



everything FOR OUTDOOR LIVING pg 28

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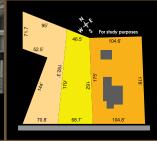
Hill side location. Non enovated and renovated. \$229,000 to \$269,000



Upper 2 bedrooms, minutes to ski, golf and downtown. Only \$139,900



1 and 2 bedroom units available. \$119,900 to \$139,900



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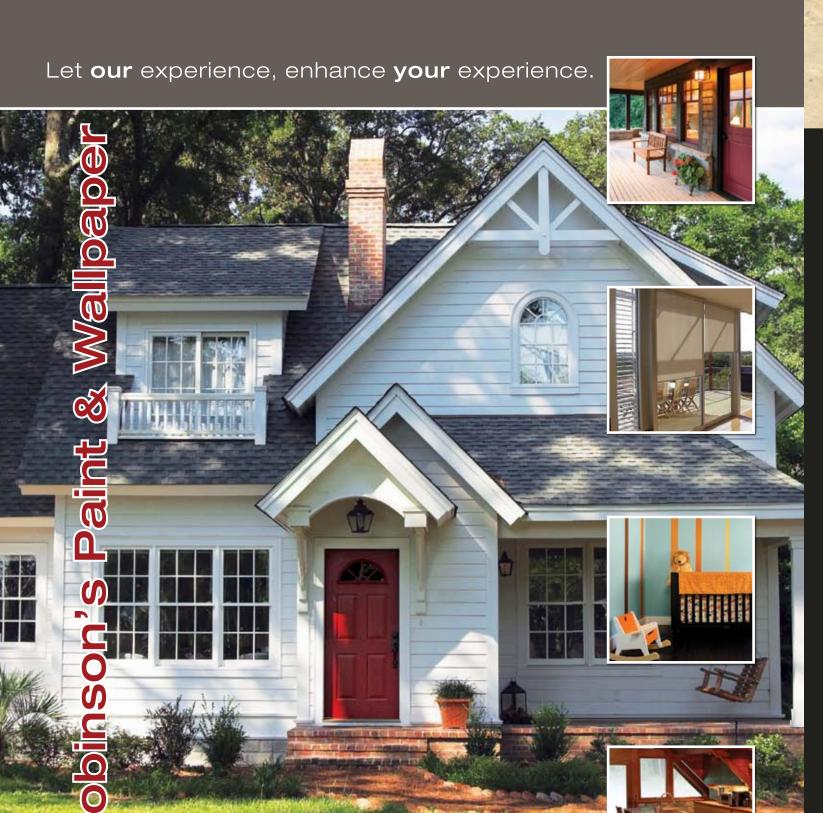
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PRETTY RIVER ESTATES Customized 4 bdrm, 3½ bath "Pretty River" CREEKSIDE Beautiful 2 storey 3 bedroom, 3½ bath home located in MOUNTAIN VIEW ESTATES Fantastic contemporary home in a private model with cathedral ceilings in living room with floor to ceiling stone a desirable family oriented neighbourhood in Collingwood. Kitchen setting backing onto Silver Creek. 5 bedroom, 3 bath multi level fireplace, 8' French Doors on either side. Oversized deck that has a includes a pantry. Hardwood & ceramic flooring throughout the main hot tub off the main floor master bdrm. Bonus room in fully finished lower level with walkout. Close to all the area's amenities & backing lower level bachelor apartment with separate entrance. \$349,000. mudroom with ski tuning room. Open concept living room with vaulton to green belt & walking trails. \$575,000. MLS@#20121594



99.6 ACRES FARM Currently set up for horses. 4000 sq. ft. bank barn HERITAGE CORNERS Spectacular condo with 2300 sq. ft. of finished workable. 2400 sq. ft. frame farm house with 5 bedrooms & large eat-in kitchen, \$499,000, MLS®#20123513



Patrick Coulter & Associates. Over 7200 sq. ft. of finished space with 7 bdrms, 5½ baths, towering stone wood burning fireplace, reclaimed to Craigleith, Alpine & Georgian Peaks Ski Clubs & Northwinds Beach.



family room. \$1,550,000. MLS@#20122581



floor with Berber carpet on the 2nd level. Fully finished & approved



with 4 bedrooms & 3 baths & a fully finished lower level. Bright, spacious end unit with windows on 3 sides. this unit is available fully furnished. Use



NIPISSING RIDGE Magnificent Post & Beam chalet custom built by UNIQUE & PRIVATE RETREAT. Custom built 2500 sq. ft. 3 bedroom, 3 bath chalet on 16 acres on the Niagara Escarpment. Forest setting overlooking Georgian Bay backing on to 900 acres of green floors, floor to ceiling windows & large custom cherry kitchen. & family activities. \$249,900. MLS@#20121104



inside entry. \$299,900. MLS®#20120599



custom design home with outdoor deck over looking river, attached tennis court & hot tub. Double car attached garage leads into large



ALPINE HILLS Luxurious mountain chalet. 3850 sq. ft. Architecturally with 7 box stalls. 32 ft. x 48 ft. drive shed. 40 acres of bush, 50 acres living space. this condo has the most desirable floor plan in the complex designed. Loaded with character. 4 bedroom, 3½ baths, wood burning fireentry on treed lot with extensive landscaping. Winter view of Georgian Bay & ski hills. Close to Craigleith & Alpine ski clubs & Intrawest village. Walk to Northwinds Beach. \$1,450,000. MLS@#20115531



CHATEAU RIDGE Ski-in Ski-out from Blue Mountain's Happy Valley ski run. This 2 bdrm, 2 bath end unit is the largest model with beauti ful upgrades, vaulted ceilings & great views. Open concept living & Hemlock wood floors, gourmet kitchen. Views of Georgian Bay. Close space. Close to all amenities. Groomed trails leading to the slopes dining area with main floor laundry room. You can easily walk to the of Georgian Peaks Ski Club. Open concept main level with maple Village @ Blue where you will find world class restaurants, shopping



GEORGIAN BAY CLUB Custom built 6 bdrm, 3½ bath chalet by SILVER GLEN PRESERVE Upgraded end townhome backing onto the NIPISSING RIDGE Professionally designed 5 bdrm., 3½ bath chalet Patrick Coulter & Associates. 4000 sq. ft. of living space, soaring forest. Tanglewood model. 2+1 bdrms, 3½ baths, upgraded kitchen with new granite counters in kitchen. Vaulted ceilings, 3-way stone vaulted ceilings in the Great Room, main floor master suite, stunning with pine centre island bar counter, stone faced gas fireplace with an fireplace w/seating around, fully finished lower level with media kitchen with granite counters. Full finished lower level with large antique mantel, fully finished lower level. Single car garage with room, exercise area & unique 800 bottle wine cellar. Great location for Craigleith, Alpine Ski Club & Georgian Bay Club Golf members. \$899,000. MLS®#20120031





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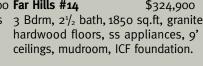


miles of trails, minutes to Osler. fireplaces, hardwood floors.





Bay, 8 acres, pond, neighbouring stream. Vaulted ceilings, 2 gas & trim, wood burning fireplace, hardwood floors, ss appliances, 9' cathedral ceilings, pool, tennis.





Far Hills #19 \$435,900 Tanglewood 3 Bdrm, 21/2 bath, 2340 sq.ft, granite, fireplace, ss appliances, granite, pine trim, dble garage, bar, wood fireplace, cathedral



beadboard, glass shower, ravine. pantry and loads of upgrades. ceilings, open concept, deck.



Rare end unit, 3 bdrm, $2^{1/2}$ bath, Exquisitely decorated, breakfast



Set on $2^{1}/_{2}$ acres, 4 bdrm, $2^{1}/_{2}$ bath, cherry floors, 2 gas fireplaces, double car garage, walk-out.



recently updated, new flooring.



\$269,000 Minutes to Devil's Glen \$399,000 Far Hills #31 plan, 6 bdrm, sauna, 2 fireplaces. mudroom, double car garage.





Downtown Collingwood, 3 Bdrm/ Converted century commercial 3 Bdrm, 2½ bath, den, 2400 sq.ft, 4 Bdrm, 2966 sq.ft, walk out, triple 2 bath. Kitchens and bathrooms space, 4,000+ sq.ft, loft like open hardwood, granite, 5 appliances, garage. Cathedral ceilings, built in cabinetry, mudroom, pool, 15 acres.

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INCREDIBLE LOCATION

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SNOWBRIDGE

Stunning, custom built 6000+ sq. foot post & beam chalet with 5 bedrooms & 5 baths. Unobstructed views of Blue Mountain.

MLS®#20122295 \$1,249,000.



POST & BEAM

4 bedroom, 3 ½ bath home in Snowbridge, backing onto Monterra Golf Course. Wood burning F/P, fully finished lower level.

MLS® #20123520 \$779,000



PREMIER CHALET

4000 sq. foot 4 bedroom chalet across from ski lifts & South Base. Incredible views from all rooms. Walk to Village

MLS® #20122340 \$899,000



STATELY BRICK HOME

Lovely family home, short walk to downtown Collingwood. 4 bedrooms & 2 full baths, detached workshop, hot tub.

