
Waterfront

Long-weekend season is here! Let's celebrate, shall we?

CHEERS

to the upcoming summer. And to the chipmunks stuffing their wee faces (p. 22), the hardcore cottage families (p. 24), and the abundance of butter tarts (p. 26).



SAMANTHA STAFFORD

22

Do you know the Indigenous roots of dream catchers?

23

The s'more has a long, delicious, and sometimes bizarre history.

24

A giant fish gets a really giant cash donation... for a facelift.

28

Two couples. One teenie tiny cottage. Friendship ensues!

THAT'S WILD!

CUTE SINCE 1990

Three-plus decades of photo contests and thousands of chipmunk pics have taught us:



They steal from you.



They like corn off the cob.



They can't drive.



They make out with frogs. A lot.

NAVIGATION TOOLS

DREAM WEAVER

HAVE YOU NOTICED

that during this pandemic, masks have become the new rearview mirror decoration? I've liked that, because masks have replaced the dream catcher as regularly featured mirror decor, a choice that has bugged me for years. Along with headdresses, the dream catcher is one of the most appropriated and exploited Indigenous symbols. There are lots of dream catcher tattoos out there. Miley Cyrus has one. Now, there are claims to Cherokee ancestry in her family, and that might be true, but guess what? Dream catchers aren't actually from the Cherokee. Whoops. Whoever you are, if you're going to display a dream catcher, you should at least know its meaning, value, and symbolism to the appropriate Indigenous people. I'll get you started.

The dream catcher is a part of the Anishinaabe culture. There is no way to determine how long the dream catcher has been around—colonialism's impact extends to our histories as Indigenous people—but it was first documented in the 1920s by anthropologist and ethnographer Frances Densmore. Dream catchers are traditionally constructed out of a hooped willow branch and a sinew net inside the hoop. Objects such as beads are often woven into the webbing.

As the name suggests, dream catchers are used to filter dreams, blocking bad ones by catching them in their net, and allowing only the good dreams to pass through, easing their way down the feathers to the person dreaming, typically a child. That's why they're often made out of willow and sinew; they aren't intended to last forever. They break down as the child ages. I've always hung my dream catchers by

windows—which makes sense to me, because dreams probably don't bust through walls, but traditionally dream catchers were hung over beds.

Of course, dreams aren't exclusive to Indigenous people. We all have them. And the use of dream catchers, appropriately, has spread, first through the pan-Indian movement of the mid-twentieth century, to the shared symbol of hope they are today. A dance group from Red Lake Indian Reservation, for example, has travelled to many schools that have experienced shootings and gifted them dream catchers. So, I'd say it's okay to use dream catchers, but try to respect their purpose. And unless you're planning to fall asleep at the wheel, maybe leave the job of rearview mirror ornaments to fuzzy dice.—DAVID A. ROBERTSON

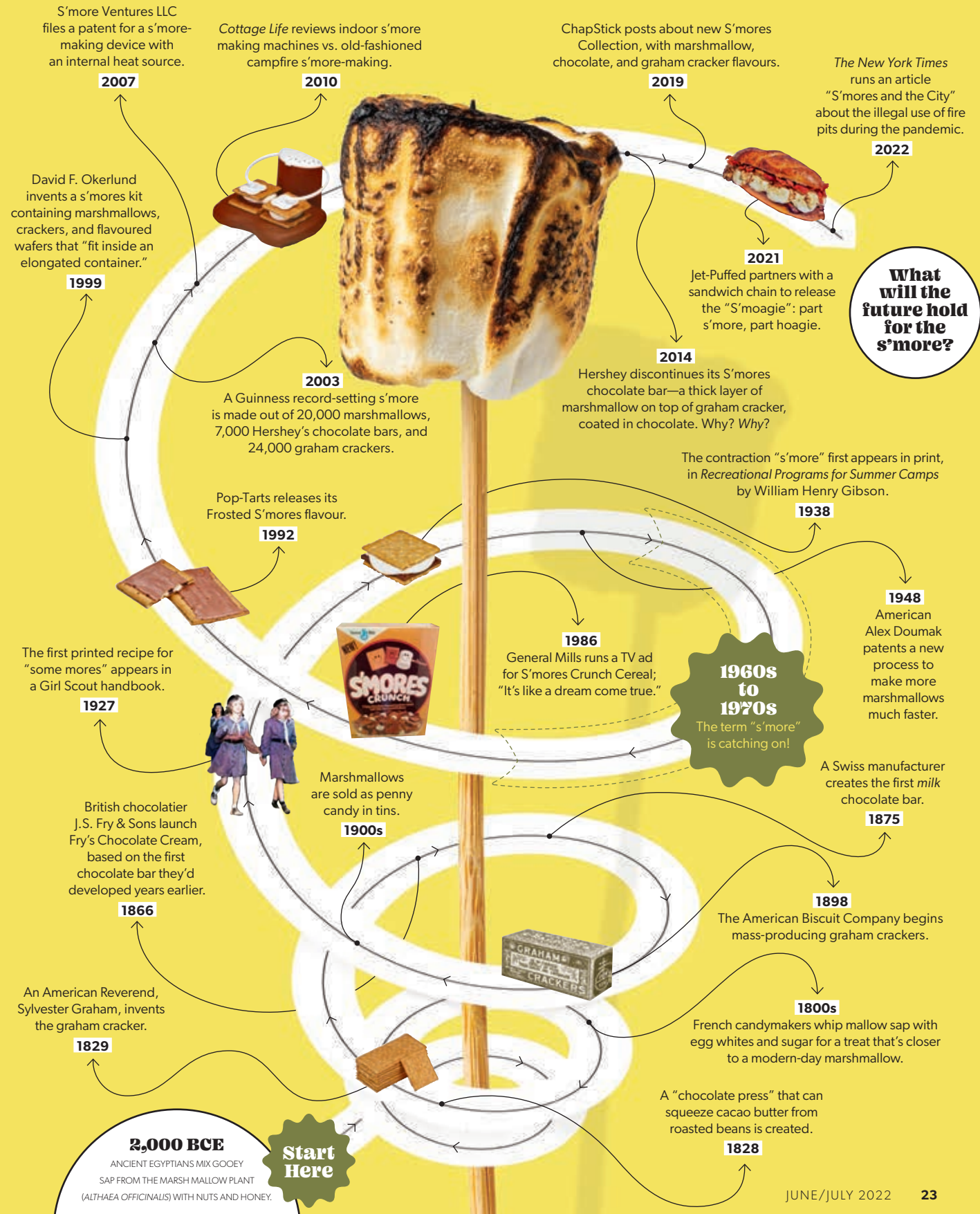


THIS PAGE: CHIPMUNKS TOP TO BOTTOM: USA SILVERBRAND; SHARON VIRTUE; JULIA MATYS; ISABELLE MAROZZO. DREAM CATCHER HANDCRAFTED AT THE MOHAWK TYENDINAGA FIRST NATION IN ONTARIO; COURTESY MADEINCANADAGIFTS.CA. OPPOSITE PAGE: MARSHMALLOW, SHUTTERSTOCK; PHOTOS, WIKICOMMONS

TRIVIA

S'MORE YOU KNOW

Every cottager's favourite campfire treat has come a long way, baby! It all began with the marshmallow...



