

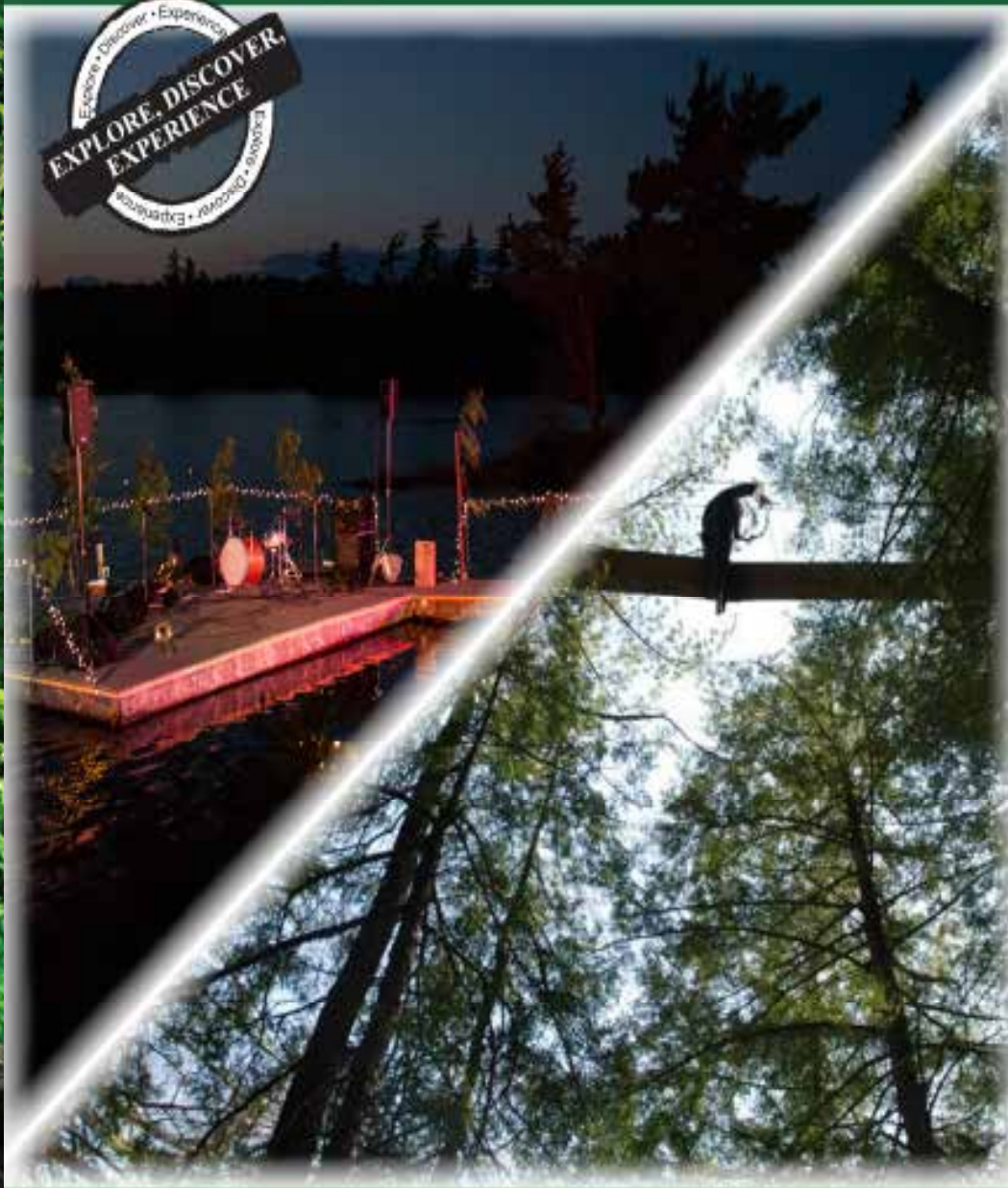
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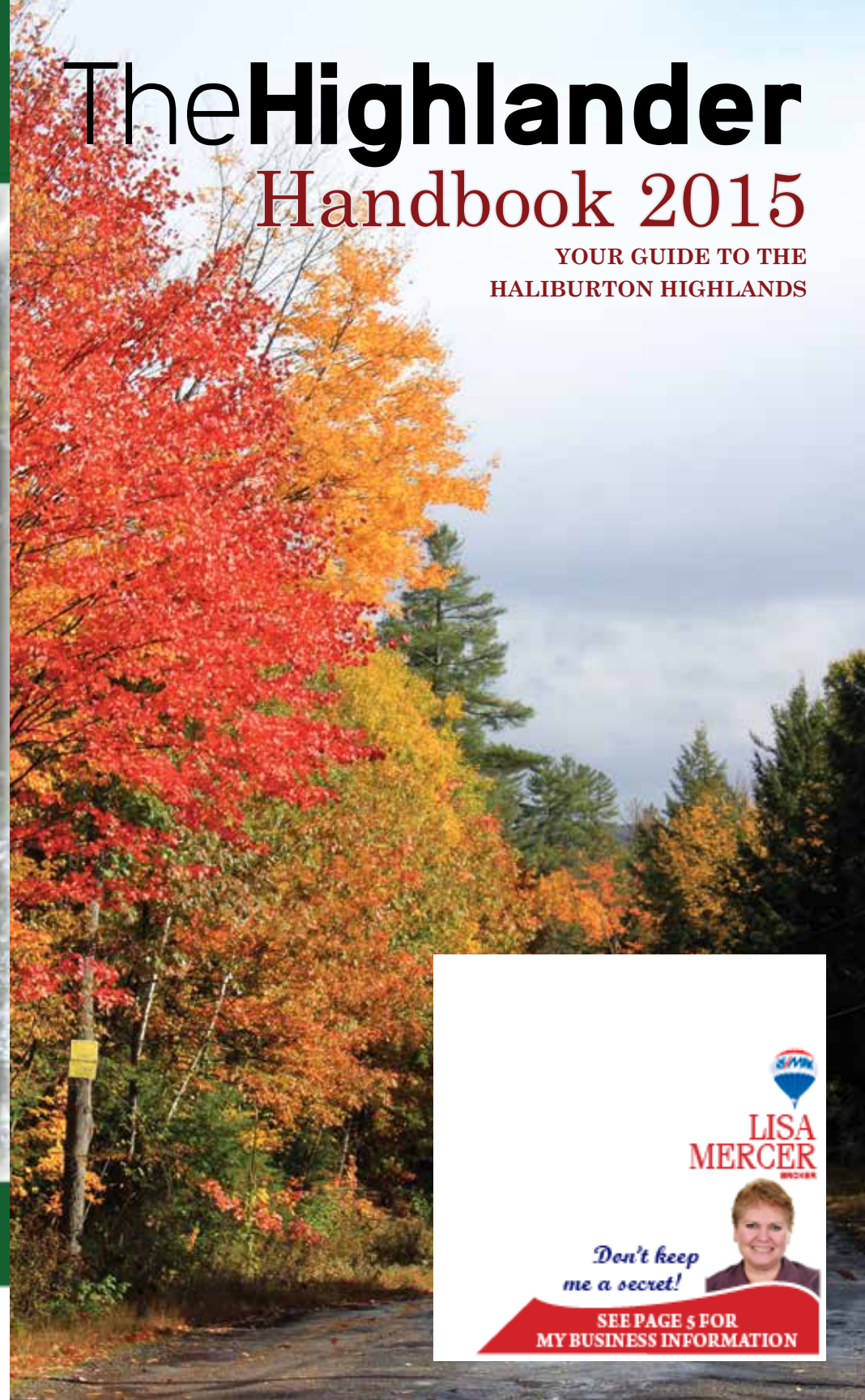
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The Highlander Handbook 2015

YOUR GUIDE TO THE
 HALIBURTON HIGHLANDS




LISA MERCER
BRICKER



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SEE PAGE 5 FOR MY BUSINESS INFORMATION

Welcome to the Beautiful Haliburton Highlands

Welcome to the breathtaking natural wonders and serene spaces of the Haliburton Highlands.

No matter what your region – or country – of origin, you'll find a home away from home here.

Looking for adventure? We've got it. Need a place to breathe and rest? Done.

It's all here because Highlanders retain their pioneering spirit, a dedication to carving out the best life possible in a wilderness that can take some taming, but one that also needs protection.

It's a balancing act: how do you create necessary infrastructure such as hospitals, schools and telecommunications towers while preserving the pristine environments and delicate ecosystems that make this such a desirable place to live? Our county and four

municipal governments work carefully with businesses, our large volunteer networks and residents throughout the County to do just that.

As a result the Highlands beckon our visitors and new residents with more than just a rich natural environment. We also offer cultural activities in dance, opera, theatre and more, as well as unique experiences in culinary tourism and outdoor adventures that draw on the environment for success, and draw performers and participants from around the world.

This adds up to triple the residents (counting our seasonal visitors) and triple the fun in high seasons and on weekends as together we jump head-first into life in the Highlands.

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A Year in the Highlands

The Highlands have experienced exciting achievements in several arenas over the past 12 months. Here are but a few highlights.

As far as elections go, 2014 was a year of moderate change in Haliburton County. Although nearly every councillor was re-elected in Algonquin Highlands and Highlands East, both Dysart et al and Minden Hills experienced some turnover. Minden Hills voters gave Brent Devolin an overwhelming majority as reeve and brought in several new councillors, and Dysart et al features a few new faces as well.

The new councils effectively brought in 2015 budgets that addressed the new OPP billing model (county-wide policing costs will rise by about \$3 million over five years) while holding overall tax increases relatively low.

Haliburton Village and the Haliburton County Fair both celebrated their 150th birthdays. And Wilberforce has a new jewel in its crown – a library built using ‘green’ elements in partnership

with Fleming College and their sustainable building design and construction program.

The county hosted its second successful Ontario 55+ Winter Games this past winter. Haliburton “There’s Something in the Water” Village came shy of winning the Kraft Hockeyville title, but the village was awarded \$25,000 toward upgrades at the A.J. LaRue Arena.

To further underline Haliburton’s hockey roots, hometown hero Matt Duchene of the Colorado Avalanche returned from the Sochi Olympics with a Team Canada gold medal, was named local Citizen of the Year, and celebrated Matt Duchene Day on July 6 at Head Lake Park with hundreds of fans.

As we look ahead to the Pan Am Games whitewater events in Minden Hills in July, life in the county promises to be no less exciting.

Welcome to another year in the good life of the Highlands.

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Cottaging & Retirement

Haliburton County is drawing increasing numbers of cottagers as well as retirees who want to escape from the growing congestion of the Greater Toronto Area.

It's no wonder – the Highlands offer both breathtaking natural beauty and a remarkable range of experiences for everyone, from kids to seniors.

With more than 600 lakes and over 100 lake access points, dozens of parks and community and recreation centres, and hiking, water and winter sport trails criss-crossing the county, the Highlands are a haven for outdoor enthusiasts.

Art galleries, concerts, operas, musical and dramatic performances, natural and historic heritage sites, museums, adventure experiences for all seasons, a wide variety of restaurants, farmers' markets and intriguing village shops all beckon.

While cottagers enjoy their private accommodations, travellers can check into a bed and breakfast, heritage inn or modern resort. Art tours and more than 300 arts courses make it a haven for artists of all ages. Sports lovers can golf, play tennis, cycle, run, ski in both summer and winter, travel multiple lakes by canoe, kayak, sail or motor boat, bowl, skate, curl, snowshoe and more.

It's an escape from the city, and yet visitors and residents can connect to the outside world through high-speed Internet service by means

of an increasing number of telecommunication towers, the installations of which are carefully monitored to ensure they remain as unobtrusive as possible.

RETIREMENT

With all there is to live, work and play for here, retiring to a cottage or home in the Highlands is a perfectly natural move.

Retirees can find a quiet pace of life in the serenity of their beautiful surroundings – or they can kick it up a notch and spend all their new spare time in classes and sports, serving on community committees, volunteering and enjoying a rich cultural nightlife.

Medical services are well-established with hospitals in Minden and Haliburton and a strong network of doctors. The Dorset Community Health Care Hub, a nurse practitioner centre, is expected to open in that village later this year. Our dedicated emergency service departments link to major centres in surrounding municipalities to ensure quick response times.

As the county predominantly consists of seniors, its housing focus includes development of social and private housing such as condominium and apartments, along with retirement, assisted living and nursing home complexes.

So no matter what lifestyle you choose, when you retire to the Highlands, you can rest assured you'll be in good hands.

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YOUR DEFINITIVE GUIDE TO THE HALIBURTON HIGHLANDS

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Building Your Home

Building a home in the Haliburton Highlands can be a dream come true.

But how do you stay down-to-earth about your investment?

For the many who are choosing to relocate their families to the Highlands and to retire here, the county is “a very safe and reliable market” to include as part of your portfolio, according to Andrew Hodgson, broker of record with Century 21 Granite Realty Group Ltd. in Minden.