MLS® #20122605 \$359,000



NIPISSING RIDGE

Unique, architecturally designed 4800 sq ft. chalet with 7 bedrooms & 4/1 bathrooms. Close to ski hills, golf & water.

MLS® #20122718 \$869,000



RETREAT PROPERTY

25+ acres. Unique, special property in heart of nature. 1100 sq. ft. 2 bedroom, 1 bathroom chalet & single car garage

MLS® #20120932 \$449.000



SNOWBRIDGE

Open concept living area & upgraded kitchen. Spacious master with luxurious ensuite & balcony. 4 bedrooms & 4 ½

MLS® New Listing \$929,000



BASE OF BLUE

Custom built 6 bedroom chalet at the foot of O-Hill. Main floor master, 25 x 25' great room, fully finished lower level.

MLS®#20123637 \$1,199,000



AWESOME SUNSETS

45 acre property in the Beaver Valley at the edge of Kimberley. 4 bedroom 3 1/2 bath 3,600 sq. foot home, 3 outbuildings.

MLS® #20123006 \$1,175,000



NIPISSING RIDGE

Builder's own custom built 3050 sq. ft. home w/5 bedrooms & 3 1/2 baths. Incredible landscaping, in-ground salt

MLS® #20121286 \$1,295,000



COUNTRY ELEGANCE

21 acres on the Beaver River. 4000 sq. ft. home with 5 bedrooms & 4 bathrooms. Fantastic outdoor entertaining area.

MLS® #20122714 \$1,245,000



CHARMING LOG HOME

1575 sq. foot log & wood chalet with 4 bedrooms & 1 1/2 baths, ski room & full unfinished basement. Walk to TSC & North Base.

MLS® #20123608 \$449,000



SNOWBRIDGE

Beautifully designed custom built home with 5 bedrooms, 3 ½ baths, 3700 sq. ft. Shuttle service; use of community pool.

MLS® #20122654 \$779,000



SOUTH END OF BLUE

Charming 1215 sq. foot 3 bedroom chalet on quiet cul-de-sac, backing onto large green space. Turn key. Walk to hills.

MLS® #20120454 \$385.000



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Immaculate family home w/almost 3000 sq. feet of finished living space. Main floor master, hardwood floors, many upgrades.

MLS® #20121471 \$339,000









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On the sparkling shores of Georgian Bay, you'll find a warm, welcoming community like no other - Lora Bay. You'll feel that this is life as it was meant to be lived. Relaxed when you want it to be. Invigorating when you want it to be. Social when you want it to be. They say there are only three things to consider when purchasing real estate -

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Tom Lehman/Thomas McBroom-designed 18-hole championship golf course, or just the peace and quiet of an exquisite country afternoon. You'll find all this and more at

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I love to go hiking right up the mountain and my husband bikes on the trails. Everything is so close and every season is beautiful here. We travel a lot, but we're always happy to come home!" - Aurelia and Heinz Baumgartner

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- Andrew Sanqua & Valerie O'Brien Happy homeowners since 2009

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editor's note



THERE'S NOTHING BETTER than munching on fresh cherry tomatoes and snow peas. The aroma of just-picked peppers as I chop them is enough to make me salivate. Nothing beats seasoning with homegrown herbs and spices. Yum!

This is my first summer growing a veggie garden in the ground. For the past few years I've been growing my vegetables in containers, which works for some things, but is a bit limiting for others. I have to admit that I thought growing veggies in the ground would be much simpler, but unfortunately, the squirrels think my garden is as great as I do! There's no question they have their favourites – peas, carrots and peppers. They've even left behind precious peanuts to make off with my hard earned produce. While I don't mind sharing, these critters are beginning to interrupt, even spoil my summer of freshness. My dog seems to be the only real deterrent thus far, but she gets fed up playing security guard and usually wants inside after an hour. I'm currently researching new tactics, like spraying with soap and water and sprinkling cayenne pepper around the garden. I'm keeping my fingers crossed that I didn't spend a hot day with sheep manure for no good reason.

Clearly, food is a major highlight of summer for me. I can't imagine ignoring the area's farmers' markets and fresh produce stands, and not only because the fruit and vegetables taste so good, but because so many wonderful memories are centred around food. Summer is all about making memories. Having friends over for a barbecue, sharing a picnic at the beach, enjoying a local patio... are all things I look forward to.

If you want a true taste of summer, try our homemade strawberry ice cream recipe on page 106 and serve up some summer cocktails (page 114) at your next shindig. You can find some of the freshest produce and local eats at the 100 Mile Market in Creemore, which is highlighted in our new Shop Spot feature on page 60.

And as always, this issue is full of great stylish ideas for your home. We have three spectacular, yet very different homes to share with you; a beachfront cottage with a natural focus (page 42), a 90-year-old barn converted into a stunning weekend retreat (page 94), and an elegant bungalow by Carandale Homes (page 78). Which one best reflects your style?

I'd love to hear from you! What do you think of our Summer issue? What about our new Shop Spot feature? Any ideas on how to keep squirrels out of my garden?

Cheers to a fun and tasty summer!

Shelby

Shelby Hilson, Managing Editor shelby@ourhomesmagazine.com

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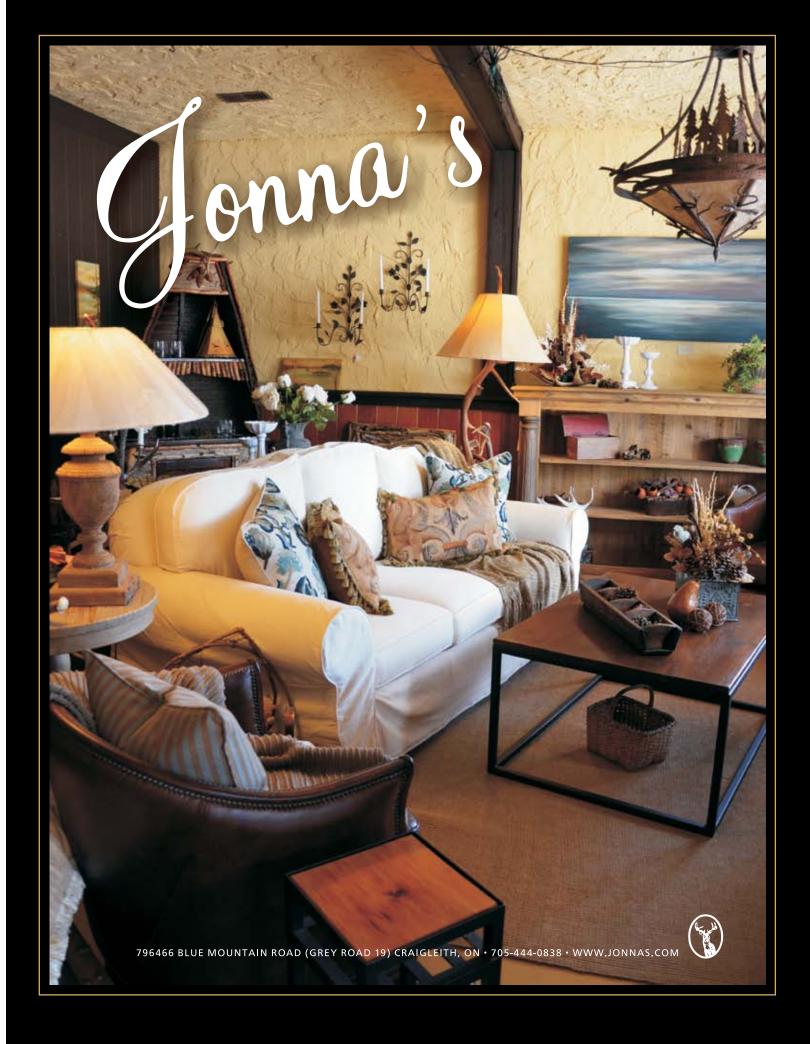
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Barn Turned Weekend Retreat Story, page 94. Photography by Sandy MacKay.



