farther you have to drive, the cheaper the price. However, a four-hour commute each way every weekend takes a greater toll on the vehicle and pushes up fuel costs.

#### **PARTY BUDGET**

People like to entertain friends and family at the cottage. This can get expensive. Even if you simply use the cabin as your personal getaway, the bottles of wine, cases of beer, and succulent steaks add up quickly.

It's all part of the pleasure of lakeside living, but the costs should be anticipated.

#### **UTILITIES**

In the old days, people wanted off-grid island retreats with no amenities. Today, most cottage buyers prefer to have all the comforts of home.

That means internet services and electricity, at the very least. In addition, new buyers should anticipate costs for fuel, such as propane. Some properties also have municipal water services and are connected to sewers. Otherwise, you need to bring water to drink and might need to budget for getting a septic tank emptied.

If you plan to buy a four-season cabin, remember that the heating expenses in the winter can be substantial if the cottage uses electric baseboards.

#### **BOAT EXPENSES**

Every cottage owner has a boat.

If you don't already own a boat, it is important to do some research

Check for availability at a marina that is close to the property. Ask the real estate agent to find out up front if you can assume the spot used by the current owners. Don't forget to set cash aside for winter storage costs.

#### COTTAGE MAINTENANCE **AND REPAIRS**

A new cottage requires very little maintenance for the first several years. It might be worthwhile to pay up to get a newer place and avoid all the repair headaches.

Otherwise, DIY types can save a lot on the purchase price by picking up an older cottage. However, these



ahead of time. The boat you need is often determined by the location of the cottage.

Cottages situated on big lakes might require a larger boat to navigate rough conditions. Cabins located on small lakes or river systems can get by with a more modest vessel. Choosing between aluminum or fibreglass also comes into play depending on the conditions in the surrounding area.

Be sure to budget appropriately for fuel and maintenance, as well.

#### PARKING AND DOCKING

Road-access properties cost more money, but you don't have to pay for parking or for a boat slip at a marina.

Water-access properties tend to be less expensive, but require renting a place on the mainland to park the car and to dock the boat.

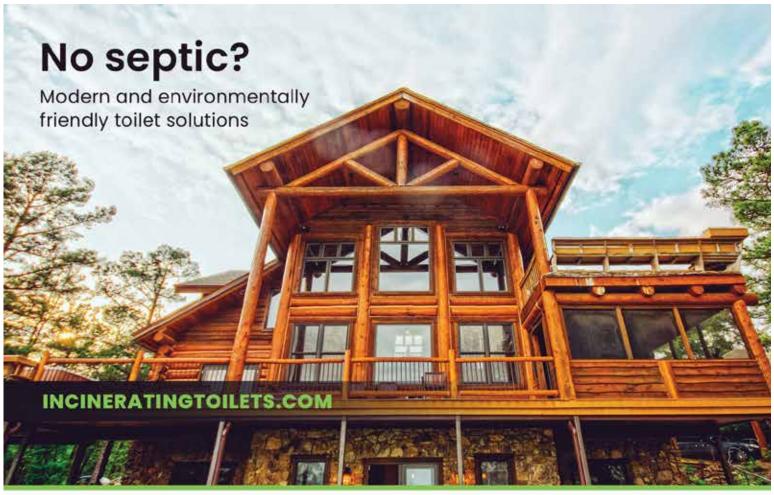
properties can quickly become money pits. It is common for cottage owners with older properties to spend thousands of dollars a year on maintenance.

Remember that all the fun toys at the cottage also require maintenance. ATVs, lawn tractors, trimmers and chainsaws are just the start.

#### **COTTAGE RENTAL INCOME**

Cottages are in hot demand for summer vacations. In fact, people will pay big bucks to book a week or two on the lake.

Rental income can help cover a good chunk of the annual costs. However, be sure to budget the time and expenses needed to find good renters and manage the process.