“We’re very excited about the growth, we’re excited about the demographics of the [people] moving here, excited about the ... growth and equity of the GTA [Greater Toronto Area] that’s coming here,” said Hodgson.

It all begins with location, of course. The big lakes drive the big prices, so to protect your investment the general rule has been not to overbuild on other types of properties.

“However, that market’s changing a bit, and we

are starting to see boomers who appreciate and cherish quiet, tranquil, a little more peaceful setting [away from busy highways],” said Hodgson. “So we are starting to see a market where people can spend and build on a smaller lake and get their return.”

With quality and privacy as hallmarks, even river and non-waterfront properties are commanding higher prices, according to Hodgson.

Those who plan to remain in their dream home as long as possible, or tap into the growing retiree market in the Highlands, will also need to consider a more level lot and a floor plan that will accommodate aging in place.

According to Hodgson, the keys for Haliburton County are the accessibility of our hospitals in Haliburton and Minden, high-speed Internet access, further municipal infrastructure development such as walking trails and boardwalks, and increasing ease of travel access to the entire county.

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Good Water Means Good Living

Renovations

Thinking of renovating your cottage or home? You'll find a wide selection of Highlands contractors who can provide skilled, experienced planning, design, construction and project management services.

Renovating in the Highlands isn't so different from renovating in the city. Kitchen and bathroom renovations still bring in some of the highest returns on investment. However, decks and windows are also big, and transforming a three-season cottage into a year-round retreat can also add value, especially to waterfront properties.

The first step is to find a reputable contractor who is experienced in the type of renovation you're planning, says Gary Burch of G.J. Burch Construction Enterprises Ltd. Burch is a member of the Haliburton County Home Builders Association and a representative to the Ontario Home Builders Association.

"When there are structural changes or any major renovations there needs to be plans and permits," says Burch. "If a permit is required and the contractor supposedly applied for it then there should be a sign that is posted on site. If the owner is not obtaining the permit, then the contractor acts as the agent... and is required to obtain signing authority from the owner."

While renovations can happen any time of the year, Burch recommends owners schedule them for when they're away.

In addition to usual upgrades, many Highlands property owners have been renovating to accommodate growing families or family members who wish to age in place.

Cottage owners adding a bedroom or small suite will need to determine whether the septic system is new enough and large enough to accommodate the growth.

"You are changing from a single family dwelling to a multiple family dwelling," says Burch, referring to full secondary suites. "You may need a new septic system, there has to be fire separation between the two suites and a change of use permit will be required."

Protecting your Home

Whether you own a cottage or home in the Highlands, it's essential to prepare your building to weather the winter and deter theft and vandalism while you're away.

To help you do it, here's a handy checklist of tips from the Federation of Ontario Cottagers' Associations and the Canada Mortgage and Housing Corporation.

HEATING AND AIR CONDITIONING

- Ensure your heating system is serviced by a qualified technician (every year for oil, every two years for gas).
- Replace the filter monthly when the furnace is in use.
- Close the flues on wood furnaces, stoves and fireplaces.
- Cover the air conditioner, close the valve to the outdoor hose, drain non-frost-proof faucets, and drain and store outdoor hoses.

WATER INTAKE AND OUTFLOW

- Have the well water tested for quality.
- Clean drains in the dishwasher, sinks, tubs and showers and close the shut-off valves.
- Ensure the sump pump is operating properly with no blockages or leaks.
- Ensure hot water pipes are insulated.
- If outdoor faucets are not freeze-proof, turn off the indoor valves and drain the pipes.
- Determine whether the septic tank needs to be emptied before spring.

INSULATION AND VENTILATION

- Seal any air leaks around doors and windows.
- Replace window screens with storm windows.
- Clear indoor and outdoor air vents and close flapper dampers.

INTERIOR MAINTENANCE

- Ensure all propane appliances are properly shut down.
- Unplug small appliances.
- Unplug the refrigerator and place open baking soda boxes in the fridge and freezer.
- Scatter mothballs in the attic and wherever bugs or small animals might enter.

EXTERIOR MAINTENANCE

- Clean eavestroughs and downspouts.
- Clear chimneys.

PROTECTION

- Ensure all smoke and carbon monoxide detectors work properly and install fresh batteries.
- Cover windows with shades and/or shutters.
- Remove all valuables and engrave any stored sporting goods with identification information in case of theft.
- Establish a contact to monitor your property for any problems.
- Ensure your insurance coverage is updated.

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Green Cleaning is Critical

Antibacterial cleaning products are popular, but they also kill the good bacteria in septic tanks that break down waste, and as we're learning from local research, unhealthy septic systems are the single biggest polluters of our lakes.

Even many of the products marketed as green are "green-washed" – while they have some green properties, they're still not the best solutions to our cleaning needs in the Highlands.

Conserving water is also crucial in maintaining a healthy septic system, since using too much water at one time will overload it.

The Coalition of Haliburton Property Owners' Associations (CHA) actively promotes proper septic system installation and use, and offers the following tips for green cleaning.

- and dish detergent.
- Avoid dishwasher rinse aids – use lemon juice.
- Avoid pouring fats, oils and grease down the drain.
- Use peroxide stain removers instead of chlorine bleach.
- Avoid regular drain cleaners.
- Avoid automatic toilet bowl cleaners.
- Use biodegradable and peroxide bathroom cleaners.
- Wash only one load of laundry per day.
- Run the dishwasher only when it's full.
- Shorten showering time and use a low-flow shower head.

GREAT GREEN CLEANING

- Ban ALL antibacterial products.
- Use phosphate-free cleaning products

More tips and information are available on the CHA website at www.cohpoa.org.



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Shoreline Preservation

Close to 2,500 Highlands lakes participated in the 2014 Love Your Lakes shoreline classification and restoration program managed by the Coalition of Haliburton Property Owners' Associations (CHA).

Research has shown that natural shorelines have a direct relationship with lake health. In fact, the CHA reports that 80 to 90 per cent of all life depends upon natural shorelines to filter pollutants, provide habitats for wildlife and ensure a healthy environment for fish.

Love Your Lakes organizers and volunteers are now in their second year of engaging seasonal and permanent residents and lake associations with information on how to protect their shorelines and improve the water quality in their lakes.

Naturalization is undertaken by maximizing soft surfaces such as native trees and shrubs and minimizing hard surfaces such as stone,

concrete, decks, retaining walls and grass lawns.

The minimum goal is to develop at least a 10-foot ribbon of natural vegetation along each shoreline.

The Redstone Lake Cottagers Association won the 2015 Federation of Ontario Cottagers Associations achievement award for their shoreline assessment project, in partnership with the CHA.

Representing more than 45 lake associations, the CHA hopes to have classified up to 10,000 properties by 2018, and has developed a series of educational videos and documents to help property owners with the restoration process.

For more information, visit the CHA website at www.cohpoa.org.

Love Your Lakes was developed by the Centre for Sustainable Watersheds, supported by the Canadian Wildlife Federation.

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Water and Waste Systems

Proper use and care of water and waste systems in the Highlands is vital in keeping our lakes, lands and wildlife healthy.

Research has shown that septic systems are the single largest polluters of our lakes, and a healthy septic system begins with a healthy water system.

In the Highlands, Minden Hills and Highlands East provide water services in limited areas, but otherwise seasonal and permanent county residents use wells to supply water for daily living.

Under provincial regulations well owners are responsible for well maintenance. Improperly installed and maintained wells can make water supplies highly vulnerable to contamination, and wells require regular testing and treating, so it's important to learn the ropes.

According to the Ontario Onsite Wastewater Association (OOWA), each residence should have a well record, available either from the former property owner or the Ministry of the Environment. This should include the well location, date of drilling, depth and diameter, static water level, pumping water level, and the recommended pumping rate and pump setting.

A well inspection checklist such as the one available from the OOWA will include ensuring a watertight seal of the well cap (drilled well) or cover (dug well), checking for cracks in the casing, and inspecting the faucet strainer inside the building for sand or grit, which indicates a corroded well screen.

A technician licensed by the Ministry of the Environment who knows the local regulations and geography will be a key resource for properly managing the life of a well and for consultations on issues such as water supply problems.

What you add to your water system will play a crucial role in how well your septic system functions. The Coalition of Haliburton Property Owners' Associations (CHA), a dedicated lake health protector, features tips at www.cohpoa.org

for the kitchen, bathroom and laundry, including using biodegradable cleaning compounds instead of chlorinated, phosphate and antibacterial products that will kill the healthy bacteria that break down the waste in the septic tank.

The documents also feature water conservation tips such as installing fixtures and appliances that use less water and tips for reducing the volume of water used in a short period of time, as this one of the leading causes of septic system failure. According to the CHA, the septic tank is always full – one drop down the drain equals one drop of effluent out the end and into the tile bed – so excessive water use just flushes nutrients and undigested solids into the environment.

The CHA recommends using an approved microbial septic treatment (EEST) that contains appropriate bacteria to accelerate the breakdown and conversion of nutrients to ensure cleaner effluent.

Last year responsibility for septic reinspections moved to the municipalities. Algonquin Highlands has taken the lead in developing a formal program, beginning with an education program and follow-up on existing systems that require immediate attention. Staff are compiling a list of outstanding systems, and will be sending out follow-up letters in the near future. After additional research a report will be made to council with recommendations for a formal program.

The other three municipalities have no immediate plans for formal programs. However, Dysart et al staff report that Harcourt Park conducted their own reinspection program over the past few years, and that council members have had discussions with some of the cottage associations and it is something that may happen in the future. Highlands East council has directed staff to report on what a program might look like before they make a decision on development.

By taking good care of your water and waste systems, you can help keep our Highlands lakes and the surrounding environment healthy for years to come.

Renting Your Cottage

Renting out your cottage country property can be a lucrative way to enhance your real estate investment.

It begins with assessing your property, including your septic system capacity, and contacting your insurance agent to ensure you're properly covered for the change.

For WRD Cottage Rental Agency, "the perfect renter is 40 to 45 years of age, [has] a few kids, and they may bring Grandma and Grandpa along," says owner Bill Dewey.

This group looks for child-safe decks and water access. Ideally the property sleeps at least eight and has two bathrooms. Since renters bring their own bedding, queen size beds are preferred over king, and kids love bunk beds (limit sofa beds). A dishwasher leaves more time for fun.

Your amenities should support fun in fair weather and foul, cautions Dewey.

Desirable amenities include a propane barbecue, outdoor games, a non-motorized boat, satellite reception, a microwave, a television, a DVD player, indoor games and puzzles, book and video libraries, and high-speed wireless internet access.

Lea Harper of Kennisis Cottage Rentals points out that two-thirds of all renters have a dog, and recommends a pet be allowed unless a cottage owner has allergies.

Cottage rental agencies can provide advice or manage the entire rental process. They are experienced in advertising, fielding inquiries,

screening potential clients, developing lease agreements and welcome, access and occupancy documents, developing pricing and payment schedules, and reacting to issues.

If you hire an agency, ensure they have a superior website, strong references and an extensive list of reliable renters, involve you in final screening decisions, are available 24/7, and are familiar with your property, not just the listing. Many agencies are registered with the Travel Industry Council of Ontario (TICO), which regulates the province's travel industry.

"Agencies vary in terms of commission/administrative fees from 15 to 25 per cent (plus HST) of the rental amount, and offer different levels of service, so....ask questions," advises Ted Rule of Redstone Rentals.

Find a professional cleaner who will ensure consistent high standards and advise of any missing items or damage, and a local maintenance contractor who will react to issues during rental periods.

"Guests should pay a substantial refundable damage deposit," says Harper. "Although rare, a septic issue or a damaged canoe could exceed that in repair and replacement costs."

Finally, get feedback. Rule recommends placing a guest book in an obvious spot to learn how guests enjoyed their stay, get constructive feedback and develop a rental history.

"Having repeat customers who you know are quality clients should be your goal."

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Energy Efficiency

About 20 per cent of Canada's energy use can be attributed to homes, according to the Canada Mortgage and Housing Corporation (CMHC). Of that, roughly 67 per cent is used for space heating and cooling, 18 per cent goes to appliances and lighting, and 15 per cent goes to heating water.

Besides shifting energy use to off-peak or mid-peak hours, areas in which we can reduce energy consumption include:

Mechanical systems

If using a furnace:

- Choose a high-efficiency model that includes a higher-efficiency fan motor.
- Clean the air filter monthly.
- Use a programmable thermostat with a built-in timer.
- For your hot water tank, choose a gas-fired, direct vent, fan-assisted or sealed model.

Appliances

- Choose energy-efficient appliances
- Wash laundry in cold or warm water.
- Use clotheslines and/or drying racks to reduce dryer use.
- Install large windows, especially on a south wall.
- Use internal and/or external window shades in summer to reduce air conditioning and/or fan use.

Lighting

- Use compact fluorescent light (CFL) bulbs, which consume 75 per cent less energy than traditional incandescent bulbs.
- Install dimmers.
- Install outdoor motion sensor lights to reduce lighting use.