departments

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Pretty In Pastels

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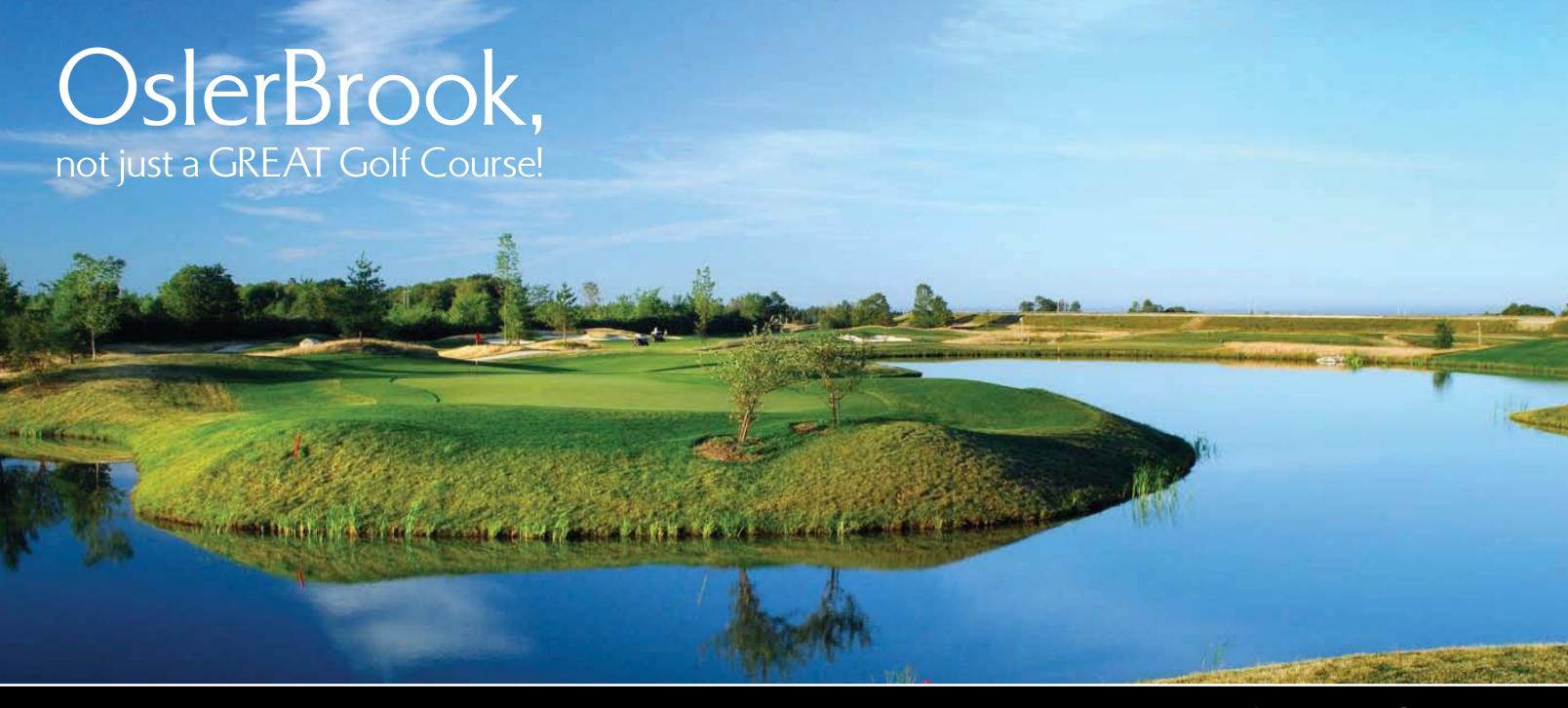
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OslerBrook Golf and Country Club has the reputation for being one of the area's finest golf clubs. With the deep green of the Niagara Escarpment as a backdrop and the rich blue waters of the Georgian Bay shoreline ever present, we have some of the most breathtaking vistas in the region.

Owned and operated by its Members, for its Members, this stunning Graham Cooke designed championship course provides an uncompromised golf experience through its design, some of the best practice facilities in Canada and its caring and professional staff.

Our striking clubhouse is fully equipped for all of your dining and entertaining needs. Whether it is a quick snack and a beverage after golf or a more refined dining experience, our patio provides a magnificent panoramic view of Georgian Bay and there is no finer place to socialize and enjoy friends and family.

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advice

THE SPUMONI TREND

Say the word "pastel" and I envision spumoni ice cream (yes, I love it) and Easter eggs. Delicious yes, but attractive? Pastels seem so faint compared to their primary counterparts, a weaker version of the true thing. But when you describe them, they're wonderful and yummy (cotton candy, mint chip, lemon chiffon) or romantic and flowery (rose, lavender, wisteria). Maybe they're understated, but these introverts of the colour wheel are whimsical, refreshing, and dreamy. What tones could better characterize summer? So how do we use them? It's always fun to see these trends in print but how do you incorporate a trend into your otherwise permanent décor?





Designer Stephanie Redmond answers your questions.

THE ANSWER? DO IT YOURSELF.

Get out your dirty t-shirt and ripped jeans! Whether you're having a romance with the pastel trend or into a more vibrant palette, here are a few ideas for a do-it-yourself approach.

PAINT DIPPED ACCESSORIES

A note-worthy trend that cropped up is paint-dipped furniture and accessories. Start with a wooden spoon. It couldn't be easier and there is virtually no investment. Paint the legs of a chair. Dip the base of a basket or a set of wine glasses. You don't have to actually dip an object in a bucket of paint if it's too large. Just give the illusion by painting the lower or upper portion of a piece and voilà, you're showing your trendy side. A small item is a great way to practice, but to make an impression, do something sizeable. I recently cut and hemmed a table skirt in burlap and dipped the lower portion in Benjamin Moore's HC-59 Odessa Pink. It looks wonderful as a centerpiece stacked with books and white pillar candles.

LINENS

If you have an old set of white sheets to spare you can incorporate two trends in one: Tie-dyed linens (that boho-chic thing) in soft pastel tones - a tablecloth, curtains, duvet cover, toss cushions. Those are just a few ideas. Tie-dying is actually really easy. Sew together two 24-inch square fabric pieces and when you're done you have a throw pillow that screams "hello 70's!" If you don't have anything on hand, purchase a textural linen or heavy cotton duct by the yard at your local fabric store. It's not as easy as ordering online, but you'll be proud of your design. Check out the Rit Dye website for colour ideas.

FLOOR STENCILING

An old wood floor in rough shape is always a dilemma - to refinish or to paint? I've always wanted to try stenciling: Maybe on a third floor? A dark space that needs some livening up? A country kitchen? This is a great way to incorporate colour into a space. Buy a roll of paper at a craft store and create your fabulous shape. Stain or paint the entire floor an inspiring colour, then use your cut-out to stencil in white or another colour of choice. Choose wisely! Let's not forget that this is a LOT of work. Forget the sweat, tears and hours of labour! How incredible is that end result? Stain colour suggestion: For a beautiful blue tone try MinWax Pearl Gray.

The ideas may be endless, but the do-it-yourself method does take planning and time. Most importantly, send us some photos! Everyone has a different approach to decorating and it's always fun to see what our readers have been up to. oh



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10 Keith Ave. (Cranberry Mews) Collingwood 705.293.8889 www.dapplegray.ca



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Meaford 519.538.2000 www.homehardware.ca



FAD - FARROW ARCARO DESIGN

(6) Outdoor Swivel Chair

It may not look like it, but this is one of the most weather resistant chairs around. Lee Industries submerged this slip-covered chair in a lake for two whole weeks, then simply power washed it back to perfect white. Water collects in a well at the back of the chair, making it guick to dry. Live outdoors with the whole collection.

51 Hurontario St. Collingwood 705.444.8330

Continued on page 30

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style picks

EARTH POWER

(7) Kubota Tractor

Serious yard work is made easy with Kubota's BX25 tractor with backhoe and loader. Featuring a 23-horsepower diesel engine, four-wheel drive and 745-pound loader lift capacity (with the options to add a grass-cutting deck and snow blower), this baby can do it all!

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(8) Outdoor Sauna

The Finn is a Canadian-made sauna that combines the powerful heating system of a traditional rock sauna with the benefits of infrared technology. It comes with stereo, WiFi and Bluetooth, and can also be used indoors. 20 Balsam St. Unit 15 Collingwood

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CHANTICO FIREPLACE GALLERY

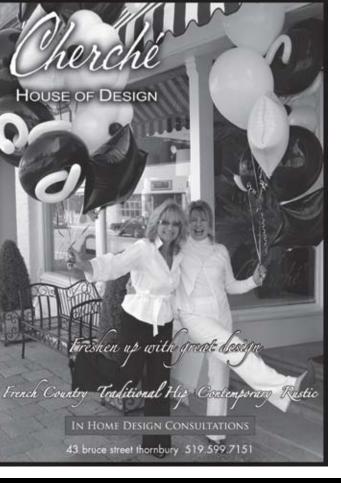
(9) Tempest Torch

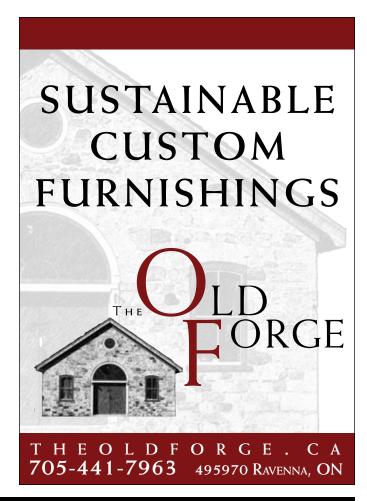
For a unique and dramatic look, light up your outdoor space with a decorative outdoor gas lamp. Its versatile design means it can be used as pillar lighting along a walkway, around the pool on a moveable base or mounted on an exterior wall. It can be operated manually or electronically with the flip of a switch. 209784 Hwy. 26

