TheHighlander REAL ESTATE GUIDE

February 14, 2019

COTTAGES · LAND · RESIDENTIAL · CONDOS · WATERFRONT





Haliburton Office 705-457-2414 197 Highland Street

Minden Office 705-286-1234 12340 Highway 35

Kinmount Office 705-488-3060 4072 Cty Road 121

Helping you is what we do."

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LISA MERCER **Broker** 705-457-0364 isa@lisamercer.ca



DON'T KEEP ME A SECRET!

Re/Max North Country Realty Inc.
Brokerage Independently owned and operated - 10 Bobcaygeon Road, Minden





Minden Home \$259,000

- 2+1 Bedrooms / 2 Bathrooms
- Nothing to be done, just move in
- Finished basement; Fire pit in the large level backyard
- Call to hear about all the upgrades in this home



8,000 sq ft building with

- ample parking
- Separate entrances will allow for multiple businesses at this location
- Present zone is C-1.2
- Seller is wiling to take back a mortgage for a qualified buyer



Minden Home \$284,000

- Large home with 3 bedrooms / 2 bathrooms
- Attached garage, level backyard
- Partially finished basement
- Great value at this price

LOOKING TO LIST? DO IT BEFORE THE COTTAGE LIFE SHOW! SPRING Cottage Life SHOW MARCH 21 - 24, 2019 THE INTERNATIONAL CENTRE



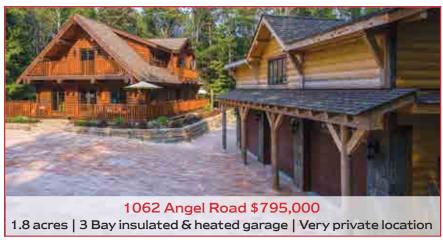


Haliburton By the Lake | 3 Bay Garage | 2 acres















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Wow! Log Home Living, the largest most widely read log home magazine in the world recently chose our Green Woods model as one of the Best Homes of the year.

In the log home industry, that's like winning the Stanley Cup, an Oscar and the Nobel Prize all at once. It just doesn't get any better than that. The magazine's 400,000 readers had a chance to look at hundreds of homes from leading log home manufacturers from around the world. And when the sawdust settled, they chose a home built by your neighbour, Bobcaygeon-based 1867 Confederation Log and Timber Frame.

Log Home Living just confirmed what our customers have known for years: we build some of the best log and timber frame homes you'll find anywhere. And our homes have been built pretty much everywhere, from Haliburton and Huntsville, to Halifax and Hong Kong. We've been building worldwide since 1979.

To learn more about our award-winning homes give us a call at 1-877-GO-2-LOGS (1-877-462-5647) or go to www.confederationloghomes.com.



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outhern exposure, 135 ft. of lake chain! Bright livingroom with cathedral ceiling. Openconcept kitchen and dining are perfect for entertaining. Master edroom with balcony, walk-in loset and ensuite. A loft acts as a third bedroom or use it for Study or Games Area. Then a a finished rec room plus n unfinished games room. an unimistica games room, storage area and workshop downstairs Great privacy fro he lake, minutes to either Haliburton or Minden.



300 feet of pristine shoreline from shallow to deep. The cottage was built with low-maintenance in mind and exudes warmth and charm The cottage has been neticulously maintained On the grounds you will find a stone boat launch, beautiful landscaping,





700 acres with frontage ouching two lakes. 9,826 ft of frontage on Bushwolf Lake, one half of the lake i yours, with a few cottages on the other side. Seasona ccess on a rugged road. The back section of the acreage has frontage on Little Art Lake. Snowmobile ATV, Hunt, Fish, Snowshoe



Schleifenbaum Olive Fox Designs | Home Staging



This lovely 3 bdrm. 2 bath home is full of charm and character Arched doorways, a kitchen loaded with oak cupboards and an island, a beautiful wood fireplace, and the Master bedroom is on it's own floor. Newly shingled roof in Octobe



The interior of this cottage or home has been completely renovated. Including all new kitchen, granite countertops, all new nardwood flooring, pine tongue and groove ceilings updated laundry room. a gorgeous revamped washroom that includes marble countertops, double sinks and more! Some exterior work to be done to really push this over the top and make it your own.