What will the future hold for the s'more?

FLASHBACK

WHERE ARE THEY NOW?

LAST YEAR, WE asked to hear about cottagers and cottages that had been previously featured in the pages of *CL* (“Whatever Happened To...” Waterfront, Aug/Sept '21). Thanks for the updates, guys! Oh, and thanks for sticking with us all these years—we couldn't have done it without your stories.



1 The Dunkley family on Six Mile Lake was featured in your **ENTERTAINING SPECIAL SECTION (JUNE '99)**. Last September marked the 100th anniversary of our property being transferred to Rosamond Duff, who had left it to younger siblings in the '60s, splitting the lot into two pieces. By the '90s, the larger piece had been transferred to three brothers, who set up a trust to preserve the property for the enjoyment of the family. (I am one of three trustees, and I'm married to one of the beneficiaries.) Since the 1999 article, we've lost

generations one and two, and some of generation three, but Gen Four has grown up and is adding Gen Five members, so we are still growing. Google calendar, email, and WhatsApp have made it easier to know who is up and when, and Zoom has allowed us to hold family meetings without travelling. Minor things have changed, but not the important enjoyment of the property. I never met her, but I'm pretty sure Rosamond would be pleased.—**DOUG FUNNELL**

2 My family and our merry-go-round (we'd rehabbed the dilapidated, 680-kg contraption after we acquired it from an abandoned drive-in) were featured in

your **MARCH 1994** issue. Three generations of the family are still enjoying it at our Rocky Saugeen River, Ont., cottage—which became our home in 2004.
—**CAROL PYNN**

3 The 1925 cabin that I am now the leaseholder of was once the subject of a *CL* feature story (“**THE COTTAGE UNPLUGGED,**” **MAY '01**). It's in the heart of Algonquin Provincial Park on Cache Lake, Ont., and remains completely off-grid—we use solar power instead of propane. We've maintained the rustic nature of the cabin, and have removed the insulated ceiling to expose the beams of the original structure. While our cabin

holds our family of five (snugly!), we were granted a work permit to build a bunkie for our three teenage boys. Whatever happened to...? Well, it's still here! We are thrilled to be a part of the next generation of Cache Lake cottagers.
—**JULIE REID**

4 My nephew and my belly (my nephew was on my lap while boating) were featured in the Funnies section of the **PHOTO CONTEST IN THE WINTER '91/'92** issue. I was in my mid-twenties back then, spending time at my brother-in-law's parents' cottage. Though I'd been cottaging since my teenage years, I eventually got married and my wife,

Sue, and I had two kids (Erika and Nicole). In 2010, we took the plunge and bought our own piece of paradise on Kashagawigamog Lake. We continue to make memories there with our family.
—**BILL DMYTRENKO**

5 The Marceau Lake Cottagers Association was featured in an article written by Donny Kirby, then director-at-large of the Federation of Ontario Cottagers' Associations. *Cottage Life* founder Al Zikovitz was quoted in that issue (**JULY/AUG '97**); he said it was his intention “to address the concerns of Ontario's cottagers.” One such concern for us is likely shared by others: cars speeding on

gravel roads and creating excessive dust. In spots where the road runs parallel to Marceau Lake, and when the road is the only viable route for travel, the resulting dust is heavily visible on the roadside foliage, and the dense cloud that pervades the area could be problematic for those with pulmonary disorders.

We have recently placed roadside signs asking drivers to slow down, but these requests have largely been ignored. We need help. Does *Cottage Life* have suggestions for speed and dust control?
—**PHYLLIS ALLEN**

Excellent question, Phyllis! We'll add it to our Cottage Q&A file. Stay tuned.

REPORTER TRAIL TIPS, STATUE SAVE & SPIDER SENSE

EVERY BODY IN
Just in time for hiking season, the Trans Canada Trail announced that it has added another 25 sections to its AccessNow app. The TCT began its Accessibility Mapping Program in 2021. The program collects information, including photos and descriptions, from “mappers” on the trail; the data tells the TCT which parts of the 28,000 km-long trail have barriers that need to be removed to make the route more accessible to all. The app can then give users info about the mapped trail sections so they know what to expect before heading out. “We want people of all abilities to enjoy safe, outdoor experiences with their friends, families, and neighbours,” says Eleanor McMahon, the

president and CEO of Trans Canada Trail. “With trail use up 50 per cent since the onset of COVID-19, it's clear that people in Canada value access to natural spaces to stay active, take care of their mental and physical health, and socially connect with others.”

THE ONE THAT GOT AWAY WITH NO BOTOX
Kenora, Ont.'s, famous roadside attraction, Husky the Muskie, is getting a makeover. The 40-foot-tall, 2.5-ton, leaping fish was built in 1967 from steel, plywood, fibreglass, and resin, all held together by 3,500 bolts. Husky already received one facelift in 1995—to revive the statue's mostly faded colour. Now he's due for another one. (Maybe the pandemic really *did* age all of us.) Earlier this year, the Northern Ontario Heritage Fund Corporation gave the City of Kenora \$493,077 to rebuild and repaint him. Don't squander the efforts this time, Husky. Lay off the booze and wear more sunscreen.