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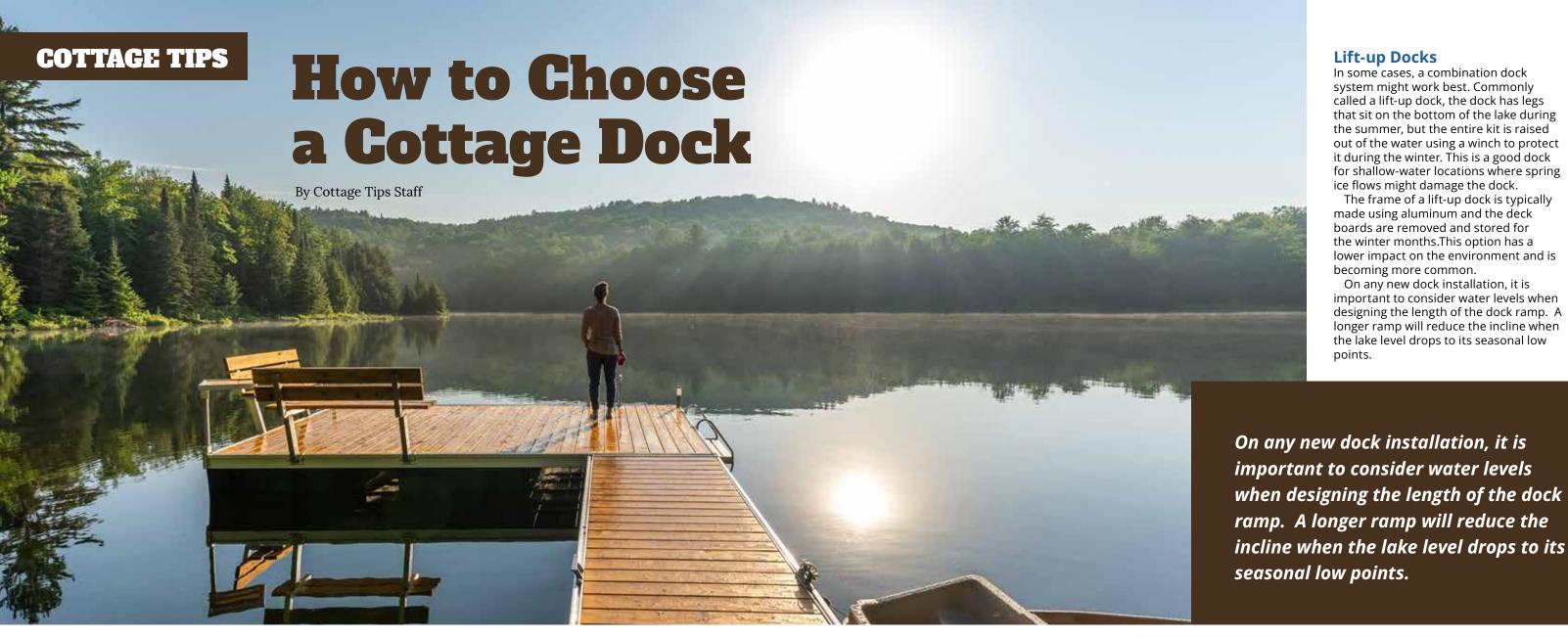
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Cottage owners have several types of docks to choose from when building a new cabin or replacing an old dock structure. Docks are typically categorized as either permanent (fixed) docks or floating docks. In certain conditions, cottagers can get away with a simple roll-in dock.

#### **Fixed Docks**

In situations where water levels don't change, winter ice isn't an issue, and the lake depth is shallow, a permanent dock might work. The structure is fixed to the bottom of the lake and remains in place all year.

#### **Drilled Pipe**

A drilled-pipe dock is common in situations where bedrock exists to support the dock. Holes are drilled into the rock and the steel pipes are inserted, forming the base on which the steel dock frame is built.

Winter tends to be the best time to install the dock as the drilling can be done through the ice.

#### Crib

When the conditions are not suitable for pipes, the best option for the permanent dock is to use cribs. These are boxes made with strong timber and filled with rocks. The frame is then built above the cribs. The benefit of a permanent dock is that you don't have to remove it in the fall when you close the cabin.