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Burning Regulations

Fire season runs from April 1 to Oct. 31 each year. During this time, the burning of brush etc. is prohibited during daylight hours (exceptions may apply via permit).

It's important to know the guidelines for your area as the descriptions of daylight hours and the conditions for burning differ among the four municipalities in Haliburton County, and fines exist for violations.

ALGONQUIN HIGHLANDS

You may burn brush and leaves between 7 p.m. and 7 a.m. under certain conditions, including size. Grass fires are prohibited.

DYSART ET AL

Burning is permitted from two hours after sunset to two hours after sunrise under certain conditions, including fire height.

HIGHLANDS EAST

Small fires are permitted in most areas from one half hour before sunset to one half hour after sunrise under certain conditions, including setback.

MINDEN HILLS

Burning is permitted from two hours after sunset to two hours after sunrise under certain conditions, including size.

For full details on the fire season in your area, including campfire allowances, burning conditions, exceptions, permits and fines, contact your municipality (see Important Contact section).

NOTE: If conditions become extreme, the Ministry of Natural Resources and Forestry and the municipalities retain the authority to declare a fire ban on all fires.

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[illegible]

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 2. Bathrooms
 3. Kitchen Upgrades/Renos
 4. Landscaping
 5. Keep it Clean & Tidy

Keep Your Boat Running

The Highlands lakes beckon – it's time to get the boat shipshape for summer cruising.

Local experts have several tips to help boat owners avoid some common oversights.

The “single most important component,” commonly forgotten, is reinstalling the plug at the rear of the boat, according to Mike Bryson, service manager at Harper Powersports & Marine Haliburton.

“Make sure it's tight and in good condition,” said Bryson. “A good reminder to check your plug at start-up is to attach it to your keys in the fall.”

Always fully recharge your onboard battery, and never charge a battery on a concrete floor, added Bryson, as a low or weak battery may result in a no-start at the dock.

“Two of the most common problems we see in the spring are battery terminals that are not tight or clean, and poor or contaminated

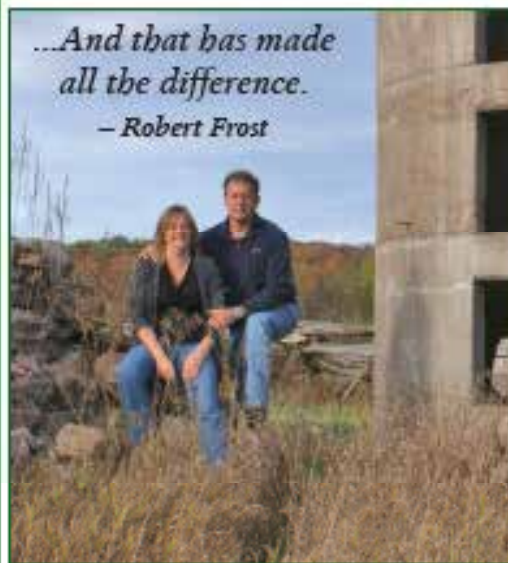
fuel,” said Pat Bradley of Haliburton Marine & Storage.

“Battery terminals need to be clean and tight to work properly,” said Bradley. “They should be cleaned with sandpaper or a wire brush first and then tightened with the appropriate tools, not just ‘that's good enough.’”

To avoid fuel tank issues such as condensation during storage, add fuel stabilizer during your last run in the fall and leave the tank full, or at least half full (expert opinions vary).

Don Abel of Mountain Trout House Marina advises to develop a detailed checklist for fall storage and spring launch covering all of the necessary steps to ensure that everything is done and checked.

Your local marina operator can help you develop these checklists to ensure a successful boating season.



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Marina Locations

Whether you're in the market for that perfect recreational toy, or a place to store your boat in the winter, the Haliburton Highlands is home to many full service marinas.

There you'll discover new sleds, boats, ATVs, rentals, storage space, water skiing and wakeboarding lessons.

Big Hawk Lake Marina

1673 Big Hawk Lake Road
Algonquin Highlands 705-489-2429
bighawk.ca

Fort Irwin Marina

1006 Haliburton Lake Road
Fort Irwin 705-754-4176

Haliburton Marine and Storage

135 Industrial Park Road
Haliburton 705-457-1128
haliburtonmarine.com

Haliburton Outdoor Equipment

4355 Kennisis Lake Road
Haliburton 705-754-9262
haliburtonoutdoorequipment.ca

Haliburton RPM

5122 County Road 21
Haliburton 705-457-1473
haliburtonrpm.com

Harcourt Park Marina

2199 Sumcot Road
Harcourt 705-448-2888
harcourtparkmarina.ca

Harper Powersports & Marine Ltd.

11588 Highway 35
Minden 705-286-2750
harper-marine.com

Kennisis Power Sports & Services Ltd.

1076 Wilkinson Road
West Guilford 705-754-2000

Kushog Marina Inc.

1486 Kushog Lake Road
Algonquin Highlands 705-489-4519
kushogmarina.ca

Mountain Trout House Marina

1508 Russell Landing
Dorset 705-766-2292
mthmarina.com

Northland Marine & Storage Ltd.

9179 Highway 118
Algonquin Highlands 705-489-3229

Oakview Lodge and Marina

2029 Little Hawk Lake
Algonquin Highlands 705-489-2463
oakviewlodge.com

Old Mill Marina

1676 Russell Landing
Dorset 705-766-2214
oldmillmarina.ca

Tower Hill Marine

22688 Highway 35
Dorset 705-766-2201
towerhillmarine.com

Walsten Marine

3613 County Road 121
Kinmount 1-866-488-2226
walstenmarine.com

Wedgewood RPM

14445 Highway 35
Minden 705-489-2320
haliburtonrpm.com

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Boating Responsibly

It's one of the most popular recreational summer activities in the Haliburton Highlands.

After all, who doesn't enjoy catching a few rays with good company on a warm, sunny day while being cooled off by a refreshing splash every now and again?

While fun and boating go together like bees and honey, safety, sobriety and common sense should be on the minds of every person planning to hit the water.

Before appointing yourself captain, it's important to make sure you have what you need. In Canada, anyone operating a motorized recreational watercraft is required to obtain a Pleasure Craft Operator card, also known as a boat licence. The operator's age, size of the boat or the engine's horsepower don't matter – it's the law to have a licence. The fine for operating a boat without one is \$250 plus provincial administration charges. Full licence information is available at boatsmartexam.com.

Once you have your licence and a boat to go with it, make sure to pack the essentials for your boating experience. Must-have items include enough lifejackets or personal flotation devices (PFDs) for everyone on board, safety equipment, a horn or whistle, and of course, your boating licence.

Drinking and boating is just as dangerous as drinking and driving. Consuming liquor in a pleasure craft is against the law, unless the boat meets all of the following conditions: it

has permanent sleeping facilities, permanent cooking facilities, a permanent toilet, and is anchored or secured alongside a dock.

According to the Ministry of Transportation, boaters with a blood alcohol concentration (BAC) in the "warn" range (0.05 to 0.08) will face an immediate three, seven or 30-day driver's licence suspension. Drivers caught more than once will face a mandatory alcohol education program, and could be subject to treatment programs and ignition interlock.

Other significant consequences for drinking and boating include a 90-day suspension and a \$150 fine for exceeding a 0.08 BAC – or for failing or refusing to provide a breath or blood sample. If convicted under the Criminal Code, the boater will also face a licence suspension between one year and a lifetime, as well as other sanctions.

It is important to keep in mind that charges can be laid against operators of canoes, kayaks, sailboats, inflatable rafts and other vessels.

According to the Office of Boating Safety, recreational boaters are involved in approximately 65 per cent of search and rescue incidents with about 200 boating fatalities each year, most of which are preventable. The most common risk factors are: lack of PFDs, alcohol consumption, and the lack of operator competency.

So have fun this summer, but don't forget to put safety first.



3613 County Road 121 Kinmount

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BENNINGTON

Campion

LARSON
CORPORATION

2015 Boat Diary

MAINTENANCE

ITEM	COST	NOTES
<i>Oil Change & Prop Replacement</i>	<i>\$195</i>	<i>keep speed low first 2 hours</i>

TRIPS

DATE	WHO & WHERE	NOTES
<i>July 15, 2015</i>	<i>Jonny, Bill and Andrew - Gull Lake</i>	<i>went cliff jumping</i>

BIG CATCHES OF 2014

DATE	WHERE	SPECIES	WEIGHT/LENGTH
<i>June 19, 2015</i>	<i>by the narrows</i>	<i>Lake Trout</i>	<i>4lbs - 25 inches</i>

STORAGE NOTES FOR 2016:

Native Species

Beyond the majestic beauty of the Highlands, many outdoor enthusiasts are drawn to the county for our wide diversity of native plants and wildlife.

The county is home to hundreds of native plant species, many of which are familiar to visitors, including goldenrod, Joe Pyeweed, butterfly milkweed, pussy willow, white pine and the sugar maple so beloved at maple sugaring off time. Dozens of native trees, shrubs and plants can be found in The Haliburton Master Gardener website document on native species for shoreline preservation.

Many of the hundreds of bird species spotted in the Highlands may be unexpected, and several are on the species at risk list. These include bald eagles and peregrine falcons along with bobolinks, barn swallows, chimney swifts and the olive-sided flycatcher.

The Haliburton Highlands Land Trust protects close to 700 acres of reserves in the county, and provides information about native species at risk on their website and in public education sessions throughout the year. These species include several snakes – eastern hog-nosed snake, eastern milksnake and eastern ribbonsnake – and turtles, such as Blanding's turtle, snapping and spotted turtles and the wood turtle. The Trust encourages residents and visitors to report sightings of species at risk, and includes an observation summary sheet on its website for this purpose.

Rainbow, brown, lake and brook trout, Atlantic, Coho, and Chinook salmon and walleye are among the species of fish that the Ministry of Natural Resources and Forestry (MNRF) raises and stocks into heavily fished lakes in the region. The Highlands are also home to a native trout that dates back to the last ice age, named the Haliburton Gold.

The Haliburton Highlands Outdoors Association is another active participant in

stocking local lakes. The association's visitor centre and fish hatchery offers public tours, trails, outdoor fish ponds and displays about the county's hunting and fishing heritage.

Wild turkeys, small game, white-tailed deer, wolves, moose and black bears can be hunted in the Highlands within specific MNRF seasons and regulations. The necessary licences and tags can be purchased at several locations throughout the county. However, it's not necessary to be a hunter to see many of these native species. Deer make themselves at home in backyards and even villages, wild turkeys trek through the fields in full force, and bears still frequent the local landfills.

While it's a pleasure to be able to observe wild animals in their native habitat, it's important to remember they can be dangerous, no matter how harmless they may appear.

Properly securing food waste and storing garbage are essential measures to avoid attracting unwelcome animals. During bear season, rotting fruits and berries, unclean barbecue grills and even bird feeders can attract these hungry animals.

Animals behaving erratically should be reported immediately to the MNRF. Drivers should remain aware of possible animal crossings on the road. The Highlands have embarked on a pilot project to reduce turtle deaths on roads, but removing turtles or other animals from the road is not recommended due to the potential for accidents with oncoming traffic.

The Woodlands Wildlife Sanctuary in Minden Hills helps to rescue and rehabilitate injured, orphaned and abandoned animals. The sanctuary is not open to the public, but representatives attend community events to promote a better understanding of these animals.

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Photo by Patrick Moldovan



Photo by Lyn Winans

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www.haliburtonlandtrust.ca
admin@haliburtonlandtrust.ca
(705) 457-3700



**Haliburton
Highlands
Land Trust**

WILDLIFE

WILDLIFE

Conservation Areas

While Haliburton County doesn't have formal conservation areas, several thousand acres are operated as protected nature reserves, portions of which are available for public exploration and enjoyment.

Snowdon Park in Minden Hills is a wetland and forest preserve with walking trails and a wheelchair-accessible viewing platform. It's a favourite with Nordic skiers.

The Frost Centre in Algonquin Highlands includes two conservation reserves, with canoeing, camping and more along more than 38 kilometres of hiking trails and 26 kilometres of Nordic ski trails.

Close to 700 acres of the Highlands are protected by the Haliburton Highlands Land Trust on four nature reserves. Volunteers document and monitor wildlife and environmental development and the Trust hosts various public education programs. Some areas are accessible for public exploration and picnics.

Located on 80,000 acres, the privately owned Haliburton Forest and Wild Life Reserve is used for ecological studies and research into sustainable forestry practices. Public areas feature a wolf centre, camping, astronomy, fishing, dog sledding, snowmobiling, and a canopy boardwalk that is the largest of its kind worldwide.

We're dedicated to preserving the beauty and

health of our diverse environment. Residents can register as stewards to adopt a piece of land and help manage it by monitoring it, keeping it clean, and protecting it from uses that might harm wildlife. Contact your municipality to learn more.

The 100-acre Minden Wild Water Preserve in Minden Hills, a kayaking event destination in the 2015 Pan-Am Games, features nature trails and picnic spots.