Craigleith

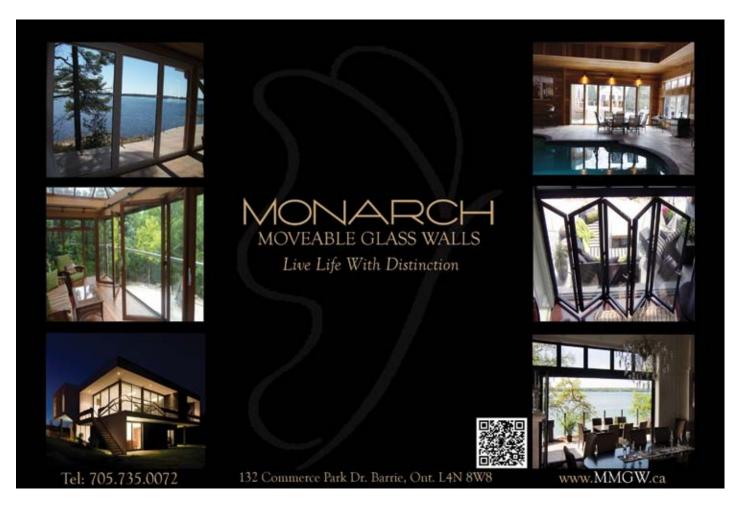
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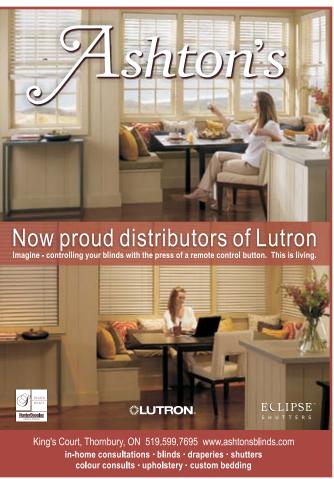




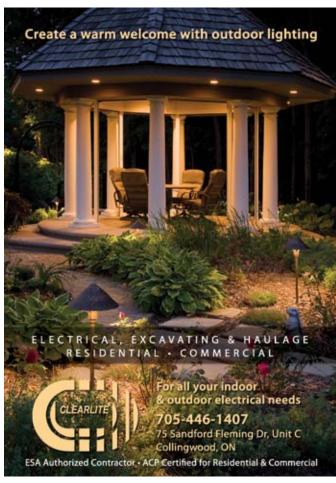


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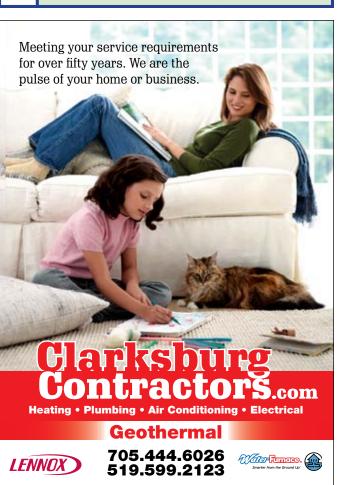




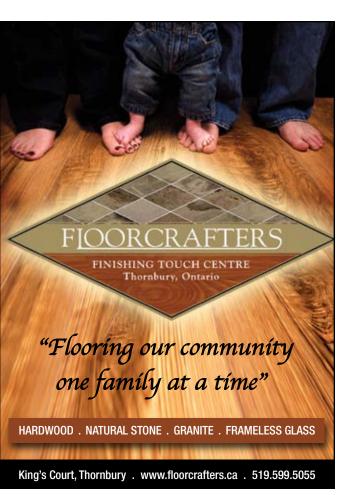




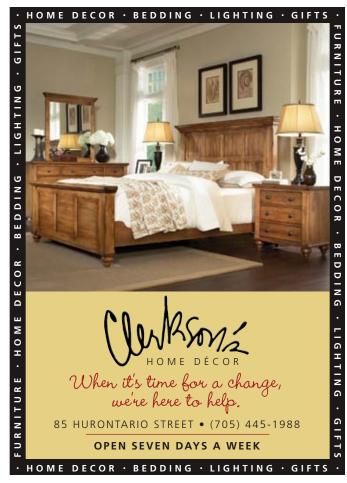














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BY ADRIENNE BROWN

Nothing compares to the scent of fresh, clean laundry. Unfortunately, sometimes Mother Nature takes a big hit when we use lots of energy, water and chemicals to achieve that comforting smell.

Luckily, a few small changes can take your laundry routine from harmful to healthy. These eco-friendly laundry habits are better for the environment and, in some cases, for your health too.

START WITH EFFICIENT MACHINES

If you're in the market for a new washer and dryer, this is the perfect opportunity to choose energy-efficient appliances, which use less energy and water than conventional machines. Look for the blue-and-white Energy Star logo, which marks appliances that use 10 to 50 per cent less energy and water than standard models. Front-loading washing machines are also a great choice because they use less water and less energy than top-loaders.

If your current machines are still healthy and you're not ready to invest in new ones, there are still a few simple steps to make running them easier on the environment.

About 90 per cent of the energy expended to wash clothes comes from heating water. Set your machine to use cold water to save all that energy. Cold water is also easier on your clothes, so they should last longer.

It's important to always wash full loads – but don't overstuff. Running your washing machine for just a few items wastes water. However, overstuffing it means the machine is working overtime, which could mean a shorter lifespan for your appliance.

CHOOSE OR MAKE NATURAL PRODUCTS

If you want to wash with soaps that are gentle on the earth and your clothes, shop for cleaning products that are plant-based, rather than petroleum-based, then choose the most concentrated product. Anything larger is likely the same product just watered down.

Just like food, the fewer ingredients and chemicals on a label, the better. But if you'd rather make your own cleaning solutions, it's as easy as mixing up products you likely already have in your cupboards. Everything from vinegar and lemon juice to baking soda and borax can be used to clean your clothes.

For example, a simple solution of about 1/2 cup of white vinegar, 1/4 cup of baking soda and 3 cups of water can be mixed together in a spray bottle and used as a natural stain remover for tough spots before clothes go in the washer.

Similarly, a cup of vinegar during your rinse cycle will soften your clothes just as well as any fabric softener – and you'll avoid all the toxic, flammable chemicals associated with those.

DRYING

Efficient drying starts right in the washer: if you're planning on tossing damp clothes into the dryer next, choose the highest spin cycle in the washer first, which will remove plenty of moisture and reduce your

Dryer sheets may make your clothes and towels feel like a dream, but they're actually chockfull of chemicals that are both bad for the environment and your health. You can get the same static-busting effect from dryer balls, which you can use over and over.

Better yet, ditch the dryer altogether and hang your clothes to dry. In summer, put them out on a clothesline to blow in the wind. You don't have to damage Mother Nature to dry your clothes - she'll dry them for you! In winter, hang a clothesline in your laundry room, use a drying rack or hang clothes on hangers around the house. This is a bonus when dry winter air is at its worst because damp laundry helps add moisture to the air without having to plug in a humidifier.

DRY CLEANING

Traditional dry cleaning methods use a cocktail of chemicals just to get clothes "clean." These can cause everything from eye, nose and throat irritation to liver and kidney damage - and they don't stay at the cleaners, they come home on your clothes.

Instead of taking clothes labeled as "dry clean only" to a conventional dry cleaner, shop around for more eco-friendly options. Find a cleaner that uses carbon dioxide or try a professional wet cleaning company instead. They'll treat your delicates as gently as any dry cleaner and their methods are far more eco-friendly. он

Find a recipe for eco-friendly laundry detergent at www.ourhomesmagazine.com/laundrydeterger

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BUILDING FENCES

BY ADRIENNE BROWN // ILLUSTRATION BY SHEILA BRITTON

Even people with the most wonderful neighbours need to put up or replace the fencing around their yards at one time or another.

It's nothing against those lovely people next door – perhaps you have a new pet, you're putting in a pool or you just crave a little more privacy. Fences keep certain things and people out of our yards and they keep others contained safe within. They also help clearly define property lines. Good fences really do make good neighbours. But where do you start?

APPROACH YOUR NEIGHBOURS

Alon Zamdvaiz, Sales Manager for CAN DO Fence & Deck – a company that has built fences for home builders, municipalities and homeowners – says the very first thing you need to do is chat with your neighbours.

He says the majority of people who are looking to put up a fence will be doing so right down their property line, so speaking with anyone whose property is adjacent to yours is both a courtesy and a legal issue.

Once you've raised the idea, you'll know who is willing to share the costs and to what degree, which will help you decide what type of fence you're going to build, says Zamdvaiz. If you're building the fence yourself, you'll know who is willing to pitch in and help out with the work, too!

KNOW YOUR LOCAL BY-LAWS

Every municipality will have its own rules governing fence locations, heights and construction. They are usually available online or by calling your local by-law office.

It's crucial to know the ins and outs of fencing in your community before you do anything – otherwise you might find yourself taking it down and rebuilding, even just a couple of inches over.

Some municipalities even have by-laws governing how neighbours should split the cost of a new fence, which can be helpful if your neighbours are hesitant to contribute.

WHERE DOES THE FENCE GO?

When you purchased your house, you should have received a copy of your Registered Land Survey. This document will outline your exact property line, which is where most fences belong.

If you are hiring a contractor, "the fence company should be following that to a T," says Zamdvaiz. And if anything doesn't match up to the document, "the company should be liable to fix that."



CALL BEFORE YOU DIG

Before you or a fencing company starts digging, it's crucial to know what may be right under your feet and what you need to avoid damaging. Nobody wants to be responsible for their whole neighbourhood losing power!

In Ontario, homeowners can visit Ontario One Call online (www. onlcall.com/) and submit a ticket requesting a locate on all nearby hydro, gas, telephone, cable and water lines and anything else that may be in their vicinity.