### **Floating Docks**

Floating docks vary widely and the best dock to install depends on a number of factors, including the shoreline conditions, the way you use the dock, and your budget. Deck material for a dock platform can be wood, composite, metal, or plastic. The decision on which

material is best to choose depends on cost, and dock use. Many cottages have a floating dock that attaches to a ramp, as well as a permanent platform installed above the high-water point. A floating dock provides good flexibility. Sections can be added easily and the dock is often disconnected and placed in a bay to spend the winter. Boards on the dock ramp can be removed and set aside until the spring. The ramp is often hoisted up in the air during the winter months.

#### **Wood Docks**

A wood dock is usually the cheapest option for a floating dock, although volatile lumber prices can sometimes close the gap between wood and steel or

aluminum. The frame is made of wood. Billets (floats) are attached.

A wood dock is a good choice in situations where the dock isn't subjected to strong winds or high waves. The downside is that a wood dock will eventually wear out from heavy use and exposure to the elements. Maintenance is required to keep it in good shape and boards might need to be repaired or replaced.

#### **Steel-truss Docks**

Docks that need to endure large waves, strong currents, or high winds might require a steel frame. The steel-truss dock tends to be more expensive, but the dock can withstand a challenging environment and should last longer than a wood dock.

#### **Aluminum Docks**

Aluminum docks are similar to steel-truss docks, except the frame is made from a

different metal. These are lighter, tend to be less expensive, and are often chosen for their attractive look.

#### **Plastic Docks**

Low-maintenance plastic docks are also popular. The sections can be combined into various formations and often have attractive add-ons such as ports for PWCs or kayaks. The material lasts longer than a standard wood dock and there is variability in the dock design. This is a good option for situations where docking needs might change in the next few years.

# Dock Accessories and Hardware

Cleats, bumpers, storage boxes, solar lights, ports, and swimming ladders are common accessories for a dock. Some people also install a fish-cleaning station.



# Adventures

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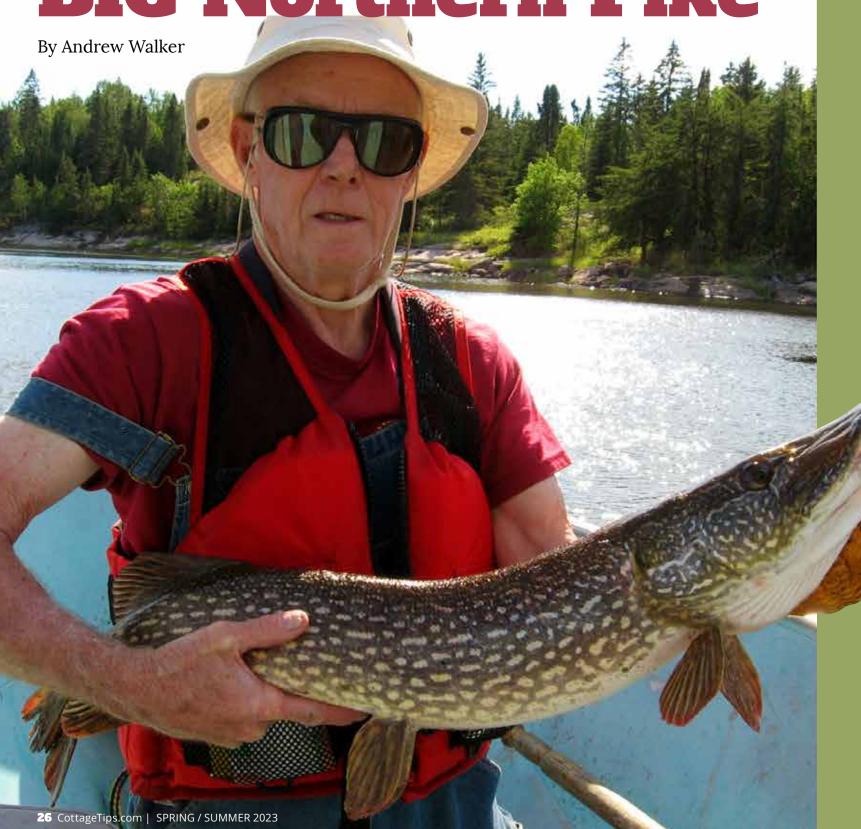
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# How To Catch BIG Northern Pike