The southern portion of Algonquin Park, one of the largest and best-known parks in Ontario, lies within county borders. Areas of Oxtongue River-Ragged Falls Park in Algonquin Highlands graces iconic paintings by Tom Thomson and members of the Group of Seven. Silent Lake Provincial Park in Highlands East offers a quiet getaway with sandy beaches and a no-motorboats rule, and Queen Elizabeth II Wildlands on the county's western border is one of the most diverse and undisturbed natural areas in central Ontario.

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Adventure & Ecotourism

You'll never lack for outdoor adventures and ecological exploration opportunities in the rich natural environments of the Highlands. Here a few examples.

ADVENTURES

Adventure Haliburton Group

Consider it one-stop shopping for many of your four-season adventure needs. The AHG is a partnership of 16 organizations with roots in the Highlands that offer activities for all ages while promoting a strong foundation in healthy, active lifestyles and rich experiences. Adventure expert offerings include hiking, camping, canoeing, kayaking, parasailing, a watersports school, paddleboarding, horseback riding, ATV and sled tours, ice fishing, multi-day dogsledding and more.

613-794-2803

alysha@adventurehaliburton.com
adventurehaliburton.com

Yours Outdoors

Embark on unique outdoor learning adventures, exploring the rich natural and cultural heritage of Haliburton County through fully-guided themed excursions scheduled year-round. Examples include Biboon-o-sheewin (traditional winter camping by snowshoe and toboggan), On the Trap Line (the Highlands fur trade heritage revealed by "18th century" and modern-day trappers and a wildlife biologist), and Make Peace with Winter (choices include dogsledding and climbing a 50-foot ice wall).

Various locations

705-754-3436

info@yoursoutdoors.ca
yoursoutdoors.ca

ECOTOURISM

GreenMantle Farm Mineral Occurrence

Never disturbed by modern man, this site features rare mineral fluororichterite as well as other minerals that include apatite, actinolite, hornblende, orthoclase, tremolite and quartz.

The owners of GreenMantle Farm offer guided eco-tours of the occurrence (cameras only) and mineral samples are available for purchase.

1984 County Rd. 4 (Essonville Line),
Wilberforce
705-448-3948
info@mineralstours.net
mineralstours.net

Haliburton Forest and Wildlife Reserve

Haliburton Forest is dedicated to integrated, sustainable resource management and land use. The owners have returned the forest to its roots, managing sustainable logging and milling practices, earning the Forest Canada's first Forest Stewardship Council® forest management certification as a "responsible forest". Public activities include sawmill tours, natural history presentations, astronomy programs in the observatory and planetarium, wolf centre visits and a canopy walk.

1095 Redkenn Road, Haliburton
705-754-2198
info@haliburtonforest.com
haliburtonforest.com

Haliburton Highlands Outdoors Association Visitor's Centre

The HHOA is a non-profit organization committed to the sustainable management of natural resources. The HHOA operates a fish hatchery and has stocked more than 500,000 fish in Highlands and area lakes. The Visitor's Centre offers public tours (currently by appointment only) that include the hatchery and discussions about the species raised, why the fish are stocked and how, and the history of the HHOA.

6712 Gelert Road, Haliburton
hhoa.on.ca
To book a tour call 705-457-9664

Hunting & Fishing in the Highlands

Do you hunt or fish? Welcome to paradise.

Much of the Highlands remains Crown land with thousands of acres of forests, marshes, meadows, and hundreds of pristine lakes.

Across the county, hundreds of volunteers with organizations such as the Haliburton Highlands Outdoors Association (HHOA) work to keep our remarkable environment in excellent health, which in turn ensures healthy wildlife populations.

For example, to date the HHOA has stocked more than half a million fish across the county and surrounding areas. These include the Haliburton Gold Lake Trout, a native fish that dates back to the last ice age and may be the purest strain of trout in the world. The HHOA operates a fish hatchery in Haliburton and hosts educational tours and special events for

the public, as listed on its website at hhoa.on.ca.

Hunting in the Highlands covers several seasons, including bear, moose, white-tailed deer, elk, wolf, coyote and more.

Check out our experience packages, too: local accommodators and other businesses offer experiences that include ice fishing, heritage trapping and design-your-own adventures. For details visit myhaliburtonhighlands.com or call 705-286-1777 or 1-800-461-7677.

Note: The Ministry of Natural Resources and Forestry discourages the feeding of wildlife. Animals being fed can cause road accidents and may become a threat to pets or humans. The MNRF will endorse feeding only in emergency situations which will be communicated to the public.

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Sat. 8:00 am to 4:00 pm

Fish & Game Seasons

With more than 600 lakes and thousands of acres of unspoiled wildlands, the Highlands are an excellent place to fish and hunt. Following you'll find general highlights of the 2015/16 fishing and game seasons as a convenient reference only. For full details on participating in any hunting or fishing season, hunters and anglers must refer to the Ministry of Natural Resources and Forestry's *2015 Ontario Hunting Regulations Summary* and *2015 Ontario Fishing Regulations Summary*, available at ontario.ca/fishing, ontario.ca/hunting and many outdoor sports retailers in the county.

HUNTING

WMU = Wildlife Management Unit. Haliburton County covers all or portions of WMUs 51 (Algonquin Provincial Park), 53A, 54 (includes a portion of Algonquin Park), 56, 57 and 60.

2015 and 2016 WILD TURKEY SEASON – HALIBURTON COUNTY

WMUs	OPEN SEASON 2015	OPEN SEASON 2016	BAG LIMIT	HOURS
53, 54, 56, 57, 60	April 27 to May 31 Ontario residents & non-residents	April 25 to May 31 Ontario residents & non-residents	One bearded wild turkey per licence. Two licences per hunter maximum. The two birds may not be taken on the same day.	1/2 hour before sunrise to 7:00 p.m.

2015 MOOSE SEASONS – HALIBURTON COUNTY

Rifles, Shotguns, Bows and Muzzle-loading guns			
WMUs	ONTARIO RESIDENT OPEN SEASON	NON-RESIDENT OPEN SEASON	CONDITIONS (RESTRICTIONS ONLY)
53, 54, 56, 60	Oct. 19 to Oct. 24 Adult & Calf	No Season	
57	Oct. 19 to Oct. 24 Adult & Calf	No Season	See special moose calf and adult hunting regulations and reporting requirements in the <i>2015 Hunting Regulations Summary</i>
Bows Only			
WMUs	ONTARIO RESIDENT OPEN SEASON	NON-RESIDENT OPEN SEASON	CONDITIONS (RESTRICTIONS ONLY)
57	Oct. 5 to Oct. 10 Adult & Calf	No Season	See special moose calf and adult hunting regulations and reporting requirements in the <i>2015 Hunting Regulations Summary</i>

2015 ELK SEASONS – HALIBURTON COUNTY

WMUs	HARVEST AREA	HARVEST CODE	DESCRIPTION OF HARVEST AREA BOUNDARY	RESIDENTS ONLY OPEN SEASON	SEAL QUOTA	
					BULLS	COWS
57	1	100	Part of WMU 57 west of a line formed by Hwy 62 south of Maynooth & Hwy 27 north of Maynooth.	Sept. 14 to Sept. 27	1	1
57	2	101	Part of WMU 57 east of a line formed by Hwy 62 south of Maynooth & Hwy 27 north of Maynooth.		2	15
60	4	120	Part of WMU 60 east of Hwy 28.		1	3

2015 WHITE-TAILED DEER SEASONS – HALIBURTON COUNTY

Subject to Sunday gun hunting and other restrictions. Check with your municipality.

Rifles, Shotguns, Bows and Muzzle-loading guns		Bows Only (no dogs)	
WMUs	ONTARIO RESIDENT & NON-RESIDENT OPEN SEASON	WMUs	ONTARIO RESIDENT & NON-RESIDENT OPEN SEASON
53A, 54, 56, 57, 60	Nov. 2 to Nov. 15	53A, 54 (excluding Algonquin Provincial Park), 56, 57	Oct. 1 to Nov. 1 Nov. 16 to Dec. 15
60	Nov. 2 to Nov. 15 Nov. 30 to Dec. 5	60	Oct. 1 to Nov. 1 Nov. 16 to Nov. 29 Dec. 7 to Dec. 15

2015 BLACK BEAR SEASONS – HALIBURTON COUNTY

Rifles, Shotguns, Bows and Muzzle-loading guns

WMUs	ONTARIO RESIDENT OPEN SEASON	WMUs	ONTARIO NON-RESIDENT OPEN SEASON
53A	Sept. 8 to Nov. 30	53A	Sept. 8 to Nov. 30
54, 56, 57, 60	Sept. 1 to Nov. 30	54, 56, 57, 60	Sept. 1 to Nov. 30

* A Non-Resident Black Bear Hunting Licence Validation Certificate is required.

See the Ministry of Natural Resources and Forestry's 2015 Hunting Regulations Summary for the following seasons and regulations: Small Game • Small Mammals • Falconry • Furbearing Mammals

FISHING

Haliburton County is located in Zone 15. For limits and exceptions to these seasons, additional fishing opportunities and more, see the Ministry of Natural Resources and Forestry's 2015 Ontario Fishing Regulations Summary.

2015 FISHING SEASONS – HALIBURTON COUNTY

SPECIES	SEASONS	SPECIES	SEASONS
Walleye & Sauger	Jan. 1 to Mar. 15 & third Sat. in May to Dec. 31	Trout (Brook & Lake)	Jan. 1 to Sept. 30
Largemouth & Smallmouth Bass	Fourth Sat. in June to Nov. 30	Channel Catfish, Crappie, Pacific Salmon, Splake, Sunfish, Trout (Brown & Rainbow), Whitefish, Yellow Perch	Open all year
Northern Pike	Jan. 1 to Mar. 31 & third Sat. in May to Dec. 31		
Muskellunge	First Sat. in June to Dec. 15		



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Regulations & Licences

While provincial websites Ontario.ca/hunting and Ontario.ca/fishing are your best resources for comprehensive details about hunting and fishing regulations and licences, here are a few highlights for general information.

Note: Breaching these regulations can have serious consequences, including criminal charges. It is the reader's responsibility to obtain and review the appropriate laws and regulations from the Ministry of Natural Resources and Forestry and the reader's municipality.

Whether you plan to hunt or fish, you will generally need the following:

- Outdoors Card
- Appropriate licence tag

Sample exceptions:

- If you're a Canadian citizen under 18 or over 65 you don't need an Outdoors Card or fishing licence to fish in Ontario.
- If you're fishing with a one-day licence you don't need an Outdoors Card.

OUTDOORS CARD

The wallet-sized Outdoors Card is valid for three calendar years, so if you purchased your card in 2012, you must renew it in 2015.

There are two types of cards:

- Hunting version – you'll need this if you want to hunt only, or to hunt and fish.
- Fishing version – you'll need this if you want to fish only.

For details, see the Ministry of Natural Resources and Forestry's *2015 Ontario Hunting Regulations Summary* or *2015 Ontario Fishing Regulations Summary*, visit ontario.ca/Outdoorscard or call 1-800-288-1155.

HUNTING

Big game draws

Eligibility to purchase hunting licence tags,

validation tags and/or game seals in Ontario is allocated by computerized draws to support big game sustainability. All draw entries must be electronic.

For more details, including draw application and licence availability dates, see the Ministry of Natural Resources and Forestry's *2015 Ontario Hunting Regulations Summary* (available online at ontario.ca/document/ontario-hunting-regulations-summary) or call 1-800-288-1155.

ELK HARVESTS

Elk hunting is available only in southern areas where the elk herd is now self-sustaining and can support limited harvesting.

Portions of two wildlife management units (WMUs) in the Highlands are included in the harvest season.

FISHING

Ice fishing in the Highlands

As part of Fisheries Management Zone 15, Haliburton County is subject to provincial ice hut registration requirements.

Ice huts must be removed by March 31.

Online fishing information site

Fish ON-Line gives anglers one-stop online access to information about fishing on more than 13,000 lakes in Ontario, including available species, directions, provincial sport fish stock locations, quick links to fishing regulations and more.

To access this service go to Ontario.ca/fishing and click on Fish ON-Line.

For more details, including licence and ice hut registration information, see the Ministry of Natural Resources and Forestry's *2015 Ontario Fishing Regulations Summary* (available online at Ontario.ca/document/2015-ontario-fishing-regulations-summary) or call 1-800-387-7011.

Provincial Parks

ALGONQUIN PROVINCIAL PARK

Highway 60 east of Highway 35
705-633-5572
www.ontarioparks.com/park/algonquin

Algonquin covers a 56-kilometre stretch of Highway 60 with entrance gates at the west and east ends. At nearly 3,000 square metres, it's one of the largest parks in the province.

The park features numerous activities and educational opportunities, including an art centre, a logging museum, canoeing, kayaking, limited boating, hiking, camping, fishing, limited hunting, cross-country skiing and snowshoeing.

Algonquin day use areas are open year-round. Check specific areas of the park for additional operating dates.