Locates are free and can protect you from injury, delays to your project, extra costs and even potential legal action.

However, Zamdvaiz says it's important to make sure the person installing the fence is the one who calls and requests the locates. "If the contractor calls, he is responsible. If the homeowner calls, then the homeowner is the one who is responsible, even if the contractor is the one who hits something," he says.

CURRENT FENCING TRENDS

According to Zamdvaiz, Alkaline Copper Quaternary (ACQ) pressure-treated lumber (a safe and non-toxic alternative to conventional pressure-treated wood) is the most popular fencing material at the moment. It's preserved with a copper-based treatment rather than potentially harmful chemicals. Cedar fences are a close second. Either way, regardless of material, says Zamdvaiz, many people lean towards more private designs so they can have their own secluded space. **OH**



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BY YANIC SIMARD
PHOTOGRAPHY BY STACEY BRANDFORD

Just because the area is smaller doesn't mean it's going to be any easier to decorate—ample thought is required for minimal space. Smaller spaces mean more organizing and creative ideas, and I've got four great tips for you on how to make the most out of your pint-sized place.

PAINT AND ITS POTENTIAL

We all know the easiest and most affordable way to make a big change in the look of your home is with a new paint colour. To make your ceilings look like they soar for miles and to visually expand the look of your place, paint the walls, ceiling and trim work all in the same colour. I'm a believer that dark paint does condense a space so I would suggest a light hue, such as Benjamin Moore's OC-23 Classic Gray. I prefer painting the walls and ceiling in a flat finish and having a bit of sheen to paint for the trim.

MIXING DIFFERENT FINISHES

Combining a variety of different materials will add a lot of visual appeal to your home. Clear glass and/or polycarbonate are perfect for small spaces because they will almost disappear. It's like they're there – but they're not. Utilizing mirror in the space will really help in bouncing around the light and making the area feel bigger – the larger the mirror or the more mirror you use, the greater the impact (just be careful not to over-do it!). And lastly, reflective finishes, such as polished chrome, will also help in taking away from the "small space" feeling.

PROPORTIONED PIECES

Cramming oversized furniture into an undersized place is like wearing clothes that are much too tight – it just doesn't work and doesn't look good. If you're downsizing from a larger house, you will most likely need to get new pieces of furniture. Take a measuring tape with you when you go out to be sure what you're getting will fit. Furniture pieces can look really small when they're placed in a big showroom so don't let that distract you.

UNDERGOING ORGANIZATION

The key to the level of comfort in your cosy quarters will be determined by your level of organization. Clutter can easily take control so having lots of storage space will save your home from getting engulfed!

Creative Ideas

- Store out of season clothing in your travel suitcases.
- When purchasing furniture, think multi-purpose (an ottoman with a top that opens that can contain blankets and pillows).
- Think of the places you can't see, such as the area behind your sofa if it's against the wall. This might be a good place to mount a low shelf where you can hide books or board games.
- Vertical space is often forgotten. Installing a pegboard in your closet with pins randomly dispersed is a great hanging place for belts, bags and scarves.

LAYING OUT THE "LAYOUT"

Keep your space feeling open and airy and avoid furniture pieces that might be obstructing this. Having a furniture layout that works is crucial to your comfort. Position the furniture in a way that allows for an easy flow of traffic – though the furniture itself does play quite a substantial role in this.

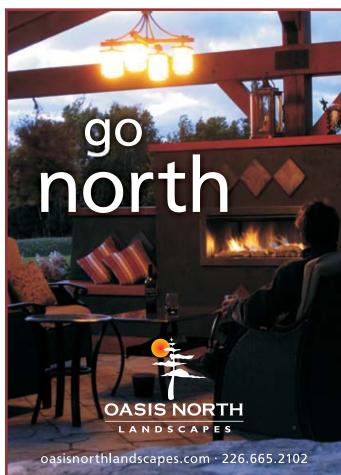
Furniture Suggestions:

- A round/oval coffee table and dining table are easier to get around than square/rectangular.
- Furniture with skirts or closed bottoms might feel obstructing. Furniture with legs will visually take care of that.
- Just because you entertain a lot in your living area doesn't mean all the seating always has to be there. Have side chairs throughout your home in the bedroom, powder room, kitchen and bring them together when you entertain.

Whether it's a whole condo or just a hallway, small areas can take a bit of getting used to – but after thinking big about it and making use of these tips, I'm confident that you'll get the most out of your small space! \mbox{OH}

Yanic Simard – Toronto Interior Design Group, Principal Designer







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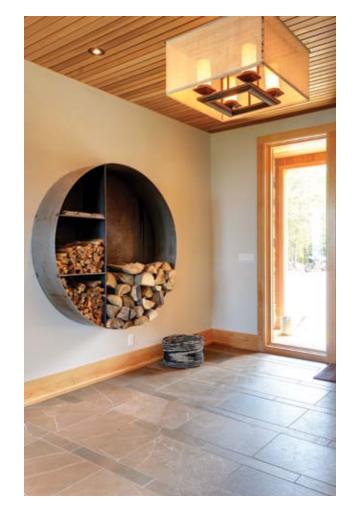












ABOVE LEFT: A colourful bench and rustic mirror in the front entranceway set a stylish, yet casual tone for the rest of the home.

ABOVE RIGHT: A huge cedar post off the entranceway is used to display the kids' medals and to hang jackets. LEFT: Desiron Custom Metal crafted a unique firewood holder to hang on the wall in the entranceway.

This stunning waterfront home is a holiday haven for a fun-loving family of five that enjoys escaping the hectic city and participating in the active all-season lifestyle of the Georgian Triangle.

The joy this peaceful retreat creates excites the homeowner. When asked what she and her husband like most about their home she points to the expanse of blue water beyond. "Look at that! What could be more beautiful than that view?" she says. "We wanted a home inspired by those we had seen out west – a little country but contemporary, and we got it. We wanted a mountain-modern feeling. We couldn't have expected better."

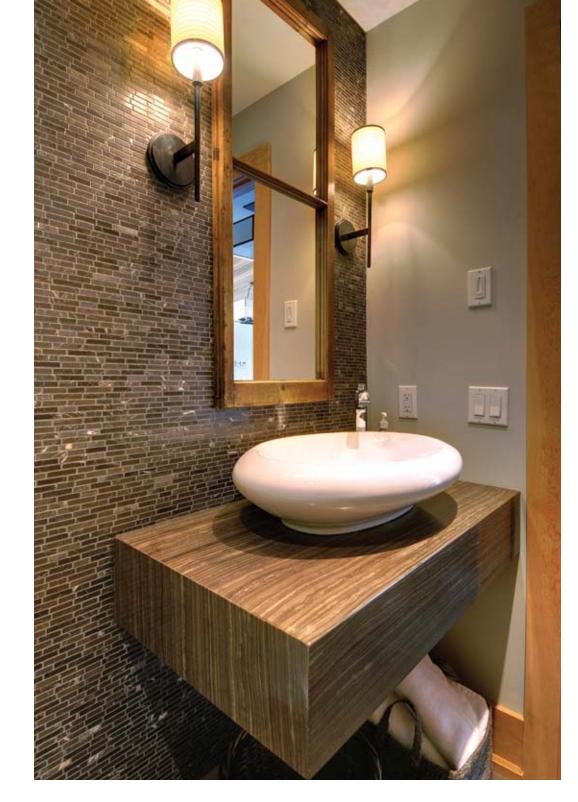
This spacious cottage, built by **Carter Allen Ltd.** of Thornbury, exemplifies the firm's watchwords – Pride, Passion, Innovation. These three qualities can be seen in every facet of the construction.

The home is the perfect complement to the rustic Georgian shoreline that it inhabits. The exterior of this three-level home blends beautifully into its surroundings, from the custom B.C. cedar siding and the unique blend of grey limestone and granite highlights to the sturdy galvanized metal roofing, .

The homeowners worked closely with the builders to bring their vision to life. "It was truly a custom job for us," says **Chris Allen**, co-owner of Carter Allen Ltd. "It became a team approach – a real partnership. As time went on we pulled together as a group. Our clients had their own choices to make every step of the way. It's fair to say the build was personal for us." *Continued on page 46*

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feature



The main-level powder room is warm and elegant with sparkling dark tiles, a floating vanity and vessel sink. OPPOSITE: Natural elements blend together beautifully in the great room where a wood-burning fireplace is surrounded by a granite limestone blend and a soaring, pine timber frame ceiling makes room for a towering wall of windows.