DON'T LOOK UP
A new invasive species could spread to Canada's east coast sometime in the future, say ecologists. Another day, another invasive, arewrite? Except the Joro spider (*Trichonephila clavata*), native to east Asia, is as large as a human's palm, and its newly hatched spiderlings can travel through the air for kilometres, parachuting on strands of silk. “Giant spiders are falling from the sky” is one sentence that no one wants to hear, ever. But if you came across a Joro, it would probably just run away from you, Andy Davis, a University of Georgia research scientist who recently published a study on the species, told the CBC this spring. Plus, even though Joro numbers have exploded in parts of the eastern U.S., the invasive likely wouldn't spread into Canada for another 20 years, he says. So, you have plenty of time to watch *Arachnophobia* on repeat and desensitize yourself.



"Keeping it a secret."

"My mother-in-law."

"I don't like butter tarts and I always wonder why these stories seem to be related to cottage living."

"Me. Homemade. Mine."

"I have never heard of a butter tart. These look gross. Are they supposed to look like that?"

BY THE NUMBERS

THE HUNT IS ON

In our October 1991 issue, we ran a story on cottage country's best butter tarts ("The Great Butter Tart Hunt"). Twenty years later, we asked you on social media: who makes the best butter tarts? ("That's a question that has many answers," as one Facebook responder pointed out.)*

- 1 Don's Bakery, Bala (also in Barrie)
- 2 The Kawartha Buttertart Factory, Douro-Dummer (also in Peterborough)
- 3 Doo Doo's Bakery, Bailieboro
- 4 Quaker Oaks Farm, Sebright
- 5 Henrietta's Pine Bakery, Dwight (also in Huntsville)
- 6 The Sweet Oven, Barrie (also in Orillia and Niagara Falls)
- 7 Mariposa Market, Orillia
- 8 Wilkie's Bakery & Pizza, Orillia

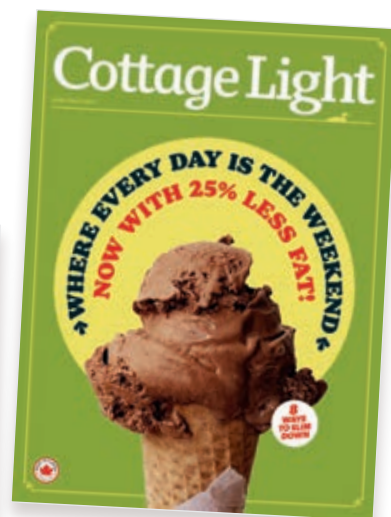
*WE KNOW THERE ARE AWESOME BUTTER TART JOINTS IN OTHER PARTS OF CANADA. TELL US ABOUT THEM: EDIT@COTTAGELIFE.COM.

BUTTER TARTS: SHUTTERSTOCK

COTTAGE LOGIC

THIS IS JUST SO WRONG

EVERY ONCE IN a while, we come across people who—whaaaa?—have never heard of this magazine (or even the brand Cottage Life) and butcher the title in ways that make no sense. So, what would happen if we changed our name and, with it, the corresponding tagline? Probably the worst rebrands in history.





BUY THE WAY

Small time

The search: For Justine and Olivier Penner*, the search for a weekend getaway started with a desire for a little more elbow room. The couple had been renting a two-bedroom apartment in Vancouver since 2011, and in 2018, when their daughter was four years old, they started looking for land that they could enjoy and that would be an investment they could pass along to their daughter.

Most importantly, they didn't want to spend more than \$100,000. "That's a modest amount, unless you wanted to take on a mortgage," says Justine. "And both of us are very debt-averse." Olivier was keen to travel without a car, and so they narrowed their search to the Gulf Islands, which is accessible by ferry after a short bike or bus ride from the city (though they have a car and a cargo e-bike for transport when necessary).

They found a spot that looked ideal: a ½-acre plot of land in the woods where they could tent camp, that was a 20-minute walk to local beaches and close to the ferry. And it was potentially within their budget—if they could just get the list price down from \$140,000.

The compromise: They researched the history of the land and discovered it had sold for \$68,000 the year previous, so they had some hope of bringing the cost down—but

unfortunately, their initial offer of \$100,000 was quickly declined. But a few months later, Olivier noticed that the land still hadn't sold. They asked their realtor to re-engage with the seller, and—after rallying a little more money—negotiated a price both sides could live with: \$113,000. "I joked with Olivier that we just bought a really expensive camping spot," says Justine.

The silver lining: Tent camping was the plan for the near future—until they learned their friend, Angela, had built a tiny house on another, more challenging-to-access island. She was hoping to find a place to move it to that was less remote. Local bylaws stated that so long as they kept the wheels on the 16-by-9-foot cabin, the shelter could legally be "parked" and inhabited for up to 90 days a year as a recreational vehicle—meaning no camping for Justine and Olivier and a closer getaway for Angela and her partner, Daniel. The four of them hammered out a five-year time-share agreement in writing—and they divvied up the \$5,000 expense to move the tiny home onto the property (thanks to highway permits and making the cabin road-worthy), along with ongoing maintenance costs.

The getaway has been just what the family of three was looking for. "There's enough room for us to sleep in the loft. We put up little lights, and it's just naturally cozy," says Justine.

—ANICKA QUIN

*ALL NAMES HAVE BEEN CHANGED

OWNER ADVICE

LESSONS LEARNED FROM SHARING A TINY HOME

Cover all the details

The couples spent hours creating what they describe as their "MOU"—Memorandum of Understanding—that lasts for five years. It covers how expenses and time at the place are shared and, perhaps more importantly, what happens if someone pulls out of the agreement early and how they would handle it. At the end of five years, they'll discuss the arrangement again.

Put it in writing

The group uses Google Docs to track everything. There's nothing formal that says who gets which weekend—"and I wouldn't expect anyone to block out the whole summer," says Justine—but so long as either party doesn't exceed their allotted 45 days, it's flexible.

Be prepared for some conflict

"You can never anticipate all possible misunderstandings," says Justine. Lucky for the group, she's a skilled mediator, so they've quickly dealt with anything that comes up. A group WhatsApp channel keeps communication lines open—and they make sure they get together for dinner at least once a quarter to discuss any issues that arise. "We have a pretty high commitment to each other and the friendship," she says.

PHOTOS COURTESY JUSTINE PENNER

Interested in buying, selling, renting, or dreaming about cottage real estate?

Subscribe to our new newsletter, *The Key*, at cottage.life.com/thekey

Waterfront

It's finally happening: warm(er) weather is here! Take advantage and explore what the outdoors has to offer.

LIAM MOGAN



Suit up for the season with our gear guide (see p. 20).