OXTONGUE RIVER-RAGGED FALLS PROVINCIAL PARK

Highway 60 east of Highway 35
(705) 789-5105
www.ontarioparks.com/park/oxtongueriverraggedfalls

Oxtongue River-Ragged Falls is situated just west of Algonquin Park. The park includes nine distinct forest communities, marked hiking trails and a lookout over a spectacular waterfall. Canoeing is permitted.

Access is off Highway 60 on a marked gravel road. A parking permit is required, available from a central parking meter. Washrooms are available.

Open from May 8 to Oct. 13.

QUEEN ELIZABETH II WILDLANDS

c/o Balsam Lake Provincial Park, 2238 Hwy 48,
Kirkfield
(705) 454-3324
www.ontarioparks.com/nonoperating/queenelizabeth2wildlands

Accessible year-round from several locations, this park extends into the western portion of the Highlands. One of the most diverse natural areas in central Ontario, it features numerous trails, including a portion of the Ganaraska Trail. There are no maintained public facilities or services.

SILENT LAKE PROVINCIAL PARK

1589 Silent Lake Park Road
south of Highway 28
(613) 339-2807
www.ontarioparks.com/park/silentlake

Located southwest of Cardiff and about 20 minutes from Bancroft, Silent Lake offers visitors more than 19 kilometres of hiking and mountain biking trails, a beautiful lookout point, two sandy beaches and more than 40 kilometres of cross-country ski trails.

Activities include traditional or yurt camping, canoeing (no motorboats), fishing, snowshoeing and ice fishing.

Open from May 8 to Oct. 13 and from Dec. 11, 2015 to March 20, 2016.

Sources:

<http://www.ontarioparks.com/park/algonquin>
<http://www.ontarioparks.com/park/oxtongueriverraggedfalls>
<http://www.ontarioparks.com/park/silentlake>

HALIBURTON COUNTY'S INDEPENDENT NEWSPAPER
The Highlander

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Spring, Summer & Fall Sports

No matter the season or weather, we've got your sport in the Haliburton Highlands. On these pages you'll find just a sampling of what's available for the sports enthusiast.

Check out the #myhaliburtonhighlands website (experiencehaliburton.com) for listings and all tourism satellite offices and kiosks; go to the Visitor Information Centre on Highway 35 in Minden, call 705-286-1777 or 1-800-461-7677; or contact your local municipality. Local municipalities operate the community arenas, parks and recreation areas and some sporting programs and lessons. *General activities are listed in our Activities and Events Calendar section.*

2015 SUMMER SPORTS – HALIBURTON COUNTY

SPORT	ASSOCIATION / PROVIDER	WEBSITE
Archery	Haliburton Highlands Outdoors Association Archery Club	hhoa.on.ca/archery.html
Badminton	Check with your local municipality for court locations	See Municipal contacts on page 56
Ball hockey	Check with your local municipality for availability	See Municipal contacts on page 56
Baseball	Check with your local municipality for leagues / diamond locations	See Municipal contacts on page 56
Cycling	Cycle Haliburton	cyclehaliburton.ca
Golfing	Golf ranges and clubs, driving ranges, family golf ranges	experiencehaliburton.com
Hiking	Municipal Hiking Trails	See Municipal contacts on page 56
Kayaking	Minden	whitewaterontario.ca
Mountain biking	Sir Sam's Ski & Bike	sirsams.com
Paddle boarding	SUPnorth Paddle Board Adventures Lessons & tours	supnorth.ca
Rock climbing	Haliburton Forest & Wildlife Reserve	haliburtonforest.com
Soccer	Haliburton Soccer Club - Youth & Adults	halsoccer.org

SPORT	ASSOCIATION / PROVIDER & WEBSITE
Squash	Highlands Squash Club highlands-squash-club.com
Table tennis	See Municipal contacts on page 56
Tennis	See Municipal contacts on page 56
Wakeboarding & water skiing	RPM Ski & Wake School haliburtonrpm.com
Wakeboarding & water skiing	Ski-Mazing Watersports School skiwakefootschool.com

Winter Sports

Embrace the fresh experiences the Highlands have to offer in one of our most beautiful seasons.

Our trails draw Nordic skiers from around the world, there's something in the water where hockey is concerned, and local entrepreneurs have developed unique sports and adventure packages that will surprise and delight.

2015 WINTER SPORTS – HALIBURTON COUNTY

SPORT	ASSOCIATION / PROVIDER	WEBSITE / CONTACT INFORMATION
Curling	Haliburton Curling Club Minden Curling Club Wilberforce Curling Club	705-457-2830 705-286-3311 705-448-2512
Ice car racing	Minden Fairgrounds	casc.on.ca
Ice climbing	Yours Outdoors	yoursoutdoors.ca
Ice fishing	Buttermilk Falls Resort	buttermilkfallsresort.com 705-489-1904
Ice hockey	The Highlands' many ponds and lakes depending upon temperatures	Check with your local municipality for rink locations
Skating		
Skiing (alpine)	Sir Sam's Ski & Bike	sirsams.com
Skiing (cross-country)	The Haliburton Highlands Nordic Trail & Ski Club Association	skihaliburton.com
Snowboarding	Sir Sam's Ski & Bike	sirsams.com
Snowmobiling	Haliburton Sled Rentals	skidoorentals.com 705-754-3667
	Haliburton County Snowmobile Association	hcsa.on.ca 705-754-4263
Snowshoeing	Ski Friends of the Frost Centre / Algonquin Highlands Trails Department – Frost Centre Ski & Snowshoe Trails	skithefrost.ca

HALIBURTON COUNTY'S INDEPENDENT NEWSPAPER

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The Draw: What's Attracting

What are people looking for in the Highlands? In addition to the traditional desire for good waterfront, increasingly buyers are looking for low-maintenance, luxury properties that offer the conveniences of home, year round. But every buyer is different; what's important to one might not matter to others. The Highlander spoke to local real estate agents to find out what their clients are looking for.

OPTIONS	RETIREEES	COTTAGERS WITH KIDS	EMPTY NESTERS & MOBILE EXES	FULL-TIME RESIDENTS
Privacy			✓	
Good waterfront		✓	✓	
Healthcare	✓			✓
Clost to GTA		✓	✓	
Sports & recreation		✓	✓	✓
Community activities	✓			✓
High speed internet			✓	
Maintenance-free	✓		✓	
Accessibility	✓			✓
High-end finishings	✓		✓	
House size		✓		✓
Year-round use	✓		✓	✓

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30 Bloucairgon Road - Minden, ON N0M2K0
 *all properties listed on the MLS®/COP System Haliburton Area



People to the Highlands

Working in Cottage Country

Thanks to the efforts of local politicians and residents, high-speed is now a reality in many parts of the Highlands with the goal of near-complete coverage likely to be reached in the next couple of years.

The impact on cottaging has been profound. Instead of rushing back to the city on Sunday nights, many people are working from the cottage nearly full-time in the summer — or all year — going to the office only for meetings. Working late on a project doesn't seem such a problem when you can cut out for an hour of waterskiing before dinner.

Quality Healthcare

The Highlands boasts two full-service hospitals, each with emergency services for residents and visitors. Because of the relatively small population, wait times are virtually unheard of, and surveys the hospitals conduct regularly report very high levels of satisfaction with the

care provided. Each hospital is equipped with a helicopter pad for evacuating more serious cases to larger hospitals in Peterborough or Toronto.

The Arts

The Highlands hosts a vibrant arts community and has a full calendar of arts-related events. Fleming College boasts a full range of part-time and full-time programming for adults of all ages interested in arts education, from day courses and summer courses to full diplomas.

Strong Communities

For retirees in particular, access to the dozens of groups, clubs and non-profit organizations in the Highlands can be an important driver of quality of life. "People always come back to me and say the most pleasant surprise was the community itself," says Anthony van Lieshout of Royal LePage. "They don't look for that, but then they're surprised at how friendly people are, what community spirit they have... saying hello to friends and neighbours in town."

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Insuring Your Property

As with any major asset, it's always a good idea to have insurance on your home or cottage. The point is to make sure your coverage matches your needs and expectations.

All Risk vs Named Risk

All-risk policies cover everything that isn't specifically excluded. Typical exclusions are things like earthquakes, water damage from leaks, subsidence (sinking) of the structure, floods, vermin and anything to do with normal wear and tear. Named risk policies tend to be substantially less expensive due to their narrower scope.

Water Damage

One of the most common causes of property damage in cottage country is water. Water can leak slowly from your fixtures, seep into your foundation, gush forth from a burst pipe, ooze up from your septic tank, rain in through a window broken by a fallen tree, or wreck your roof in winter from ice damming. Each of these hazards can be covered differently in an insurance policy and limits for some types of coverage, for example sewer or septic backup, have recently been reduced. Read every one to make sure you know what's covered and what's not.

Fire

Nearly all policies will cover fire from many causes, including lightning, but there will naturally be exceptions. You may not be covered for fires caused by: your own negligence; a wood stove, thermostat or electrical wiring you installed yourself; using an appliance or electronic device for reasons other than its intended purpose; or leaving a barbecue or outdoor fire unattended.

Renting Your Home

Nearly all policies require you to notify the insurance company if you plan to rent your home or cottage. Failing to do so could void your coverage.

Personal Property

Generally, personal property is everything in the building that isn't nailed down: things like furniture, clothing, electronics, dishes and bikes. Your first consideration is to ensure you have sufficient coverage – how much would it take to replace everything? The next step is to determine if replacement cost coverage is available and if you want it. Replacement cost coverage allows you to replace damaged or lost items with new ones; without it, you will be given a budget based on their value at the time of loss.

Building Costs

Check with local builders on the price per square foot of new construction and do the calculation yourself. If you have high-end finishes such as granite counter tops, wood floors and fancy fixtures, make sure these are discussed with your insurance company and included in your coverage. Most policies will assume you have 'standard' finishes and will reimburse you only to that level unless you tell them otherwise.

Boats

Non-motorized boats are often covered as personal property, but motorized ones generally need a separate endorsement and additional premium. Check that your boating insurance covers liability – and don't forget to insure the trailer, too.

Liability

Most policies have a coverage amount for liability, typically one or two million dollars. The cost of this insurance is relatively low and worth the expense.

Vacancy

Some policies, particularly all-risk ones with high limits, become void if you leave your property vacant for more than a specified period of time without taking certain precautions like shutting off the water and keeping the heat on low. Make sure you know what they are.

Insuring Your Property

Proving a Loss

One of the smartest things you can do is take photos of every room, from every angle, including closets (with the doors open to expose the contents) and bathrooms, and keep them somewhere else. If you have replacement cost coverage, you'll get exactly what you spend to restore your property to its previous state, up to the limit of your policy; if you don't, you'll get what the adjuster considers fair, current value.

When something happens, it's your responsibility to take any reasonable steps possible to keep the damage from getting worse, and to report the claim as soon as possible.

Avoiding Voiding

Things which may void your policy or cause denial of a claim include electrical, plumbing work and major renovations not done by

qualified professionals, or without building permits if required; a wood stove or fireplace you haven't disclosed; leaving the property vacant for longer than allowed or without taking the required precautions; renting your property without telling the insurance company; using your home or cottage for illegal activities; failing to disclose flood zone risks; and failing to make repairs necessary to prevent further damage caused by a covered risk.

Getting a Discount

Many insurance companies offer discounts for smoke detectors; the absence of a fireplace or wood stove; brick construction; proximity to a fire hall; having other kinds of insurance with the same company; belonging to a particular group (e.g. CARP or an alumni association); having a remotely-monitored burglar alarm; having a sump pump in your basement; and being claim-free for a certain number of years. Always ask if you can save money.

Buying a Home

There's a lot to consider when buying a home in the Highlands.

In some cases, where you buy is just as important as what you buy. Many homes are older and most don't have access to municipal services, meaning a general understanding of septic systems and wells is a must to ensure you're asking the right questions and can properly maintain them. That's where your local realtor comes in. Their experience buying in the Highlands will save you a world of trouble.

If you're new to the Highlands, it's important to know each municipality has its own flavour. Some have more access to shopping and services, while others are quiet and secluded, great for retirement homes. It comes down to what you're looking for. Because the county is so large, knowing where amenities are that you will use frequent is important. Buying in the wrong area will lead to long travel times, otherwise.

Ask your realtor about heating and energy costs. Over the last year these have risen significantly, causing even the most well-built homes to see high energy bills. Compensate with wood stoves, big windows facing the south and an open lot to allow as much sunlight in as possible. Your agent should be able to give you an idea of what to expect in terms of cost.

If you'd like access to one of the beautiful lakes in the county, expect to pay higher prices than for dry lots. On the other hand, if you're more interested in owning property than water frontage, you may be able to find a nice home on several acres without breaking the bank.

For families with children, there are elementary schools in three of the four municipalities, and one high school in the county. Each municipality also offers its own set of recreational activities.

Mortgages

At the time of publication, mortgage rates in Canada are at historic lows, with even the big banks offering five year fixed rates under 3 per cent. With inflation hovering near the same rate, your cost of borrowing in constant dollars is nearly zero.