"It's true. We really came together as a team," says the homeowner. "It was a great experience building this home. The support from Scott

build from framing and beyond. It was a truly collaborative effort. The sense

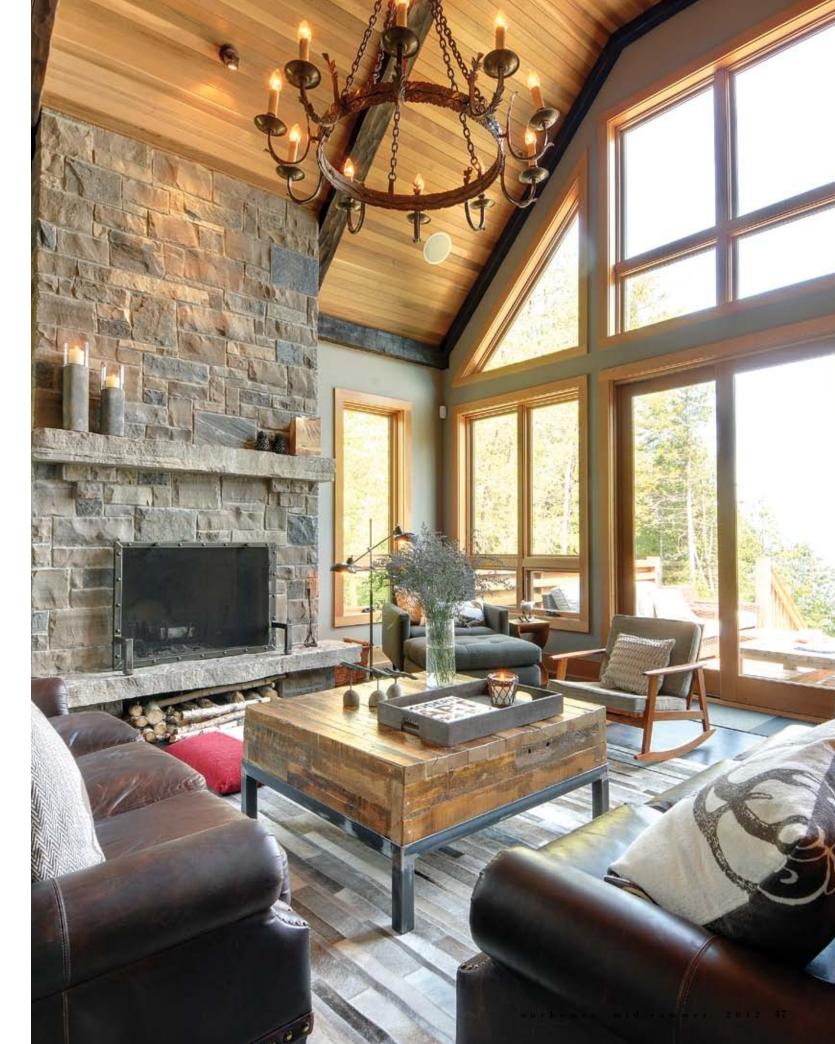
of mutual trust allowed everyone's input and the positive results show it."

As Carter suggests, the homeowners had definite ideas about the kind of home they desired. Keeping it natural, both inside and out,

was a priority successfully achieved. They stayed away from materials that create off-gassing, like medium density fiberboard, plywood and

(Carter) and Chris (Allen) didn't stop the day we moved in. They've provided ongoing support."

Scott Carter describes the positive link between builder and client: "We worked hard to provide our clients with options to satisfy their needs, not just when sourcing fixtures and finishes, but throughout the hideaway. Metal hooks on the post offer to hold guests' jackets with ease. It represents the homeowners' determination to have minimal closets and shelving. This approach is carried throughout the home, allowing increased floor space in all the bedrooms. Continued on page 49



feature

BELOW: The open kitchen/ dining area is an ideal space for entertaining friends and family, with a long live-edge dining table crafted from a salvaged, 200-year-old maple tree and a large centre island to gather around. RIGHT: The main staircase flooded with natural light, leads upstairs to the children's rooms and downstairs to a recreation space and guest rooms. FAR RIGHT: Charcoalcoloured, honed marble countertops are a nice contrast to the light kitchen cabinetry.











TOP: The indoor dining space runs parallel to an outdoor dining space, which sits just on the other side of wall-sized, sliding glass doors with a spectacular view of the Bay.

ABOVE: The back deck spans the length of the home, and with transparent railings, it provides additional living space to enjoy the surrounding beauty.

Despite its natural bent, the house has all the amenities of a modern home. The large entranceway, finished in grey marble installed by **Gervase Custom Ceramics**, includes a powder room and a wall-mounted, circular metal firewood holder created by **Desiron Custom Metal** of Thornbury.

To the left of the entrance is the great room, where a wood-burning fireplace from **Chantico Fireplace Gallery** takes centre stage, with a limestone and granite blend surround that climbs to the soaring timber-frame ceiling (**Legendary Logcrafters Ltd.**) It includes a natural, single-slab stone mantel and hearth. Like most spaces in the home, this room pulls off a rustic contemporary look by combining materials such as wood, leather, stone and metal. The owners' sense of style is evident in the soft grey and purple accents.

Beautiful light fixtures (Universal Lamp) and accent lighting throughout the house harmonize beautifully with the walls, all in earthy tones of greys, browns and charcoal, painted by **Currie's Creative Painting & Decorating**, using paint from **Birch & Benjamin Inc.** of Thornbury.

The kitchen, with its large central island, continues the theme of natural functionality with contemporary grey cabinetry by **JTI Custom Cabinets & Furniture**, accented by black hardware and charcoal, honed marble countertops. Stainless steel appliances from **Macdonald's BrandSource Furniture & Appliances** round out every chef's vision of a modern food preparation space.

The highlight of the open dining area, between the kitchen and the back-deck eating area, is a long, live-edge dining table crafted by **Tree Green Team** from a salvaged, 200-year-old maple tree. Guests are treated to a spectacular view of the bay while enjoying a meal with their hosts. Continued on page 50

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feature

The main floor master suite is a spa-like retreat. A wall of windows floods the serene space with natural light, including the huge glass-and-tile shower, which looks into the bedroom through a full-length window. A wall-to-wall double vanity provides plenty of space for two to get ready.







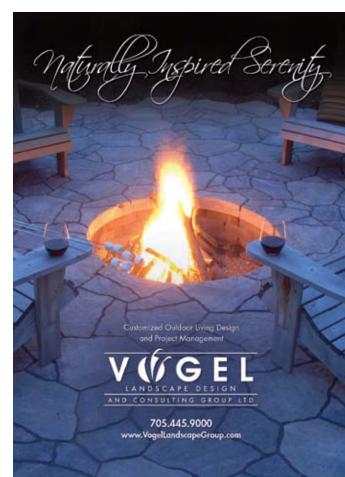
Also on the main level and with no less a view is the master bedroom, which is cool and serene in soft greys, whites and blues. The en suite features a long double vanity with plenty of storage and a large glassed-in shower.

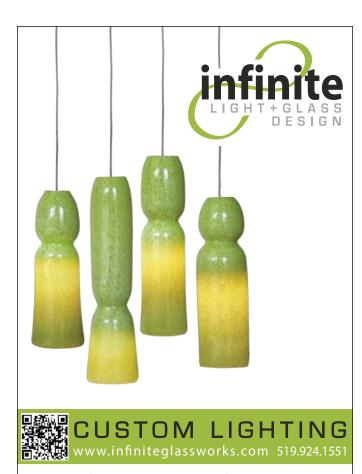
Each room on the main level opens to the back deck, which spans the length of the home and features transparent railings, offering an unobstructed view of the sandy beach and bay below. The descent to the spectacular sandy shoreline and the restored boathouse is made on massive flagstone steps (landscaping by **Naturally Green Landscaping Ltd.**). As you reach the bottom, the anticipation of a day at the beach, filled with paddle boarding, sunbathing and picnicking, sets in. As you look back toward the house all the elements of nature come together to form one incredible family getaway. **OH**

SOURCE GUIDE

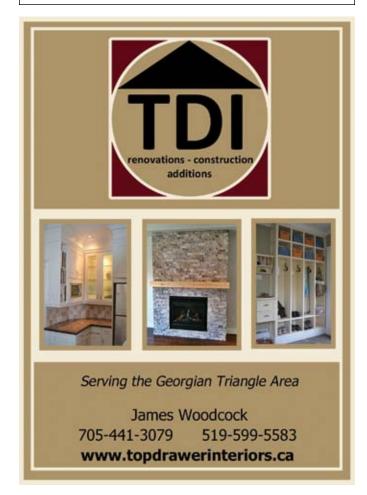
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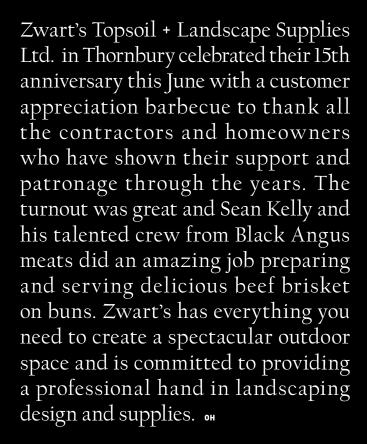
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PHOTOGRAPHY BY BONNIE FOX



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Pop into this not-for-profit gallery, named after the two rivers that converge outside of Creemore, and enjoy the works of over 40 Georgian Bay artists! Photographed here is local artist, Norma Lee.