21

Take our tick true-or-false quiz. It's only a little bit gross.

22

Ever lost something in the lake? This guy would have found it.

23

Get your sport on! Decide what to try with this handy flowchart.

24

Flip an imperfect cottage; score your dream retreat.

BUYABLE
THE GET OUT THERE GEAR GUIDE

Yeti Roadie 24 Hard Cooler

Yeti's smallest hard cooler, at less than 13 lbs when empty, is light enough to haul around but large enough to fit 18 cans of beer. Oh, and tall enough to carry most standard bottles of wine upright. You had us at beer, Yeti. And at wine. (yeti.ca, \$350)



LandShark Pet Vest

Keep poochie safer—but still comfy—around water. Thanks to a wide range of sizes and multiple adjustment points, this vest fits almost any dog. (cottage toys.ca, \$56)



Hunter Bloom Algae Foam Sandals

Huh? Footwear made from algae? Yup. Hunter has introduced a new material "harvested from algae" that's flexible and waterproof. We can't make this stuff up. (hunter.ca, \$80-\$85)



World Famous Cast Iron Camping Double Sandwich Toaster

"Sandwich toaster" is actually a misnomer since, because of its 20-by-10 cm cooking surface, this gadget can cook sausage, steak, or burgers over the campfire. Pfft, what's a barbecue? (homehardware.ca, \$36)



Black Diamond Cosmo 300 Headlamp

This headlamp's 300 lumens will light the way on a pre-sunrise or post-sundown hike or mountain bike ride; the waterproofing means it's submersible in one metre of lake water for up to 30 minutes. (mcc.ca, \$40)



Kokatat MisFit Tour

This PFD gets CL paddling writer Conor Mihell's stamp of approval. "This is my favourite PFD. It's marketed as a women's model, but it seems to fit everyone well," he says. For more kayaking gear recommendations, see p. 66. (coastoutdoors.ca, \$225)



Mustang Survival Callan Waterproof Top

The packable, lightweight, and breathable material means you can stay dry in rainy boating weather without also sweating your face off. An inner pocket keeps small items safe; the wrist seals keep water from trickling uncomfortably down your inner arm—grossest feeling ever. (mustangsurvival.ca, \$300)



NAVIGATION TOOLS

SOME POWWOW POINTERS

WHAT IS A powwow, anyway? Contrary to a common, and ignorant, idiom, having a powwow is not participating in an informal meeting at the office. But they aren't the same as they used to be either. Prior to 1876, powwows were a ceremony to mark alliances with other tribes or to celebrate a good hunt. They typically occurred once per year, where people would drum, dance, eat food, and heal. But with the introduction that year of the Indian Act—a piece of legislation widely recognized as racist—various Indigenous ceremonies (as well as the potlatch, ghost dance, and sun dance) were outlawed. This lasted until 1951 with the removal of some of the discriminatory sections. Today, powwows are acts of reclamation that help maintain connections to traditions, songs, regalia, and community.

And you're welcome to join in! It doesn't matter if you're non-Indigenous. If you've been hesitant to go because you're worried that you might say or do the wrong thing, don't overthink it. It's okay to make mistakes—just be open to being corrected. Nobody's going to yell at you. Promise. There really aren't any hard and fast rules, as there are in traditional ceremonies such as the sweat lodge.

For the most part, it's just about being respectful. But here are a few basics to get

you started. Don't bring alcohol. Do pack a lawn chair or a blanket. Being comfortable is allowed! If there's a circle that's been cleared by a crowd, walking through it is considered rude. There's probably dancing going on in the middle. Keep in mind that we aren't there to perform for you, so ask permission before you take pictures. And even if you are allowed to, don't stop dancers and ask to take a selfie with them, and don't call their regalia a "costume." Regalia is traditional clothing worn by Indigenous people for ceremonies like powwows. Stand for the Grand Entry, where an Elder will lead dancers into the arena. If an eagle feather falls on the ground, don't pick it up. It's guarded until it can be properly retrieved and returned to its owner. When in doubt, watch the crowd. Do what they do. Oh, and bring some cash so you can try some food. If I ate meat, or gluten, I'd start with a bannock burger or a bannock taco. Really, anything with bannock.

Powwows aren't hard to find either. Search online for sites that publish the powwow trail. Communities have set dates so that dancers can do a tour across Turtle Island, and they try hard not to overlap with each other. Hope to see you there.—DAVID A. ROBERTSON

PHOTO: ALINA REYNBAKH/SHUTTERSTOCK; ICONS: OLEKSANDR PANASOVSKIY



QUIZ IT

TICK TALKING

TICK BITES AND

Lyme disease are serious business. But that shouldn't keep you from enjoying the outdoors. Instead, arm yourself with knowledge: take our true-or-false quiz, check your results (p. 22), then go outside and embrace cottage season.

1 All ticks carry disease.

● True ● False

2 A tick, depending on its life stage, can take at least 10 minutes before it begins to attach to a host.

● True ● False

3 Clothing is a barrier against tick bites.

● True ● False

4 Burning or smothering a tick will help you remove it.

● True ● False

5 Some animals are natural tick predators.

● True ● False

6 Ticks can jump and fly.

● True ● False

7 Extreme cold kills ticks.

● True ● False

8 Only the bite of a nymph tick can cause Lyme disease.

● True ● False



QUIZ IT (CONT'D)

- 1 FALSE.** Ticks aren't born with bacteria or pathogens. They get them by feeding on a "reservoir animal" that carries them. In the case of Lyme, this is usually a white-footed deer mouse.
- 2 TRUE.** Unlike a mosquito, a tick will search for a preferred feeding spot before getting down to business. This is why doing a full-body check and showering right after a hike in tick-prone areas is key.
- 3 TRUE.** Ticks have stubby mouthparts, making it hard for them to bite through clothing (except for very lightweight materials). So definitely tuck your pants into socks and wear closed-toe shoes instead of sandals.
- 4 FALSE.** Terribly false. Grasping a tick with thin-tipped tweezers is still the go-to strategy. Dedicated tick-removal tools are useful too, just make sure you use them correctly.
- 5 TRUE.** Opossums, in particular, kill ticks very efficiently: research shows that they eat 90 per cent of the ticks that attach to them. We love you, creepy-faced marsupials.
- 6 FALSE.** They can only crawl.
- 7 TRUE.** But extreme, dry heat kills them faster. To treat clothes, put them in the dryer on a regular (hot) cycle. No dryer at the cottage? It's not wildly practical, but you can stick clothes or items in the freezer (for a few days to a week).
- 8 FALSE.** Larvae, nymphs, and adults all bite; ticks need to feed—only once—during each of these life stages. But larvae can't transmit the Lyme-causing bacteria, they can only gain it from biting a reservoir animal. And adults—at the size of a sesame seed—are easier to see and feel on the body. Nymphs, which are about the size of a poppy seed, are more likely to go unnoticed.