Just make sure you're prepared for the possibility that rates may be substantially higher when you're ready to renew your mortgage.

The first thing your bank or mortgage company will want to know is how you plan to use your purchase. If you intend to be a seasonal or occasional resident, most lenders will require a higher down payment than normal, usually at least 20 per cent; this can often come from a line of credit on your principal residence.

There are many reasons lenders are more cautious with cottage mortgages. Rural properties in Ontario sometimes have unresolved ownership issues, like shared roads.

And rural homes, particularly those used as cabins or cottages, are often not built to the same standards as principle residences.

As with anything, the best advice is to shop around. Banks in the county are familiar with rural and cottage properties and will be able to respond more quickly. Local mortgage brokers can offer more choices and often have access to private lenders for higher risk clients.

Remember that if you plan to rent your property, you can deduct interest costs from your rental income. There are also capital gains tax considerations, present and future, in how you structure your mortgage and take title to the property. Always discuss your plans with your accountant or a tax lawyer to avoid unnecessary tax bills down the road.

With interest rates low, mortgages are a practical and often very affordable way to leverage your other assets and income into a dream cottage and lifestyle.



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I specialize in the most beautiful and *unspoiled lakes* in Cottage Country. Spectacular views, rugged landscapes and *vibrant communities* are waiting for you in quiet, gorgeous Haliburton County.

Whether you're looking for an *affordable cottage* or a *spectacular home*, let me put my expertise to work for you.

What people are saying about me:

“

Gloria,
Thank you for providing such sound advice and direction on the sale of our cottage. Your energy and professionalism are to be admired. Working with you, as always, was a pleasure. - HJ

Gloria feels like more than my real estate agent, she feels like a friend. She was available day and night and went over and beyond for me to get my cottage ready for selling and sold. I would have no reservations or hesitation in recommending Gloria's services to anyone. - Carron

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Make your first call the only call you need to make!

Libraries: Keep up with the latest books, movies and more

The eight branches of the Haliburton County Public Library are great resources for good reads (including e-books), magazines, the latest DVD releases, Wi-Fi and activities for kids and adults alike.

For more information call your branch or visit the library website at haliburtonlibrary.ca.

BRANCHES

Cardiff

2778 Monck Road, Cardiff
613-339-2712
Tuesday: 2 p.m. to 6 p.m.
Wednesday: 6:30 p.m. to 8:30 p.m.
Friday and Saturday: 10 a.m. to 12 p.m.
Sunday, Monday and Thursday: Closed

Dorset

1051 Main Street, Dorset
705-766-9969
Tuesday: 10 a.m. to 12:30 p.m.
Wednesday: 2 p.m. to 4:30 p.m.
Thursday: 6 p.m. to 8 p.m.
Saturday: 10:30 a.m. to 12:30 p.m.
Sunday, Monday and Friday: Closed

Dysart (includes Administration)

78 Maple Avenue, Haliburton
705-457-1791
Tuesday, Wednesday and Thursday: 10 a.m. to 8 p.m.
Friday and Saturday: 10 a.m. to 5 p.m.
Sunday and Monday: Closed

Gooderham

1032 Gooderham Street, Gooderham
705-447-3163
Tuesday: 6 p.m. to 8 p.m.
Wednesday and Thursday: 1 p.m. to 4 p.m.
Saturday: 10 a.m. to 12 p.m.
Sunday, Monday and Friday: Closed

Highland Grove

5373 Loop Road, Highland Grove
705-448-2652
Tuesday: 12 p.m. to 3:30 p.m.
Thursday: 6:30 p.m. to 8:30 p.m.
Saturday: 12 p.m. to 3:30 p.m.
Sunday, Monday, Wednesday and Friday: Closed

Minden Hills

176 Bobcaygeon Road, Minden
705-286-2491
Tuesday, Wednesday and Thursday: 10 a.m. to 8 p.m.
Friday and Saturday: 10 a.m. to 5 p.m.
Sunday and Monday: Closed

Stanhope

1109 North Shore Road, Algonquin Highlands
705-489-2402
Tuesday: 12 p.m. to 2 p.m. and 6 p.m. to 8 p.m.
Wednesday: 12 p.m. to 2 p.m.
Thursday: 10 a.m. to 12 p.m.
Saturday: 10 a.m. to 12 p.m.
Sunday, Monday and Friday: Closed

Wilberforce

1101 Holmes Road, Wilberforce
705-448-2510
Tuesday: 12:30 p.m. to 4:30 p.m.
Wednesday: 4 p.m. to 8 p.m.
Thursday: 12:30 p.m. to 4:30 p.m.
Saturday: 10 a.m. to 2 p.m.
Sunday, Monday and Friday: Closed

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Art Galleries & Museums

ART GALLERIES

Agnes Jamieson Gallery

A public art gallery established in 1981 that offers visual art exhibitions year round, primarily Canadian landscape art. For hours and admission visit: mindenhills.ca/cultural-centre.

176 Bobcaygeon Road, Minden
705-286-3763

The Art Hive:

Maple Lake Artisans Collection

Works by multi-disciplinary Highlands artists, creative workshops and organic fair trade coffee bar.

Hours vary by season; please check the website or call.

10239 Highway 118, Algonquin Highlands
theearthhive.com

The Ethel Curry Gallery

Original works by artists locally and across Canada for viewing and purchase.

Open seven days a week in summer. Hours vary off-season. Please check the website or call for hours.

94 Maple Avenue, Haliburton
705-457-9687
theethelcurrygallery.com

Haliburton Sculpture Forest

Unique sculptures by Canadian and international artists in a forest trails setting.

Spring through fall: open, with free admission. Free guided tours available Tuesdays at 10 a.m. in July and August. Donations welcome.

Winter: open for Nordic skiing with trail passes; visit skihaliburton.com.

Glebe Park, Museum Road, Haliburton
705-457-3555
haliburtonsculptureforest.ca

Oxtongue Craft Cabin & Gallery

An exquisite selection of fine craft and original art by over 100 Canadian artists and artisans, carefully selected to reflect the natural beauty of the area and the carefree cottage life.

1073 Fox Point Road, Dwight
705-635-1602
oxtonguecraftcabin.com

Rails End Gallery & Arts Centre

Changing contemporary art exhibitions and public programs in heritage railway station.

July and August: Tues. 10 a.m. to 7 p.m.; Wed. to Sat. 11 a.m. to 6 p.m.; Sun. noon to 4 p.m.

Winter hours: Wed. to Sat. 11 a.m. to 5 p.m.
Closed Dec. 21 to Jan. 7 and for statutory holidays.

Admission is by donation (\$2.00 suggested); free for members.

23 York St., Haliburton
705-457-2330
railsendgallery.com

MUSEUMS

The Dorset Heritage Museum & Information Centre

Artifacts from the Dorset area's early pioneer days; public events.

Spring: weekends only. Summer to Thanksgiving weekend: Wednesday to Sunday 10 a.m. to 4 p.m. Admission is by donation.

1040 Main Street, Dorset
705-766-0323
dorsetheritagemuseum.ca

Haliburton Highlands Museum

Two floors of changing historic displays, the Reid House (1882) and a log cabin farmstead.

Admission is by donation.

66 Museum Rd., Haliburton
705-457-2760
haliburtonhighlandsmuseum.com

Art Galleries & Museums

Kidd Schoolhouse Museum

A small collection of local artifacts, including original blackboards from the Tory Hill schoolhouse and approximately 50 local family histories.

5373 Loop Rd., Highland Grove
705-448-9546 OR 705-448-2218

Lake of Bays Marine Museum

A wide selection of artifacts and photographs on display as well as many historical recollections concerning the marine history of Lake of Bays and the SS Bigwin, a former ferry restored to its former glory and available for public cruises in the high season. Includes a gallery of local art.

Main Street, Dorset
1-844-424-4946 (SS Bigwin office)

Minden Hills Museum & Pioneer Village

The museum was established in 1984 and offers exhibitions from the collection of an Edwardian time period. Consisting of seven heritage buildings, the village features ongoing turn-of-the-century events happening throughout the summer months. For hours and admission visit: mindenhills.ca/cultural-centre

176 Bobcaygeon Road, Minden
705-286-3154

Nature's Place

Dedicated to the philosophy of R.D. Lawrence, this venue features ongoing information on the

unique eco-environment of Haliburton County and an impressive exhibition of minerals, talks/lectures, movies and displays. For hours and admission visit: mindenhills.ca/cultural-centre

176 Bobcaygeon Road, Minden
705-286-3154

Stanhope Heritage Discovery Museum

One of the largest archives of Ontario pioneer history and records, including Hawk Lake Log Chute. Features Heritage Gardens.

Open Tuesday, Wednesday, Thursday and Saturday from 11 a.m. to 2 p.m. from mid-June to mid-October.

Admission is by donation.

1123 North Shore Rd., Carnarvon
705-489-2379
www.stanhopemuseum.on.ca

Wilberforce Red Cross Outpost Historic House Museum

The province's first Red Cross Outpost Nursing Station and the county's first hospital. A National Historic Site of Canada. Includes nursing artifacts.

Open daily from 11 a.m. to 4 p.m. in July and August or by appointment.

2314 Loop Rd., Wilberforce
705-448-3000
www.redcrossoutpost.org



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www.haliburtonhighlandsmuseum.com

2015-16 Events Calendar

Fun could be our middle name. Following are just some of the major events in the Haliburton Highlands experiences calendar.

For additional listings visit myhaliburtonhighlands.ca, go to the Visitor Information Centre on Highway 35 in Minden or a tourism satellite office or kiosk in your area, call 705-286-1777 or 1-800-461-7677, or contact your local municipality.

Note: Events are listed according to the information posted or provided by event organizers.

May 9 & 10 Geocaching Capital of Canada

GeoTour Launch Seven hamlets, 100 caches, infinite fun. May 9 kick-off, 9 a.m. to 11 a.m., runs until 8 p.m. including dinner. Lloyd Watson Centre, Wilberforce. geocachingcapitalofcanada.com/geotour

May 16 503 Street Sale & Firefighter, BBQ

10 a.m. to 3 p.m., Gooderham

May 16 Spring Fling Dance

9 p.m. to 11:59 p.m., Wilberforce Legion

May 23 1000 Canoes 10 a.m. to 2 p.m., Dorset Docks, Dorset. 1,000 canoes in the water at once, bring yours or launch on any lake, dorsetcanada.com.

May 23-24

HATVA Deep Woods Safari ATV safari begins at Robert McCausland Centre, Gooderham. haliburtonatv.com; 705-286-2368; E: info@haliburtonatv.com

May 29-31

37th Annual Haliburton Home and Cottage Show Friday 4 to 9

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JULY 12-14
JULY 22-24
8pm

WINGFIELD
JULY 18-21
8pm

WELCOME
JULY 27-31
AUGUST 6-7
8pm

AUGUST 2
8:30pm
AUGUST 3-4
8pm

Highlands summer festival Live Theatre

Performances
June 25th to Aug 7th

For Tickets or More Information
705.457.9933

Toll Free
855.457.9933

Order tickets online
HighlandsSummerFestival.on.ca

HIGHLANDSEAST.CA
705-448-2981

HIGHLANDS EAST PLEIN-AIR ARTS FESTIVAL
September 10-13, 2015
Across Highlands East
www.HighlandsEastPleinAir.Wordpress.com

DOORS OPEN
September 12 & 13, 2015
Across Highlands East
www.DoorsOpenOntario.on.ca

GEOCACHING
Highlands East is a geocacher's paradise!
GeocachingCapitalOfCanada.com

ROCKHOUNDING
The first Municipality in Ontario to take steps to secure public mineral collecting.
HighlandsEast.ca/Explore/Activities

2015-16 Events Calendar

p.m., Saturday 10 a.m. to 5 p.m., Sunday 10 a.m. to 3 p.m., Haliburton Curling Club and A.J. LaRue Arena. More than 150 exhibitors. Adults \$3, children under \$12 admitted free. haliburtonhomeandcottageshow.com; 705-457-2892

June 4 Toronto 2015 Pan Am Games Torch Relay 10 a.m. to noon, Town Dock, Water Street, Minden. Visit mindenhills.ca; 705-286-1936 x204; E: eweiss@mindhills.ca

June 13 Rails End Trash N Treasures Community Yard Sale and Butter Tart Contest 8 a.m. to 2 p.m., Head Lake Park, Haliburton Community yard sale. railsendgallery.com; 705-457-2330; E: info@railsendgallery.com

June 13 Lobsterfest Rotary Club of Haliburton 6 to 10 p.m., dinner 7 p.m., Haliburton Curling Club. \$65. Tickets available at V&S Haliburton and from Rotary members. portal.clubrunner.ca/201

June 20 to Sept. 12

Artisan Market Saturdays 9 a.m. to 1 p.m., Minden Hills Cultural Centre, Minden. Handcrafted items by local vendors. mindenhills.ca; 705-286-1936 x204; E: eweiss@mindhills.ca

June 27 Dorset Community Garage Sale 9 a.m. to 2 p.m. outside Dorset Recreation Centre. \$5 per table. algonquinhighlands.ca 705-766-9968;

E: recreation@algonquinhighlands.ca

June 29 , July 3 & July 6 to 9

Lend Me A Tenor: Highlands Summer Festival 8 p.m., Northern Lights Performing Arts Pavilion, Haliburton. \$34. Curtain Talk July 3. highlandssummerfestival.on.ca; 705-457-9933; E: tickets@highlandssummerfestival.on.ca.