NORTHERN PIKE ARE AGGRESSIVE PREDATORS AND CAN GROW TO BE FOUR FEET LONG IN MANY CANADIAN LAKES AND RIVERS. PIKE USUALLY INHABIT WATERS THAT ARE ALSO PRIME SPOTS FOR CATCHING WALLEYE OR BASS. COTTAGERS OFTEN HEAR STORIES OF ANGLERS WHO ACCIDENTALLY LANDED A MONSTER PIKE AFTER AN ATTACK ON A SMALLER FISH THAT WAS ALREADY ON THE LINE.

#### Where and How Do You Catch Trophy Pike?

Runs between islands, drop-offs leading into shallower bays, rocky points, and entry or exit flows between two bodies of water are all areas to explore when searching for big pike.

In deep water the best strategy for catching a trophy pike is trolling parallel to the shore along a shelf or through the narrows between two islands. Large spoons can be very effective lures in this situation.

When fishing for monster pike in shallow water from a fixed position or by slowly working a shoreline, cast your lure in a high arc. Near the end of the cast, restrict your line so that the lure lands in the water noisily. Big pike are attracted to the disturbance and will investigate when the lure makes a splash as it hits the surface.

Be ready! If a trophy northern pike is anywhere near the spot where the lure lands in the water, the fish will often strike the bait immediately.

If the water is deep enough, let the lure sink for a few seconds before starting to retrieve it after the cast. The pike will often attack the bait as it is dropping into the weeds or past an underwater overhang.

As you reel in the lure, jerk it once in a while and let it fall back for a second or two before continuing the retrieve. If a pike is following the lure, it will often strike when the lure starts to sink.

### **Essential Gear When Catching Pike**

Quality lures, stiff rods, heavy line, and wire leaders are obviously important, but pike anglers should also invest in some other essential equipment. A pike has powerful jaws lined with sharp teeth. Getting a lure out of a big pike's mouth can be difficult without special gear.

#### Mouth spreader

Pike often swallow a lure whole. When this happens, the hook usually gets stuck near the gills, putting your fingers at serious risk when you try to remove the bait.

Any angler who catches northern pike on a regular basis knows that trying to get the jaws open on a small pike can be a challenge, let alone when you are dealing with a large fish. When it comes to pike-fishing accessories, the mouth spreader deserves to be at the top of the buy list.

#### Fishing pliers

The next item to buy should be a good set of needlenose pliers. This is the best way to remove a hook, whether it is stuck in the pike's jaw, or located deep down toward the gills. You can use any basic pair of pliers or pick up a set designed specifically for removing fish hooks.

#### Fish glove

Pike are slimy, so trying to hold one without a proper fish glove can result in the fish being dropped. This is hard on the fish. More importantly, a pike that shakes loose of your grasp can quickly embed the hook into a finger, which is bad news for the angler.

#### Cradle ne

A trophy pike won't easily fit in most regular fishing nets. Trying to use a net that is too small normally ends badly for both the fish and your net.

If you are going to fish in waters where you know big northern pike are present it's worthwhile to have a cradle net that is designed to handle one of these giants. This is safer for the fish and for the angler. The last thing you want to deal with is a big northern pike thrashing around in the bottom of the boat.

#### Pike lure

Hundreds of lures are marketed to catch pike, but most anglers who target this aggressive fish know that a pike will hit just about anything that passes by its nose.

That being said, the top all-time pike bait is arguably a spoon. Spinner baits are probably next on the list, followed by stick baits. Jigs with plastic tails can also be effective.

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