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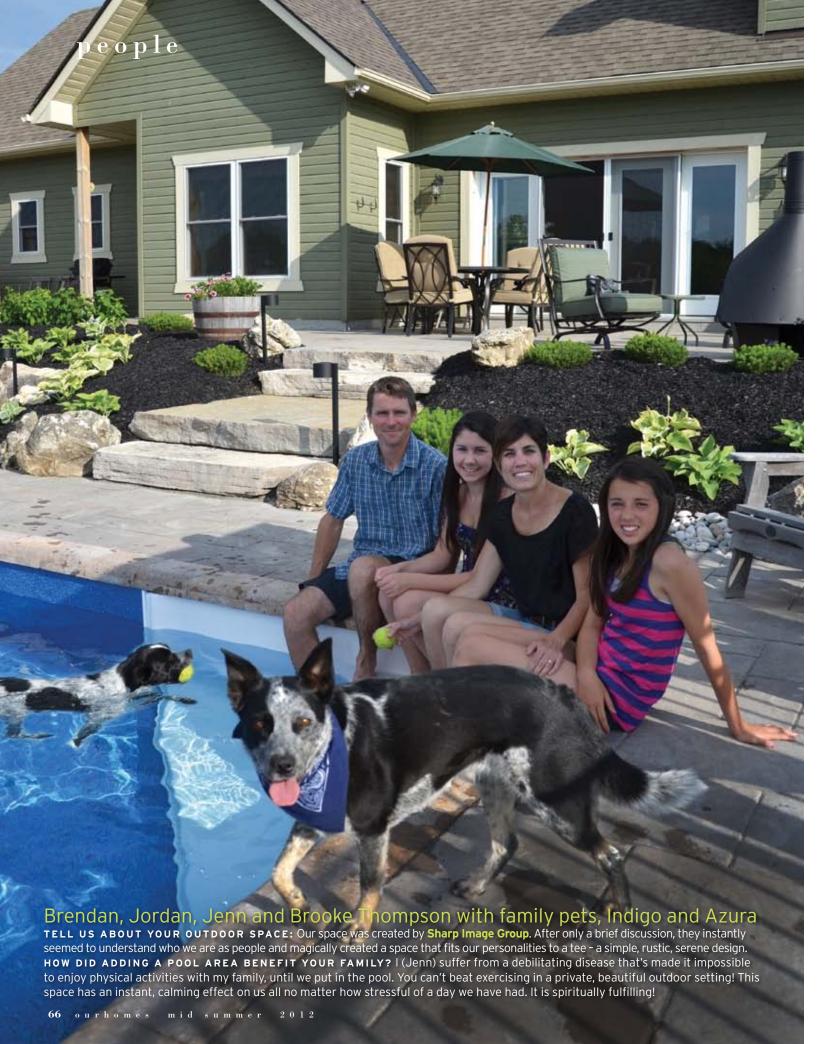








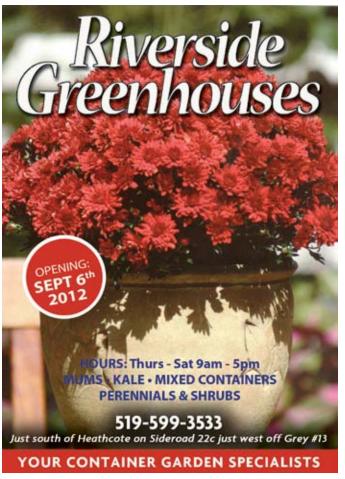
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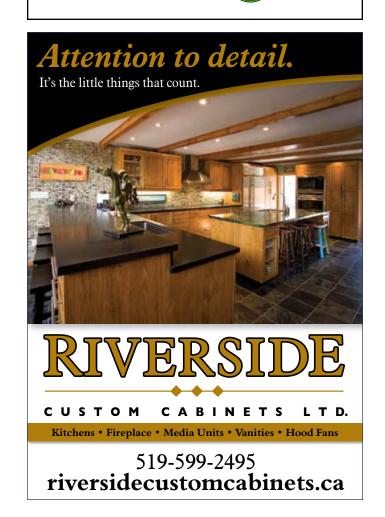








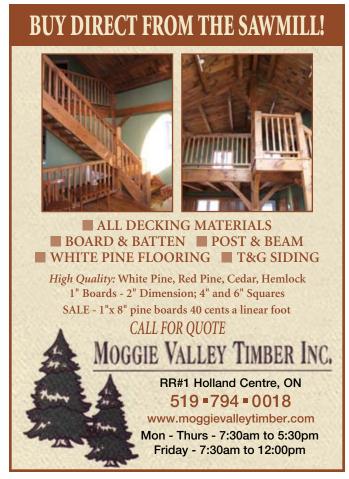














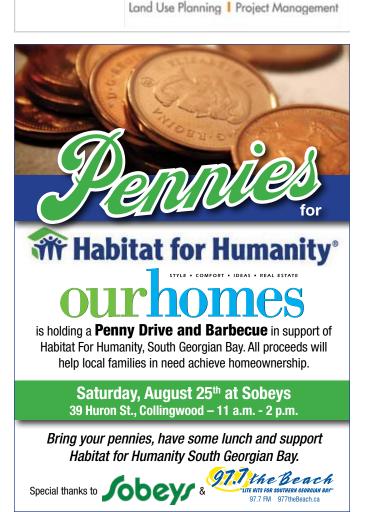




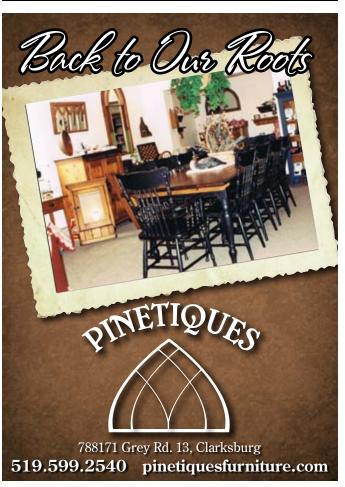




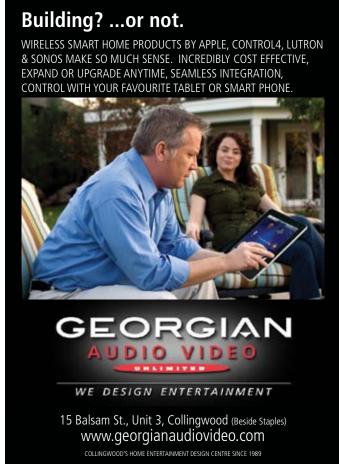












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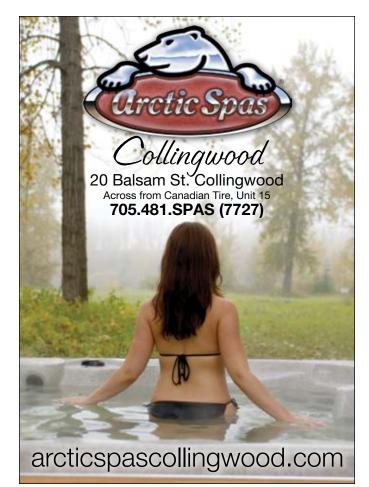


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home & builde

CLOCKWISE FROM BELOW: (1) This Carandale bungalow is highlighted by a beautiful stone walkway and colourful gardens, all created by Savannah Landscaping and Construction Ltd. (2) A small antique desk in the living room offers a nice accent to the light-coloured walls and furnishings. (3) Another antique is adorned with a lovely serving collection. (4) The living room is bright and airy, and opens to the kitchen, sunroom and dining room. (5) The front entranceway sets the soft, elegant tone for the rest of the home.









welcome to the NEIGHBOURHOOD

BY LAUREL FORTIN // PHOTOGRAPHY BY SANDY MACKAY



Southern Georgian Bay is home to many unique and beautiful homes, but new residents get so much more when they move to this incredible region – they gain a new community and sense of belonging.

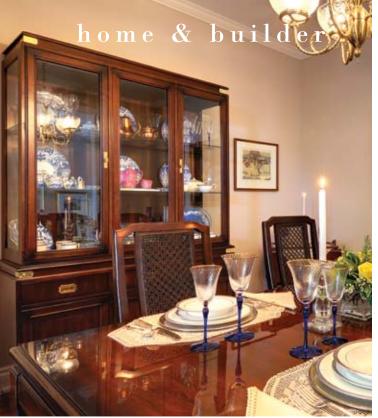
This is particularly true in some of the new neighbourhoods near the base of Blue Mountain, where an active lifestyle draws so many people our way and takes centre stage – attracting buyers with similar interests and hobbies.

This community spirit is especially contagious in Falcon Chase – an enclave nestled midway between the town of Collingwood and the Village at Blue Mountain.

The owners of one of the most beautifully landscaped homes in the development, a 2,054 sq. ft. bungalow, couldn't agree more. "We were here five minutes when the neighbour across the street came over and said, 'It's my 65th birthday party next week and you have to come. And by the way, on July 1 we have a big Canada Day party with all the houses.' We got to know everybody in the neighbourhood within about two weeks," say the homeowners.

Jennifer Wootton, sales representative at Falcon Chase, notes that the development has attracted many people who are downsizing but who still want a big yard for the privacy it offers, for gardening or because they like to entertain outdoors. "For new builds in Collingwood, we offer the only large lots. Our minimum lots are 70 by 130 feet, with the largest lots 80 by 165 feet. Most of the other Collingwood lots are 45 or 50 feet wide," says Wootton. Continued on page 80

78 ourhomes mid summer $2\,0\,1\,2$





The formal dining room is where the homeowners often entertain neighbourhood friends and family. The dark, rich wood distinguishes the space.