July & August

Dorset Family Movie Nights Wednesdays at 6:30 p.m., Dorset Recreation Centre. Admission by donation. algonquinhighlands.ca; 705-766-9968; E: recreation@algonquinhighlands.ca

July & August

Oxtongue Lake Community Centre Family Night Wednesdays at 7 p.m. at the Centre. Movie or a guest speaker. Admission by donation. algonquinhighlands.ca; 705-766-9968; E: recreation@algonquinhighlands.ca

July and August Play in the Park

Tuesdays 2 to 3 p.m., The Caboose, 23 York St., Haliburton. Themes will be posted at the end of June on dysartetal.ca. Children under 5 must be accompanied by competent caregiver. E: amueller@dysartetal.ca; 705-457-1740 ext. 35

July 1 Canada Day Celebrations

Check myhaliburtonhighlands.ca and your local municipal website for details.



2015-16 Events Calendar

- July 4 Dorset Heritage Day** 10 a.m. to 3 p.m., Dorset Heritage Museum & Information Centre. Admission by donation. dorsetheritagemuseum.com; E: dhm@muskoka.com; 705-766-0323
- July 11 19th Annual Dorset Kids Fish Derby** 9 to 11 a.m., Dorset Public Dock. Rain date July 12. \$2 admission. algonquinhighlands.ca; 705-766-9968; E: recreation@algonquinhighlands.ca
- July 11 Roots Wake Series** JoAnne Sharpley, Source for Sports Provincial Championships Wakeboard competition at Head Lake, Haliburton. Features Wakeskate Tour Jetski Stop. rootswake.com, E: erika.langman@gmail.com
- July 13-17& 22 to 24 One Flew Over The Cuckoo's Nest:** Highlands Summer Festival 8 p.m., Northern Lights Performing Arts Pavilion, Haliburton. \$34. Curtain Talk July 13 highlandssummerfestival.on.ca; 705-457-9933; tickets@highlandssummerfestival.on.ca.
- July 19-21 Wingfield Lost and Found:** Highlands Summer Festival 8 p.m., Northern Lights Performing Arts Pavilion, Haliburton. \$34. July 20 sold out, limited tickets for July 21 at press time. highlandssummerfestival.on.ca; 705-457-9933; tickets@highlandssummerfestival.on.ca.
- July 18 Reel Paddling Film Festival** 7 to 10 p.m., SG Nesbitt Memorial Community Centre, Minden. Showcases the world's best paddling films internationally. Limited tickets \$7. Includes BBQ dinner hosted by the Minden Lions Club. Purchase in advance or at the door. mindenhills.ca; 705-286-1936 x204; E: eweiss@mindenhills.ca
- July 18-19 Toronto 2015 Pan Am Games Community Celebration** 10 a.m. to 4 p.m., in and around SG Nesbitt Memorial Arena and Cultural Centre, Minden. Visit mindenhills.ca; 705-286-1936 x204; E: eweiss@mindenhills.ca
- July 17-19 Minden Hills Bluegrass Festival** Minden Fairgrounds. Tickets and passes range from \$20 to \$80. mindenhillsbluegrassfestival.ca; E: info@mindenhillsbluegrassfestival.ca; 705-457-6880
- July 18 Stanhope Heritage Day** 9 a.m. to 3 p.m., Stanhope Heritage Discovery Museum. \$2 admission. Children under 5 free. BBQ, live band, great demos. Fun for all ages. stanhopemuseum.on.ca; E: stanhopeheritageday@gmail.com; 705-754-3536
- July 23 Matt Duchene Charity Golf Classic for Haliburton Highlands Health Services Foundation** Morning start 7 a.m., afternoon start 12 p.m., Pinestone Resort & Golf Centre, Haliburton. \$200 per golfer. www.hhhs.ca; E: foundation@hhhs.on.ca; 705-457-1580 or 705-286-1580
- July 24-26 52nd Annual Haliburton Art and Craft Festival** Head Lake Park, Haliburton. railsendgallery.com info@railsendgallery.com; 705-457-2330
- July 27 One Flew Over The Cuckoo Nest: Highlands Summer Festival** 8 p.m., Northern Lights Performing Arts Pavilion, Haliburton. \$34. Curtain talk July 13 highlandssummerfestival.on.ca; 705-457-9933; tickets@highlandssummerfestival.on.ca.
- July 27 to 31; Aug. 5-7 Nunsensations: Highlands Summer Festival** 8 p.m., Northern Lights Performing Arts Pavilion, Haliburton. \$34. Curtain Talk July 30. www.highlandssummerfestival.on.ca; 705-457-9933; tickets@highlandssummerfestival.on.ca.
- July 30, Aug. 1 Masterclasses Richard Margison: Highlands Opera Studio** 7 p.m., St. George Anglican Church, Haliburton Canadian international opera star Richard Margison with HOS singers. \$15. highlandsoperastudio.com

2015-16 Events Calendar

com ; 705-457-9933; info@highlandsoperastudio.com

Aug. 2 Dorset Arts, Crafts & Antiques Show

9 a.m. to 4 p.m., Dorset Parkette. Free admission. algonquinhighlands.ca; 705-766-9968; E: recreation@algonquinhighlands.ca

Aug. 1-2 Tour de Forest Summer Studio

Tour 10 a.m. to 5 p.m. 11 studios, 24 artists. haliburtontourdeforest.com tourdeforest1@gmail.com 705.754.3536

Aug. 2-4 Ralph + Lina: Highlands Summer Festival

Aug. 2 2:30 p.m.; Aug. 3-4 8 p.m., Northern Lights Performing Arts Pavilion, Haliburton. \$34. Aug. 4 sold out; limited seating for Aug. 3 at press time. highlandssummerfestival.on.ca; 705-457-9933; tickets@highlandssummerfestival.on.ca.

Aug. 4 The Art of Song: Highlands Opera

Studio 8 p.m., St. George Anglican Church, Haliburton. \$32.50. highlandsoperastudio.com; 705-457-9933; info@highlandsoperastudio.com

Aug. 5 Rotary Summer Carnival

9 a.m. to 10:30 p.m., Head Lake Park, Haliburton 10:15 p.m. draw for 2015 Camaro convertible. www.dysartetal.ca/events

Aug. 7-8 Wilberforce Agricultural Fair

Wilberforce Fairgrounds Friday: Gates open at 6 p.m. Free admission. Saturday: Gates open at 9 a.m. Adults \$7, children under 16 free. wilberforcefair.com; E: info@wilberforcefair.com; 705-448-3981

Aug. 8-9 & Aug. 15-16 Highlands East

Studio Tour Across Highlands East. highlandseastartour.com; E: tour@highlandseastartour.com

Aug. 11 From Opera to Broadway: Highlands

Opera Studio 8 p.m., St. George Anglican Church, Haliburton. \$32.50. highlandsoperastudio.com; 705-457-9933; info@highlandsoperastudio.com

Aug. 12 Whitehorse: The Forest Festival

8 p.m. at the Historic Logging

Museum, Haliburton Forest and Wild Life Reserve. \$51 plus HST. theforestfestival.com E: tickets@theforestfestival.com; 705-754-2198.

Aug. 13 More Opera to Broadway: Highlands Opera Studio

8 p.m., Minden United Church, Minden. \$32.50. highlandsoperastudio.com; 705-457-9933; E: info@highlandsoperastudio.com

Aug. 13 Shine On: The Universe of John

Lennon: The Forest Festival 8 p.m., Historic Logging Museum, Haliburton Forest and Wild Life Reserve. \$36 plus HST. theforestfestival.com E: tickets@theforestfestival.com; 705-754-2198.

Aug. 14 Sarah Harmer: The Forest Festival

8 p.m., Bone Lake Amphitheatre, Haliburton Forest and Wild Life Reserve. \$36 plus HST. theforestfestival.com; E: tickets@theforestfestival.com; 705-754-2198.

Aug. 14-15 151st Haliburton County Fair

haliburtoncountyfair.ca info@haliburtoncountyfair.ca 1-888-381-2552

Aug. 15 Cottage Country Dog Festival

11 a.m. to 6:30 p.m., Head Lake Park, Haliburton. Organized by Winterdance Dogsled Tours. dysartetal.ca

Aug. 15 Red Hot Ramble: The Forest

Festival 2 p.m., Historic Logging Museum, Haliburton Forest and Wild Life Reserve. \$36 plus HST. theforestfestival.com; E: tickets@theforestfestival.com; 705-754-2198.

Aug. 15 Oh Susanna: The Forest Festival

8 p.m., Bone Lake Amphitheatre, Haliburton Forest and Wild Life Reserve. \$36 plus HST. theforestfestival.com; E: tickets@theforestfestival.com; 705-754-2198.

Aug. 16 James Funnyhat Family Show: The

Forest Festival 11 a.m., Historic Logging Museum, Haliburton Forest and Wild Life Reserve. Adults \$10, children under 14 \$5, plus HST. theforestfestival.com; E: tickets@

2015-16 Events Calendar

theforestfestival.com; 705-754-2198.

Aug. 16 Melissa Bel: The Forest Festival 2 p.m., Historic Logging Museum, Haliburton Forest and Wild Life Reserve. \$36 plus HST. theforestfestival.com; E: tickets@theforestfestival.com; 705-754-2198.

Aug. 16 Alan Doyle Trio: The Forest Festival 8 p.m., Bone Lake Amphitheatre, Haliburton Forest and Wild Life Reserve. \$51 plus HST. theforestfestival.com; E: tickets@theforestfestival.com; 705-754-2198.

Aug. 17 Celebrations! Highlands Opera Studio 8 p.m., St. George's Anglican Church, Haliburton. Commemorating 50th anniversary of The Sound of Music along with other film and stage selections. \$32.50. highlandsoperastudio.com; 705-457-9933; E: info@highlandsoperastudio.com

Aug. 19 & 21 The Vinedressers: Highlands Opera Studio 8 p.m., Northern Lights Performing Arts Pavillion, Haliburton. \$37.50. highlandsoperastudio.com; 705-457-9933; E: info@highlandsoperastudio.com

Aug. 22 (Pre-register by July 31) HATVA/ Wilberforce Curling Club Poker Run Registration begins 7 a.m., Wilberforce Curling Club. ATV ride 9 a.m. to 4:30 p.m. along 110 kilometres of mapped trails. highlandseast.ca/explore/calendar; 705-447-0197; E: wilberforcecurling@gmail.com

Aug. 22-23 RPM Haliburton Outboard PowerBoat Races Friday night, Meet & greet racers. Saturday & Sunday 10 a.m. to 5 p.m. races. Head Lake Public Docks, Haliburton. Free admission. See Events at myhaliburtonhighlands.com; E: barbthammond@gmail.com; 905-260-5426

Aug. 30 to Sept. 3 Le Nozze Di Figaro: Highlands Opera Studio Aug. 30 2 p.m.; Sept. 1-3 7:30 p.m., Northern Lights Performing Arts

Pavillion, Haliburton. \$37.50. highlandsoperastudio.com; 705-457-9933; E: info@highlandsoperastudio.com

Sept. 10-13 Highlands East Plein-Air Arts Festival Across Highlands East. highlandseastpleinair.wordpress.com

Sept. 12-13 Doors Open Across Highlands East. doorsopenontario.on.ca

Sept. 17-20 13th Annual Hike Haliburton Festival Canada's largest hiking festival includes adventures and concerts for all ages and interests. Register at hikehaliburton.com.

Sept. 26-27 62nd Corduroy Enduro Robert McCausland Centre, Gooderham corduroyenduro.ca; E: thecorduroyenduro@gmail.com

Oct. 3-4 and Oct. 10-11 Haliburton County Studio Tour 10 a.m. to 5 p.m. Visit artists in their studios throughout the Highlands. haliburtonstudiotour.on.ca E: info@haliburtonstudiotour.on.ca

Oct. 25 Kortgaard & Tiefenbach: Highlands Concert Series 7:30 p.m., Northern Lights Performing Arts Pavilion, Haliburton. \$30. haliburtoncs.blogspot.com; 705-457-3272

Nov. 13-15 2015 Haliburton International Film Festival www.haliburton-movies.com 705-286-3656

Nov. & Dec. Santa Claus parades and tree-lightings Check myhaliburtonhighlands.ca and your local municipal website for details.

2016 EVENTS CALENDAR

Feb. 14 Winterfest Annual winter celebrations at SG Nesbitt Memorial Arena and Community Centre, Minden. mindenhills.ca; 705-286-1936 x204; E: eweiss@mindenhills.ca

Feb. 19 & 20 26th Annual Dorset Snowball Winter Carnival Various locations in Dorset. dorsetsnowball.com; E: info@dorsetsnowball.com; 705-766-9968

Culinary Tourism

Food lovers unite – in the Haliburton Highlands.