TOUR OF DUTY

Down and out

WHAT COTTAGER HASN'T accidentally dropped something into the lake? If you're lucky enough to cottage in the Kawarthas, no worries: Jack Milne is on the case. The local scuba diver has been cleaning up the water—and retrieving lost items—for the last two years. Because it's fun. "I go out every chance I get," he says. "It's great to swim around and see what I can haul out in a single day."

Jack first tried scuba diving during a trip to Thailand in 2017. "I was immediately hooked." So the Cameron, Ont., resident took up the hobby in cottage country. He dives near swimming areas, cliff-jumping spots, and public boat docks. And he finds "a crazy array of items," he says. Some of it is garbage. Some of it is valuable (see "Lake Effects," right). And some of it is...confusing. "Once, I found a perfectly intact toilet."

Jack retrieves items for both locals and cottagers. "This past summer, a lady contacted me; she'd lost her phone. It had all her family photos on it," he says. "I geared up and went to help her right away." He found the phone in the Fenelon Canal and—it's a miracle!—it was still working. "All her photos were recovered."

Jack, who earlier this year began training to be a diver for the Navy, enjoys the praise that he gets for all of his underwater volunteering. But mostly? "I hate seeing trash in the water, and I feel responsible to clean it up," he says. "Very few people actually have that ability."—JACKIE DAVIS

Lake effects
Seven most common lost items:

- Cell phones
- Go-Pros
- Cameras
- Boat anchors
- Drones
- Fishing lures
- ... And **No. 1**
- Sunglasses. "I can't remember the last time I actually bought a pair."

ICONS: OLEKSANDR PANASOVSKIY. TOP PHOTO, COURTESY JACK MILNE. BOTTOM PHOTO, LIAM MCGAN

@meggolawre
Anything from the **The Tragically Hip**

@sandraplaquet
Shania

PLAYLIST MUSIC LESSON
WE ASKED ON INSTAGRAM: What's your favourite song to sing around the campfire?

@27_kinger
Any song by the late John Denver

ASK A FLOWCHART A GOOD SPORT

There's so much fun stuff to do at the cottage! But how to decide?





Space case

640 sq. ft. existing footprint

+

A new roof, a stable foundation

+

A 200-sq. ft. deck

=

840 sq. ft. of indoor-outdoor living

BUY THE WAY

On the flip side

The search: In 1985, Chatham, Ont., couple Don and Yvonne Dreise started buying fixer-uppers to renovate and live in. “We enjoyed doing a project from start to finish,” says Don. “Every couple of years, we’d sell and move to a home that needed more ambitious renovations.”

During summers, Don, a project manager at a multi-trade contractor, and Yvonne, a now-retired BMO customer service representative, would take their three children camping in a pop-up trailer. The family travelled to parks throughout southern Ontario, from Pinery and Sauble Falls to Bon Echo and Algonquin. “We were never interested in getting a cottage because we didn’t want to be tied down to the same place,” says Yvonne. “We wanted to experience something new every year.”

The compromise: In January 2021, the Dreises took a drive to visit Yvonne’s brother in Shrewsbury, Ont., a little

community on Lake Erie, 25 minutes south of Chatham. On the way, they came across a beautiful tree-lined street with cottages on the water. One of the cottages, a 640-sq. ft. two-bedroom, caught their eye. The cottage was in terrible condition—it had rotted hardwood floors and a sagging roof with holes in it. To make matters worse, the buildup of frost every winter had dangerously shifted its foundation. “But looking past the necessary repairs, we also saw lots of potential in its location,” says Don.

The cottage was close to Rondeau Bay Provincial Park, and there was a golf course and a zoo nearby—attractive amenities for prospective renters. On the other side of Rondeau Bay, a brewery and several restaurants were a short drive away. Eager for a new project, Don and Yvonne purchased the dilapidated cottage for less than \$200,000 in a private sale and began renovations that March. Over four months, they gutted the interior, replaced the roof and stabilized the foundation. Don handled much of the work himself, adding interior panelling and insulation, as well as a 200-sq. ft. deck.

By June 2021, the hard work and about \$75,000 in renovations had paid off. In between stays, the couple rented out the cottage: “Our guests became enamored with it, and so did we,” says Yvonne. “That’s when we started talking about Rondeau Bay being the place where we might retire.”

The silver lining: Last September, the Dreises hosted a group at the cottage to celebrate Yvonne’s 60th birthday. “We had a great time, but we realized the cottage was too small,” says Yvonne.

Don and Yvonne began searching for bigger cottages or empty lots to build on. That fall, they snapped up a vacant lot two blocks away. They recently sold the first cottage to people who had been renting it since October, and they’re using the profits to build a larger cottage on their new lot this summer. But they’re also keeping their options open. “We’re always looking,” says Yvonne. “We just went for a drive one day and ended up falling in love with Rondeau Bay. So who knows what we’ll discover on our next drive?”—ALI AMAD

REALTOR ADVICE

CONSIDER BUYING A PROPERTY THAT DOESN’T CHECK ALL YOUR BOXES

Even if a cottage is small or lacks the access you desire, it still has value as an investment, says Doug Peterson, a real estate agent in Belleville, Ont. “You can always sell your property or build equity with it to afford something else.” Peterson adds that buyers should assess what’s most important on their checklist and what might be superfluous. For example, many buyers are simply looking for a place to escape the city and

go for a swim or a hike. “You don’t need all the bells and whistles for that,” he says. But most importantly, Peterson recommends purchasing sooner rather than later—with the caveat that buyers shouldn’t overextend themselves to do it. “I’ve seen a lot of buyers get priced out of the market recently,” he says, noting that prices should keep trending upwards for the rest of 2022.

Interested in buying, selling, renting, or dreaming about cottage real estate?

Subscribe to our new newsletter, *The Key*, at cottagelife.com/thekey.