Located on beautiful Horseshoe Lake are 2 cottages and a cabin Main cottage is year-round and offers 3 bdrms., 3 baths with an nlaw suite on lower level with eparate entrance. Cottage #2 in adorable 900 sq. ft. 3 bdrm. easonal cottage with stone ireplace and a fully renovated oom cabin has a kitchenette nd 3pce washroom. Sand gorgeous views from all 3 ildings, & access to a popula 2-lake chain - everything you

No Cost | No Commitment **Property Evaluations**

Spring is Coming.... and so is the TORONTO SPRING COTTAGE LIFE SHOW

Deciding whether or not to list? Now is the time to make a plan. Give me a call any time, day or evening. 705-935-1011

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in Personalized
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190.368 acres of bush and privacy on Otter Lake. Be one of only 2 owners on ne lake, a third parcel is crown land. A long, well Snowmobile and ATV trails re just down the road. An utdoor enthusiasts dream



This three bedroom ranch style bungalow close to Minden. Features include Minden. Features include three bathrooms including a four piece ensuite and walk in closet in the master bedroom, two wood burning fireplaces, main floor family room and laundry room. Bright and spacious eat in kitchen with walk out to a new back yard deck separate dining room, paved drive, attached two car garage, full basement



The ideal in-town home! This eed corner lot is right across he road from the Minden drms., main floor sunroom/ ewing room facing the priv back yard, a full, partially inished baseme



A warm, welcoming eighbourhood. This is affordable living at it's best.
Two bedrooms, one bath sitting on a quiet lot with a big back yard. Only minutes to town. A new propane furnace just installed and never used! This spot for downsizing, and the home is waiting for you

Walkers Pond Acreage - \$359



Over 194 acres of fabulous bush surrounding 2/3rds of Walker's Pond, loaded with Hunt, ATV, or build that that you have been planning. A hydro cut line goes through the beginning of the property, then it is all nuch Close to Horseshoe and Mountain Lakes. 5 minutes to Minden

Leasing Opportunity



Once Twin Lakes Resort. Lease a part or whole of split into kitchen/prep areas main dining halls with granite fireplace. Dining halls have a wall of windows overlooking and Mountain Lakes. The close to Minden. The building has all new windows, siding,

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Paudash Lake Pertect!



Perfect year-round, turn key family cottage or home. Large lake, private 4 BR, 2 Bath sits at water's edge. Hard sand beach, use of 30 Ac forest across the road. Sunroom, southern view, great rentability, many upgrades & meticulously cared for.

\$649,000



-Kashagawigamog Iake Cottage



Recently totally renovated 3 bedroom, 2 bathroom home/cottage situated on Haliburton's popular five lake chain. Open concept kitchen, dining and living-room finished with durable vinyl flooring and wood cabinetry. Sit back, relax and enjoy a beautiful view from the new deck, or great swimming off the dock. Although 85 ft of frontage - it is VERY private. NW exposure takes in great sunsets! Want extra space for the kids or guests? Large shed could easily be converted into a Bunkie. This "turn-key" cottage is a pleasure to show. Call our Team to see it!



Haliburton Village Home



This is a lovely move-in ready 3 bedroom bungalow on Park Street in the village. Neat as a pin! Well insulated, lots of storage space, central vac, carport and detached oversized single garage with loft. Private corner lot with mature trees. Walking distance to all needs. \$279,500.

-Carnarvon Home



Enjoy waterfront living on peaceful Mirror Lake. 3BR 4PC bath home with full basement & walkout to the lakeside. FAO Heat, stone woodburning fireplace and a lower level woodstove keep it toasty warm Sunroom, 2 decks, pretty & convenient location. \$289,000.

Grass Lake, Haliburton



Village Convenience~Country Charm! Cozy turnkey 2BR cottage plus cute log-look Bunkie! Open concept, pine finish, woodstove. Beautiful west exposure & view. Steps to waterfront, sitting deck and dock. Lake water & septic. \$449,500.

-Wigamog Rd. Lot



285 ft road frontage for privacy, well treed. Only minutes to Haliburton Village or Golf at the Pinestone. Sewer hook-up required for building. Great family or retirement location.

\$35,900+ HST

Maple Lake Area Home



3 bedroom 1 bath home with oversized single garage and insulated workshop. Level lot, over an acre close to West Guilford and Maple Lake. Many upgrades including roof, septic, well and more! Great value!

\$238,500.



Contau Lake Lot



1.3 acre lot, level at the road & gently sloping to quiet lake with a Crown Island and acreage across the lake. Private road, plowed, year round access. Hydro & phone available.

\$179,000.



ARE YOU READY TO SELL?

Don't wait until the last minute! Call LINDA!

Thinking of renovating or staging your cottage or home? Call LINDA!

Need Real Estate Advice? Call LINDA!

Interested in knowing your property value in our current market? Call LINDA!

Want your property featured at the Cottage Life Show? Call LINDA!