Our region ticks all the boxes in the increasingly popular culinary tourism category that includes accommodations, attractions, beverage producers, culinary education, farmers' markets, festivals, growers and producers, restaurants, retailers and tours.

Here are just a few examples to whet your appetite.

Abbey Gardens – The Food Hub and onsite community kitchen feature fresh produce and prepared and processed local food products ready for the table, oven or barbeque. AG also provides workshops and events for all ages.

Craft breweries – Try the 35 & 118 cream ale, Black Rock dark ale and more at Boshkung Brewing Co. and check out the award-winning Honey Brown, the Oatmeal Stout and more

from Haliburton Highlands Brewing.

Haliburton County Farmers' Market

– Shop for fresh, local produce, cheeses, meats, preserves, condiments, prepared foods and more at three locations – Haliburton, Carnarvon and Minden.

Hike Haliburton Festival – Don't just take a hike, eat something! This popular September event includes treks with guides who are experienced in foraging for wild edibles and turning them into amazing dishes.

Not to mention maple syrup festivals, picnics, fairs, strawberry socials, edible wilds adventures, wild game dinners, hunting, fishing, ice fishing...

Hungry yet? Check out our Events Calendar and experiencehaliburton.com for details.

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see ad pg 4
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To find your Highlands B&B, visit the Group's website at bbhaliburton.com. Additional locations and FOBBA information can be found at bbcanada.com.



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705-489-2379
info@algonquinhighlands.ca
Mon-Fri, 8:30 a.m. – 4:30 p.m.

Municipality of Dysart et al

135 Maple Avenue, Haliburton
705-457-1740
Mon-Fri, 8:30 a.m. – 4:30 p.m.

Municipality of Highlands East

2249 Loop Road, Wilberforce
705-448-2981
info@highlandseast.ca
Mon-Fri, 9 a.m. – 4:30 p.m.

Township of Minden Hills

7 Milne Street, Minden
705-286-1260
admin@mindhills.ca
Mon-Fri, 8:30 p.m. – 4:30 p.m.

County of Haliburton

11 Newcastle Street, Minden
705-286-1333
haliburtoncounty.ca

Check your municipal website for:

- Announcements
- Bylaws and regulations
- Career opportunities
- Community events
- Council meetings and minutes
- Emergency contacts
- Important information
- Landfill hours and locations
- Recreational activities
- Zoning bylaws and planning applications



HALIBURTON HIGHLANDS
HEALTH SERVICES

Leaders in Innovative Rural Health Care

**Acute/Ambulatory &
24-Hour Emergency Care
Long-Term Care
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Diabetes Education
Hospice/Palliative Services
Supportive Housing Services
Community Support Services
Mental Health and Addiction Services**

www.hhhs.ca

(705) 457-1392



Health Care

Emergencies

In case of an emergency call 9-1-1 immediately. Do not contact any of the below service providers directly, and do not hang up the phone.

HALIBURTON HIGHLANDS HEALTH SERVICES

Haliburton Location

7199 Gelert Road, Haliburton
705-457-1392

Minden Location

6 McPherson Street, Minden
705-286-2140
hhhs.on.ca

LONG-TERM CARE FACILITIES

Highland Wood

7199 Gelert Road, Haliburton
705-457-1392
hhhs.on.ca

Hyland Crest

6 McPherson Street, Minden
705-457-1392
hhhs.on.ca

HEALTH CARE PROVIDERS

Haliburton Highlands

Family Health Team

Office hours
Mon to Thurs – 8:30-4:30 p.m.
Friday – 8:30-4 p.m.
7217 Gelert Road, Haliburton
705-455-9220

Minden site

6 McPherson Street, Minden
705-286-2500
hhft.med-itgroup.com

In case of emergency call 9-1-1 immediately. Do NOT hang up the phone.

Haliburton Highlands OPP detachment

Const. Dianna Dauphinee, community services officer
12598 Highway 35, Minden
705-286-1431

Algonquin Highlands Fire Department

Mike Cavanagh, Fire Chief
705-766-0010
mcavanagh@algonquinhighlands.ca

Dysart et al Fire Department

Miles Maughan, Fire Chief
705-457-2126
mmaughan@dysartet.al.ca

Highlands East Fire Department

Bill Wingrove, Fire Chief
705-448-2440
bwingrove@highlandseast.ca

Minden Hills Fire Department

Doug Schell, Fire Chief
705-286-1260 ext. 222
dschell@minenhills.ca

Haliburton County Paramedic Service

Craig Jones, Director
6 South Street, Haliburton
705-457-1616
c.jones@county.haliburton.on.ca

HALIBURTON COUNTY'S INDEPENDENT NEWSPAPER
The Highlander
HighlanderOnline.ca



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HEARING SERVICE**

Gordon Kidd, R.H.D., M.D.

HALIBURTON
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Sat & Sun closed

41 Bobcaygean Rd. Box 379
Minden, ON N6M 2K6
705-286-6000

**Free Hearing Tests
BOOK TODAY!**

Lake Associations

Baptiste Lake Association

Baptistelake.org

Basshaunt Lake Homeowner and Cottagers Association

Basshauntlake.com

Black Lake Property Owners Association Inc.

Blacklakeassociation.ca

Boshkung Lake Property Owners Association

Boshkunglake.com

Brady Lake Ratepayers Association

Bradylake.ca

Canning Lake Property Owners Association Inc.

Canninglake.com

Davis Lake Cottage Association

Ondavislake.com

Drag and Spruce Lakes Property Owners Association

Dragandsprucelakes.ca

Fletcher Lake Cottagers Association

Fletcherlake.ca

Gull Lake Cottagers Association

Gulllakecottagers.com

Haliburton Lake Cottagers Association

Haliburtonlake.com

Halls & Hawk Lakes Property Owners Association

Hallshawklakes.ca

Horseshoe Lake Property Owners Association

Horseshoelake.ca

Lake Kashagawigamog Organization

LKO.ca

Kawagama Lake Cottagers Association

KLCA.org

Kennisis Lake Cottage Owners Association

KLCOA.org

Koshlong Lake Association

Koshlonglake.ca

Kushog Lake Property Owners Association

Kushoglake.org

Lake of Bays Association

LOBA.ca

Lipsy Lake

Lipsylake.ca

Little Glamour Lake Cottagers Association

Littleglamorlake.org



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Geoff & Cheryl
705-854-0267
416-569-4970
geoff.pheaton@rogers.com

WSIB Haliburton Highlands Chamber of Commerce

The Maple, Beech & Cameron Lakes Area
Property Owners Association
Maplebeechcameronlakesarea.com

Miskwabi Area Cottagers Association
Mymaca.net

Moore Lake Property Owners Association
MLPOA.ca

Mountain Lake Property Owners
Association
Mountainlakepoa.com

Otter Lake Cottagers Association
Otterlakedorset.com

Oxtongue Lake Ratepayers Association Inc.
Oxtonguelake.ca

Paudash Lake Conservation Association
Paudashlake.org

Percy Lake Ratepayers Association
PLRA.net

Raven Lake Cottagers Association
Ravenlake.org

Redstone Lake Cottagers Association
Redstonelake.com

Salerno (Devil's) Lake Cottagers Association
SDLCA.ca

Soyers Lake Ratepayers Association Inc.
Soyerslake.ca

Twelve Mile & Little Boshkung Property
Owners Association
TMLB.ca



ADHD SYNDROME

causes

Slow Reading Rate

Poor Handwriting

Poor Reading Comprehension

Difficulty Copying Print

Experience of Distortions of Print
(blurring, movement of print on page,
flashes of light, or disappearance of print)

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110Educationalservices@gmail.com

HALIBUTON COUNTY'S BI-WEEKLY NEWSPAPER
The Highlander

705-457-2900
HighlanderOnline.ca

Property lawyer

THE BETTER WAY TO BUILD



A NEW KIND OF BUILDER

We created Cedar Winds in 1998 with one goal in mind: to design and build custom homes and cottages in Haliburton County that are truly a personal expression of the families who live in them. And after guiding more than 80 families to date, through the design and build journey, that goal hasn't changed.

Raised in Haliburton, we are well versed in the fact that building in Haliburton County has its own unique challenges as well as exciting opportunities for cottagers and homeowners. We also know that in building a new home or cottage, you need a local professional that you can trust.

We are deeply connected with our community and appreciate all that living close to nature has to offer. Our love of Haliburton County, our emphasis on integrity and kindness, and our local design and build expertise give families true peace of mind. We recognize that building a new home is a monumental step and that it is a huge commitment of your time, money and passion. For that reason, we are committed to you.

THE TEAM



**GLENN
EVANS**
Architectural
Designer,
Construction
Technician



**TERESA
EVANS**
Interior
Design
Consultant



**LESLEY
TROTTER**
Admin

www.TheBetterWayToBuild.com



























705-457-3744

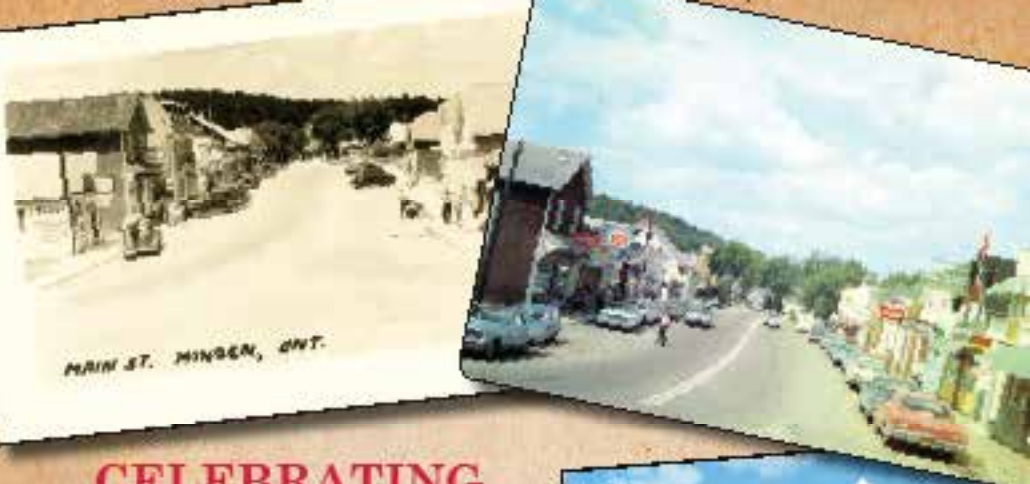


CEDAR WINDS
— DESIGN & BUILD —

2015 Weather Log

WEATHER LOG

DATE	MAY	JUNE	JULY	AUG
1	                         			



CELEBRATING 66 YEARS

Downtown Minden has seen a lot of change in the last 66 years – and so has one of its major landmarks, the oldest drugstore in Haliburton County.

Founded as the Minden Drug Store in 1949, Pharmasave has grown with the town, serving the healthcare needs of its residents seven days a week.

As new owners, we are honoured by the trust put in us by Richard Smith and Peter Meraw, who over nearly a decade built Pharmasave into a leading downtown business and pillar of the community. And we are grateful for the trust you put in us every day as we serve your healthcare needs.

We wouldn't be here without those on whose shoulders we stand. For them as for us, community was always what mattered most. We salute them and offer our commitment to preserve and grow their legacy every day.

*Agnes Jamieson
Lorne Coburn
Paul and Janet Heffer
Peter Meraw and Richard Smith
Phong Tan and Raj Kashyap*

Live well with

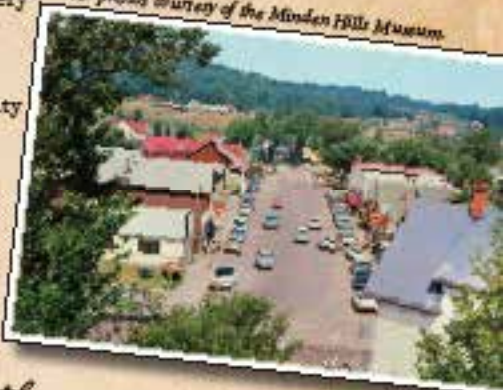
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All photos courtesy of the Minden Hills Museum.



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To keep up with all of the latest adventures,

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follow us [@VisitHaliburton](https://twitter.com/VisitHaliburton)
MyHaliburtonHighlands.com

Take a Hike



Make sure you sign up to participate in Canada's largest hiking festival, Hike Haliburton 2015
September 17-20

There is something for everyone from walking tours around the villages in the County to challenging hikes for the avid adventurer! And the best part...nearly 50 of the hikes are free!

Like [Facebook](https://www.facebook.com/Hike-Haliburton-Festival) Hike-Haliburton-Festival and visit hikehaliburton.com to register online.

Photos: HaliburtonForest.com, Ontario Tourism Marketing Partnership Corporation March 2014