Waterfront

Let it snow! But not too much snow. A pleasant amount. Snowglobe snow.



LIAM MOGAN

'TIS THE SEASON

For giving gifts, of course! Turn to p. 23 for cottager-approved ideas.

18

Which weasel is which? Use this cheat sheet.

19

It's a good news/bad news situation for our native bumblebees.

21

Forget Beer Pong—you're too old for that. Play Snow Pong.

22

Getting a mortgage for an off-grid cabin *sounds* easy but...

KEEPING UP WITH THE MUSTELIDS

Weasels and their kin represent North America's largest and most diverse group of carnivores. Get to know them a little better with our handy guide.



THIS PAGE: SHUTTERSTOCK; EMOJIS, EMOJIPEDIA. OPPOSITE PAGE: KIRK PARKER

REPORTER

MONEY TALKS, BUSY BEES & BIG CHEESE

CASHING IN

This fall—and for the first time ever—the Federation of Ontario Cottagers' Associations released a report that shows how cottage owners impact the province's economy. It's in a good way (yay, us!). "On behalf of the entire waterfront community in this province, we commissioned this report to substantiate the significant contribution made by waterfront property owners," said Ian Crawford, FOCA's president, in a press release. "This is important context for decision makers at all levels, particularly our municipal partners." The report—based on data from sources including the Municipal Property Assessment Corporation and Statistics Canada—concluded that the 248,763 Ontario "waterfront property households" spent \$11.44 billion in 2021, which helped to generate 150,000 jobs. That's about six jobs for every 10 properties, with five of those being in cottage country.

BUZZ CUT SHORT

According to a recent study, bumblebees aren't sleeping in anymore—and it's because of (what else?) climate change. Researchers at the University of Ottawa found that 72 per cent of North American species are now waking up from winter hibernation earlier to coincide with the shifting seasons. The researchers studied 17,000 bees from 21 native species and found that an earlier spring appeared to trigger 15 of those species to end their hibernation prematurely. The good news: "Bumblebees that sync with the changing timing of spring take full advantage of the season's floral resources and are more likely to thrive over time," reports Olga Koppel, one of the study's authors. The bad news: climate change is still a thing. A big thing.

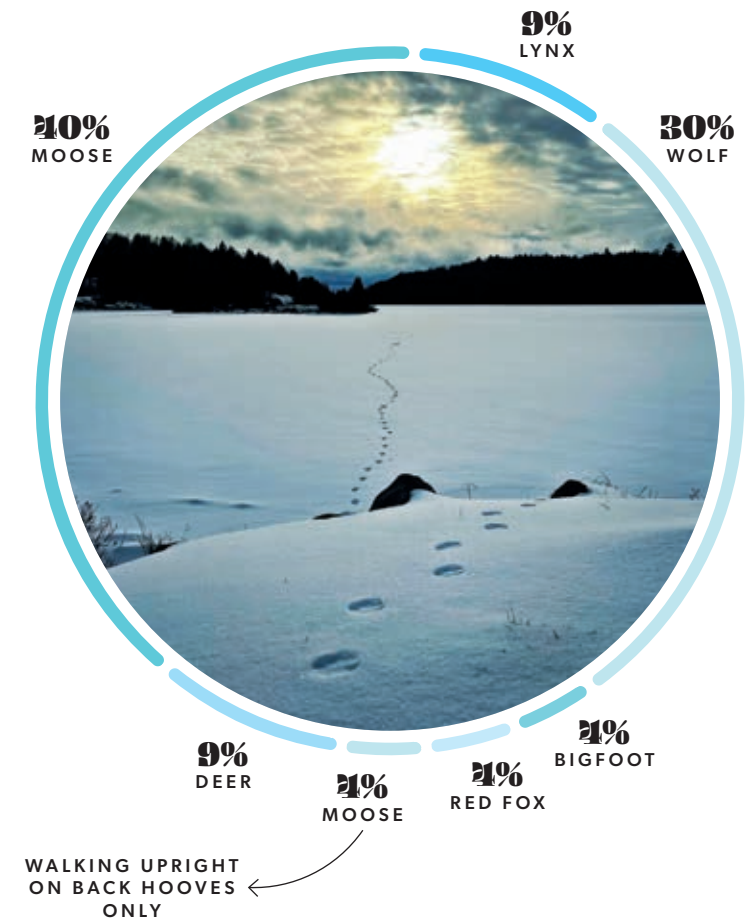
CHEESY DOES IT

Move over, giant Muskoka chairs, World's Largest Dinosaur, and all the rest of Canada's huge roadside attractions: it's snack food's time to shine. In October, Cheetos unveiled a 17-foot-tall statue of two fingers and a thumb, covered in orange dust and clutching a gigantic cheese puff. The monument was installed in Cheadle, Alta. The official name for Cheetos dust is "Cheetle"; naturally, PepsiCo Canada felt that the Alberta hamlet was the perfect place to pay tribute to the greasy residue. Want to take a selfie beside this, *ahem*, stunt but can't get to Cheadle? That's okay. On November 4, the statue set out on a tour of Canada. While you wait for it to arrive in a town near you, just eat some Cheetos and then stare at your fingers.

INTO THE INSTA-VERSE

WALK THIS WAY

We asked you on Instagram: which critter left these tracks?



Then we asked Fiona Reid, the author of *A Peterson Field Guide to Mammals of North America*. "It really helps to know the dimensions of a track, but based solely on the photo, I believe moose is correct." In other words, *not* Bigfoot? Damn.



NAVIGATION TOOLS

Animal instincts

WHEN I'M ON social media, it's not uncommon to read that somebody has declared something or someone as their spirit animal. It seems that the term has been adopted to mean something (say, pizza) or somebody (Harry Styles) who represents your feelings or qualities. Or that you just like. The widespread use of the phrase, whether in a tweet or on a shirt or in a meme, puts it on the same level as any other form of cultural appropriation.

Here's the thing, though. I don't know of a single Indigenous culture that uses the term "spirit animal."

A few years ago, my wife, kids, and I were headed toward the cottage we were staying at when we saw a line of cars parked beside the highway. We quickly discovered that a mother bear and two bear cubs were looking for berries at the forest's edge. We, like many others, watched them for a few minutes. Back at the cottage, I told my dad what we'd seen, and he asked me, "Did you talk to them?"

"Talk to the bears?" I asked.