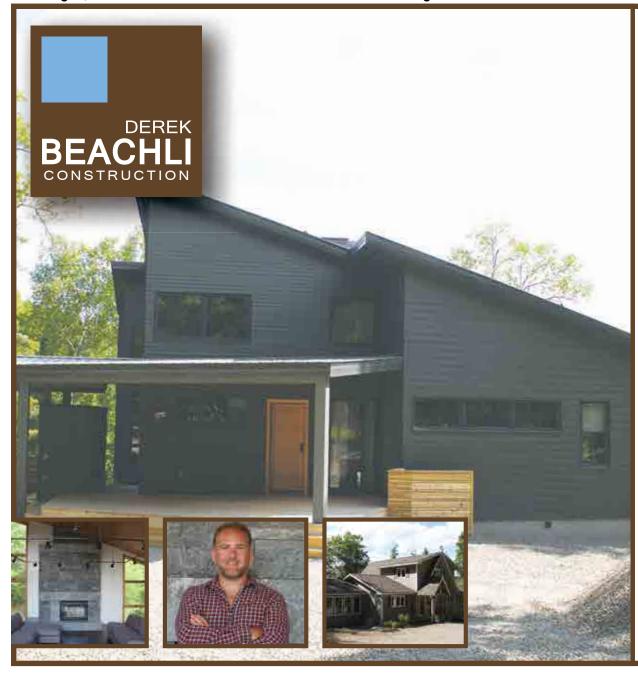
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Three documents everyone needs

With a will, power of attorney and personal care directive, you're ready for anything

Nobody likes to spend much time thinking about death or becoming disabled. But the consequences of putting planning off until it's too late can be severe for you and your family.

WILLS

Let's start by looking at wills. As most people are aware, the primary purpose of a will is to distribute your assets according to your wishes when you die. Promises you make verbally or even in writing may not be effective; you may wish to leave money to charity or specific items to people you love. A will ensures all of this happens without unnecessary costs and aggravation for your beneficiaries.

When you work with a professional, making a will also becomes an opportunity to do some important tax and succession planning. Spouses will usually want to ensure title to their home, and possibly other properties, is registered as a joint tenancy, so that when one spouse dies the other automatically becomes the sole owner. Often it also makes sense to name each other as beneficiaries for registered accounts like RSPs and TFSAs,

again to ensure a simple, tax-optimized transfer when one partner dies.

In other cases, for example second marriages where the intention is to leave each spouse's assets to their own children rather than to the other spouse, tenancy in common may be more appropriate. Business owners can set up structures to make succession smoother and more predictable.

The point is to arrange your affairs so your estate pays the least amount of tax, your wishes are respected, and conflicts between your beneficiaries are avoided; some advance planning can make a huge difference.

POWER OF ATTORNEY

This document allows someone else to sign your name for all kinds of purposes, in case you're not able to do your banking, pay bills or sell your property when you need to. It's not just for when you're infirm – a power of attorney can be used if you're on an extended vacation or otherwise unavailable. It can be restricted to allow the person you name as attorney to do only certain things, for example manage a single bank account.

It can also be restricted to certain time frames, for example while you are out of the country.

People usually make powers of attorneys so that, if they become incapable of managing their affairs — through illness, mental incompetence or otherwise — someone else can do it for them. The critical element is this: once you are no longer mentally competent you cannot make a power of attorney. It's too late, and your family will either have to manage without one or someone will have to apply to the province for guardianship.

PERSONAL CARE DIRECTIVE

This is similar to a power of attorney, but instead of dealing with your property it comes into effect when you are unable to make decisions about your own healthcare. It too can be restricted to certain time frames and activities, and just like powers of attorney, cannot be made once you are no longer mentally competent. The personal care directive allows you to name someone who will be empowered to make decisions on your behalf, and to specifically set out what

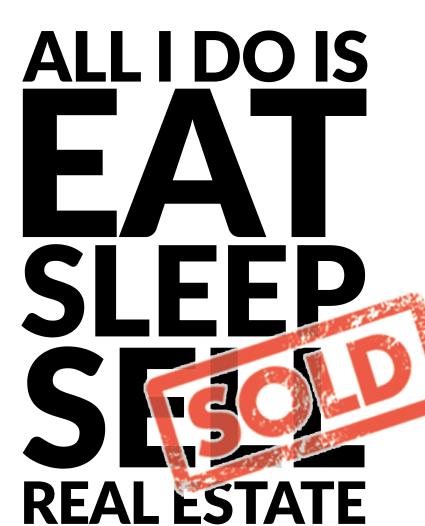
kinds of decisions you would like them to make.

Many people have strong opinions as to what kind of care they'd prefer – everything from living accommodations to end-of-life decisions. A personal care directive is crucial if you want to ensure your wishes are respected and that someone you trust is able to make decisions on your behalf.

Having the right paperwork provides tremendous peace of mind that your wishes will be respected if you ever become incapable of making decisions, or if you die. Many people find the process a relief – we may not know how the future will unfold, but we can plan for it nevertheless. If you'd like to be sure you and your family are prepared, I'd be pleased to help you put your personal plans together.

This is not legal advice. Readers are encouraged to speak to a legal professional before making a will, power of attorney or personal care directive. These are important legal documents with serious implications.





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