He replied that the bear was our relative and that I should talk to it next time. Bears were important to my dad. So much so that, after he passed away, I got a couple of bear tattoos—one that has the map to my dad's trapline winding through the animal's body, and a bear paw with the word *kīwēw* (which means "he goes home") in syllabics, on the palm pad. The bear has become important to me, just as it was to my dad.

That doesn't make it my spirit animal.

It does mean that I have a spiritual connection to the bear, just like many Indigenous People have a strong spiritual connection, respect, and reverence for nature, including animals. There are also clan systems within many Indigenous cultures that consist of beings from the land, air, and water. Totem poles, which originate from the Pacific Northwest, feature crest animals.

That's as close as we get to "spirit animals."

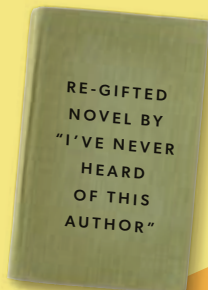
But that doesn't mean the phrase isn't harmful. While it's not a thing for Indigenous cultures, it is attributed to us and, in so doing, trivializes and generalizes our essential connections to nature. And look, we fight hard enough for respect in this country without turning those connections into a tagline or joke.—DAVID A. ROBERTSON

COTTAGE LOGIC

FOR THE PRESENT

We've all been there: you need a last-minute gift for an acquaintance. (Because *it's the holidays* and *what if they got you something?* So awkward.) Don't panic! You can steal our ideas.—JACKIE DAVIS

FOR THE COTTAGER YOU SECRETLY DISLIKE



SEPTIC-SAFE TP



OFF-BRAND BUTTER TARTS

FOR THE COTTAGER WHO ENTERTAINS



CRAFT BEER

PINE-SCENTED CAR AIR FRESHENERS



WHIMSICAL COCKTAIL NAPKINS



"COOL" PIECE OF DRIFTWOOD



FOR THE COTTAGER WHO IS CHEAP, NOT CHEERFUL

IN SHORT

DRINK IT IN

I GREW UP playing a lot of games with family and friends at the cottage; so did my girlfriend. One day last winter at her cabin on East Barriere Lake, B.C., we looked outside and saw about two-and-a-half feet of fresh snow blanketing the deck. Since the snow was almost table height, we thought, wouldn't it be fun to play Beer Pong—but make it winterized? Some loose science went into the creation of the snow table; eyeball measurements of an actual table translated to markings in the snow with a shovel to make a rectangle. From there, we cleared all the excess snow off the deck.

It was harder than regular Beer Pong. Turns out, it's tough to accurately throw ping pong balls at -35°C. And there were no rebound shots (balls don't like to bounce on fresh snow). So we adapted the game to just try and sink the balls in each cup—that really tested our skills!—and treated a ball that fell into the snow as a missed shot.

The table grew taller as it snowed more. Eventually, it was close to regulation height. The drinks were always cold—we just sank them into the snow table to chill. But the best part of it all? The view was beautiful. It was probably the best backdrop in the history of Beer Pong.—CHRIS HOLMES



THIS PAGE: TOP, PHOTO COLLAGE BY TAYLOR KRISTAN; BOTTOM, RAWPIXEL.COM. OPPOSITE PAGE: COURTESY CHRIS HOLMES



BUY THE WAY

It takes two

The search: As the child of canoe-toting itinerants, sharing a tent with my sisters or the back of the Volvo wagon with our epileptic dog, I dreamt as a kid of a cabin to one day call my own. There was a secluded point on one of the Algonquin lakes we frequented in my youth where you could make out the remains of an old ranger's abode. I paced it off one time, two feet per step. It was 16-by-20. That, I thought, would be perfect for me.

Finding my 320 sq. ft. of bliss, on a 2.6-acre nook of Panache Lake, Ont., turned out to be a cinch. It popped up immediately in an online search in the fall of 2017 and, within a week, the owners had accepted my \$180,000 offer (about 10 per cent less than the asking price)—conditional on financing. That's when the real hunt began.

The first banker I approached advised me to “walk away from it,” citing the lack of amenities and a driveway as cons. Needless to say he wouldn't give me a mortgage; nor, he predicted, would any

other institution. That proved true when the credit union also shot me down.

My dream shack, I learned, fell into the category of a Type B cottage, being wood-heated, uninsulated, and unequipped with a water filtration system. These types of rustic getaways are trickier to mortgage than a Type A, which have permanent foundations and heat sources, along with year-round access. It's okay if your Type B sits on blocks—or even rocks, as is the case for mine—but most banks will balk if you don't have a proper chamber for ablutions (a.k.a. an outhouse won't cut it).

I turned to Durham-based broker Steve White, who looked far and wide, including among B- and C- lenders—outfits or individuals who might not be so picky about things like a three-piece bathroom, the absence of which was a sticking point for the A contingent, owing to mortgage insurance rules.

The compromise: White exhausted all his options but suggested, as a last-ditch, I might propose a vendor take-back mortgage. “A what?” I said.

This alternative, he explained, is like an owner holding a mortgage, except that the buyer in a VTB scenario obtains title

to the property and can put it back on the market, if so desired, at any point, as long as they pay off the balance owed to the previous owners. In a nutshell, it involves the seller agreeing to become the lender, and getting paid off, with interest, over a period of time, instead of all at once.

The concept was new to the sellers too. They hadn't done anything like it, or even heard of it for a cottage. The couple gave me a tour of their Panache Lake place before I made my offer. Because they were selling privately and they had met me, our arrangement seemed trustworthy.

The owners confessed that they still did a bit of digging on me (thankfully I only have one speeding ticket and have mostly made fans through my journalism) before agreeing to the scheme, which effectively made them my bank.

OWNER ADVICE

THE PROS AND CONS OF A VENDOR TAKE-BACK MORTGAGE

- PRO** A vendor take-back mortgage will only intrigue those sellers who can afford to get their money over time. They will get extra income, but may not want the spectre of their borrower potentially defaulting.
- CON** For the buyer, it is typically more costly; the interest rate and repayment schedule are up to the people who are willing to back you. (I got 6 per cent over 20 years.) But if done correctly, a VTB is really no different than a bank mortgage.
- PRO** You hold the deed, and the deal can be structured so that you can pay out the lender at any time, without penalty.

They had to assume a certain risk, but they said that they wanted to sell to a nice person who would enjoy it. In the end, it's still a business transaction, so the couple had to do their homework. Having a formal mortgage agreement in place was important to ensure both parties had some security.

The silver lining: I got my cabin on a secluded point. The sellers got a smaller capital gains hit, as the gain gets spread out over a period of years.

I didn't have to install a septic field or holding tank, as a traditional lender would have required. The previous owners got a pretty good sense that I was in this for the long haul and wasn't going to rent the place or flip it.

Bonus: They left behind a bunch of cassette tapes and don't mind that I am enjoying them to this day.—JIM MOODIE

Interested in buying, selling, renting, or dreaming about cottage real estate?

Subscribe to our new newsletter, The Key at cottagelife.com/thekey

CHECK 'N IT ONCE

We asked the staff of Cottage Life: what's on your wish list?

THREE OF A KIND

Yes, it's expensive, but these cottagers each swear by it. (No, seriously. Dyson didn't pay anybody to recommend vacuums.)

This was my first summer with a cottage, and I get it: you're not supposed to care about things like dog hair whilst there. But it drove me nuts! So given the number of times I wished I had my **Dyson Ball Animal 3** there, I'm putting one on my list! Don't judge: they just released a new model, so obviously I need it (they're made for pet hair). I'll keep it at home and my current one can come up north. I'll try to pick it up on sale (not that you can put a price on my sanity). Especially at the cottage. **\$750**

—AUBRAY BOYD, VP MARKETING

• • •

I chose a **Dyson v8 Animal** vacuum. We now have four dogs coming up to our cottage. One dog owner I know packs their Dyson every time they go to the lake. It would sure beat the 20-year-old vacuum that we currently have. **\$550**

—ROSEMARY MUNROE, DIRECTOR, COTTAGE LIFE MEDIA SALES + BRAND INTEGRATION

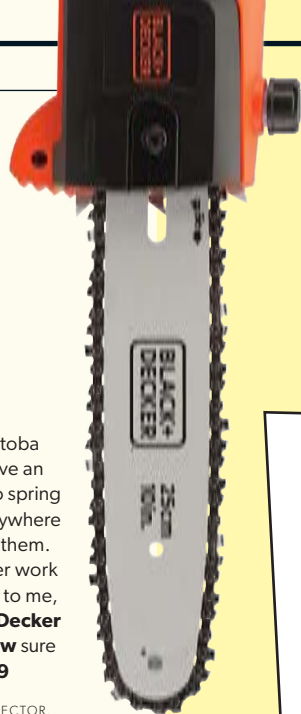
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I have the **Dyson Ball Animal 2** at home, which convinced me of the value of Dyson vacuums. The cordless **Dyson Outsize Absolute** would be perfect for quick exits from the cottage on Sunday night or a fast cleanup of sand (or fish crackers) in the boat and in the car! **\$1,350**

—TRAVIS LUNAU, DIRECTOR, CONSUMER MARKETING



MORE IS MORE!
Turn the page for more gift ideas.



→ We have Manitoba maples that have an uncanny ability to spring new branches anywhere you don't want them. Precarious ladder work does not appeal to me, but this **Black + Decker electric pole saw** sure does. **\$149**

— GREG MCLEOD, DIRECTOR, CONSUMER SHOWS

→ I'd like some **Mobile Warming heated wool socks** to keep my toes warm whether I'm hiking, skating, or standing by the winter campfire. **\$170**

— LIANN BOBECHKO, DEPUTY EDITOR



CHECK 'N IT TWICE

Visit cottagelife.com/giftguide to find these products.



→ I usually ask for books about my favourite artists, or my boyfriend and I will ask for cookware, such as this **Staub enameled cast iron french oven**, that we usually wouldn't spend money on ourselves. **\$325**

— TAYLOR KRISTAN, ASSOCIATE ART DIRECTOR



← I played this **handmade solitaire board** in Elora, Ont., this summer at a barber shop, and it was a nice coffee table game to play alone. **\$138**

— MEGAN MCPHADEN, MANAGING EDITOR



← When I was in high school, the coolest bag to have was the **MEC Classic Klettersack**. It's probably more appropriate for a hiking trip than heading to class, but the rugged good looks of this pack made it a must-have. I love that they've brought it back almost 30 years later! **\$90**

— MICHELLE KELLY, EDITOR

→ Indigenous art is a great way to spruce up cottage walls. I like to purchase directly from the creator, so I know I'm supporting them. CJ Houle has some beautifully colourful prints (like "**Thunderbird**") done in the woodland style. **\$35**

— BRADLEY REINHARDT, ART DIRECTOR



← I love the **2023 Cottage Life calendar** because it features images taken by cottagers, and it's curated by the CL team. **\$13**

— JENNIFER WILLIAMS, CAMPAIGN STRATEGIST, CONSUMER MARKETING



↓ I have the **Patagonia Jackson Glacier Parka** already, but if I didn't, I'd ask for it. It's lightweight but somehow warm enough without being too hot. I've worn it for everything (even walking outside in the dead of January). I never sweat in it, and I'm never cold. Magic. **\$530**

— MARIE WAINE, ASSISTANT EDITOR

↑ As an early riser, I'd love a **Yeti Rambler** to keep my tea hot for my sunrise moments through to my mid-morning paddles. **\$45**

— MYLÈNE TOMKIN, HEAD OF NEW BUSINESS DEVELOPMENT, COTTAGE LIFE



← These **Kahtoola Exospikes traction devices** are an essential gear item for winter—cottage or city; trails, roads, or hills, they provide that extra security that allows us to venture outside even when it's icy or slippery. **\$76**

— RENA BENNETT, MANAGER, OFFICE & IT SERVICES



→ I recently took up axe-throwing, so it would be great to have my own axe. This **Cold Steel hatchet** could double as a handy tool for splitting firewood (or a self-defense weapon that I can now throw with varying accuracy). **\$60**

— ALYSHA VANDERTOGT, SENIOR ASSOCIATE EDITOR



↑ I played **WordARound** at a friend's cottage this year. It was so fun! (Or, it was fun for me. Turns out, I'm really good at it.) But I also like that you can play with only two players or lots of players, and it's very portable, like a deck of cards. **\$17**

— JACKIE DAVIS, SENIOR EDITOR



← I'm known for throwing karaoke parties. I have a few wireless microphones already, but you can never have too many! I like this **Bluetooth handheld mic from Bonaok**. **\$40**

— KATHLEEN O'HARE, PRODUCTION ARTIST