While more than half of the residents are retirees, a mix of young families also enjoy the proximity to great schools and outdoor activities. There's a balance of year-round residents and weekenders, many of whom plan to eventually retire in their Falcon Chase homes built by **Carandale** Homes Itd.

A happy, relaxed retirement is just what this couple has in mind and they chose a layout to best suit their current and future needs.

Stepping into the house through the covered porch, you enter the foyer,

which opens into the great room, complete with gas fireplace and large, sunny windows. To the right, a formal dining room has a sense of intimacy, yet its second doorway leads to the beautiful country kitchen. Ceramictile flooring and tile backsplash are standard in Falcon Chase homes. The homeowners opted to include gorgeous granite countertops. With dark maple custom cabinetry and appliances sourced at Macdonald's BrandSource Furniture & Appliances, the kitchen is functional and inspiring. A centre island creates a casual eating area.

Continued on page 82



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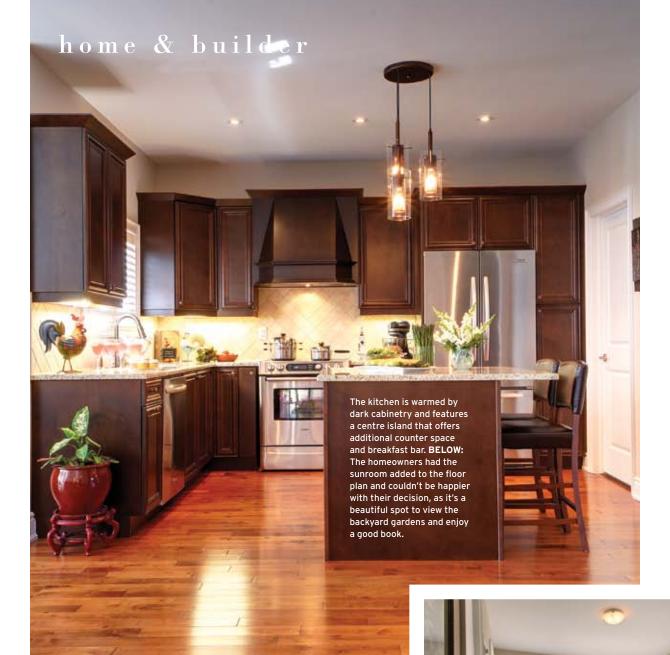
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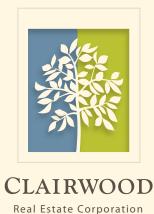
Beyond the kitchen is the homeowners' favourite room: the sunroom. They are delighted to have added the space onto the home's basic plan, as the bright, open room has windows on three sides and offers a casual sitting space in which to visit with friends and catch up with each other

The spacious master bedroom features an en suite loaded with double vanity, soaker tub and a shower tiled up to the ceiling. A powder room and home office round out the main floor.

After waiting a year for their foundation to settle, the homeowners enlisted the help of **Swingin Hammers** in Wasaga Beach to finish their basement this spring. They couldn't be more pleased with the results. They designed their own layout, including two bedrooms, a crafts room, storage room, recreation room, exercise room and sauna, all connected by a large, central hallway. "The workmanship was excellent with Swingin Hammers," they say. "They brought top grade materials – lumber that was bright white and so straight it looked like it was cut with a die and kiln dried." Continued on page 84

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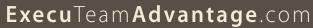


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"We were very fortunate with Carandale," say the homeowners. "We had a lot of apprehension because we had never had a home built before, but it was very easy to deal with everyone there." The homeowners say the entire building process was exceptionally organized. "When we had to select all our finishes and details, Carandale did it well because they let you choose your finishes in three different stages. It made it much easier because it can be overwhelming to choose flooring and tiles and trim and upgrades at the same time." Impressed with the quality of workmanship and material in the model home at the time, the homeowners selected many of the model's features. Continued on page 86





TOP LEFT: A home office at the front of the house boasts tall ceilings and plenty of natural light.

ABOVE: Located on the other side of the living room, the master bedroom is elegant and serene in neutrals. LEFT: When in need of some relaxation, the homeowners enjoy their luxurious en suite.



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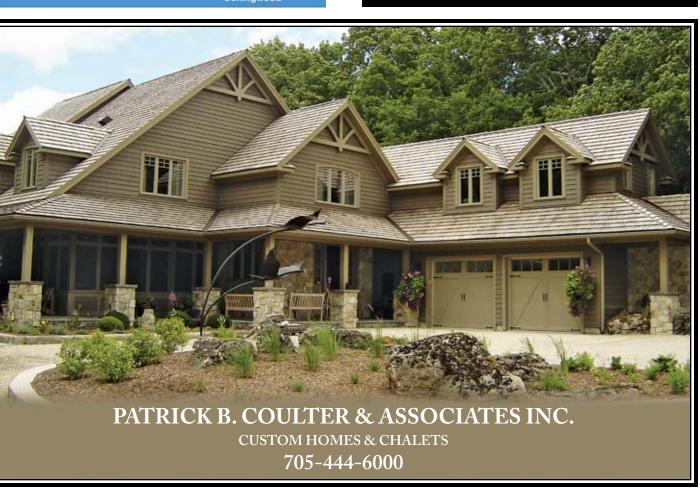
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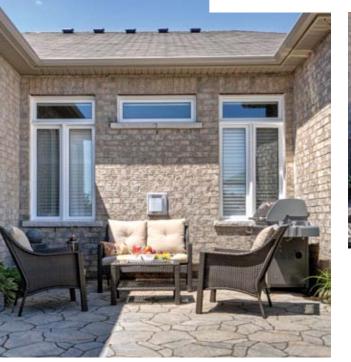




home & builder











The beautifully designed outdoor living space makes summer a much-anticipated season for the homeowners. A series of berms planted with favourite perennials offers privacy, while a stone patio and comfortable furniture provides a great spot to take in nature with guests.

Outside the home, Cam Davidson of Savannah Landscaping and **Construction Ltd.** created a yard that looks as though it was established over many years. "Cam did a great job; he's a real designer," say the homeowners. "We had a loose plan, and he kept coming back with more trees, a carving, a bench that he put together, and a few leftover stones to make a second small patio. It looks fantastic." The series of berms in the back provide privacy, a large stone patio houses the barbecue and outdoor entertaining area and a

vegetable patch at the side of the house supplies the kitchen with tomatoes and herbs throughout the summer.

There will be no shortage of occasions for the homeowners to entertain in their handsome home and yard this summer. "If you're active like we are, this is a friendly, involved and active community," say the homeowners. Between the cookbook club, book club and golf club that neighbours have organized, not to mention birthdays and long weekend barbecues, their social calendar is full. OH





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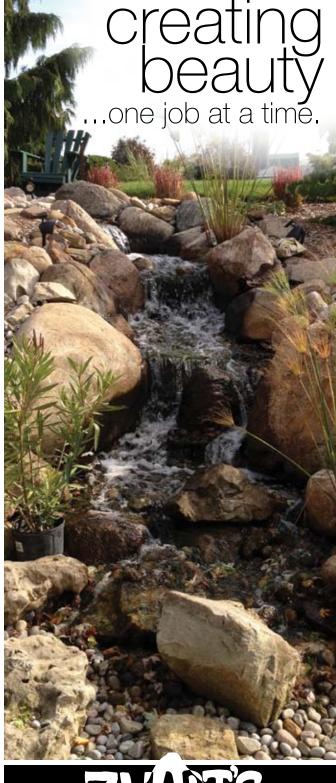
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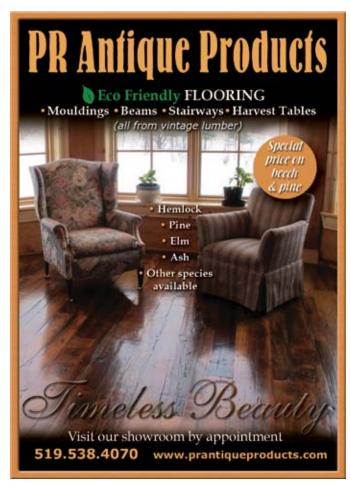
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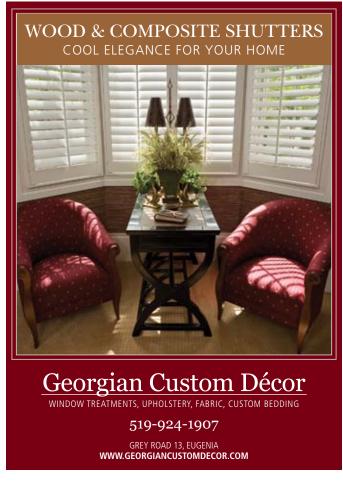
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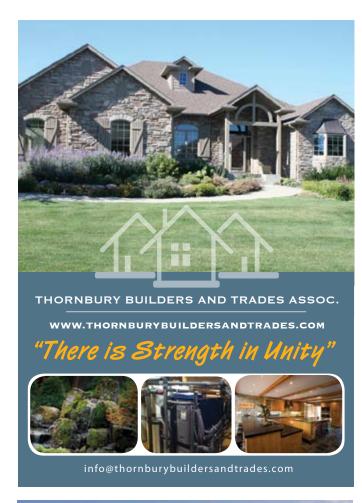
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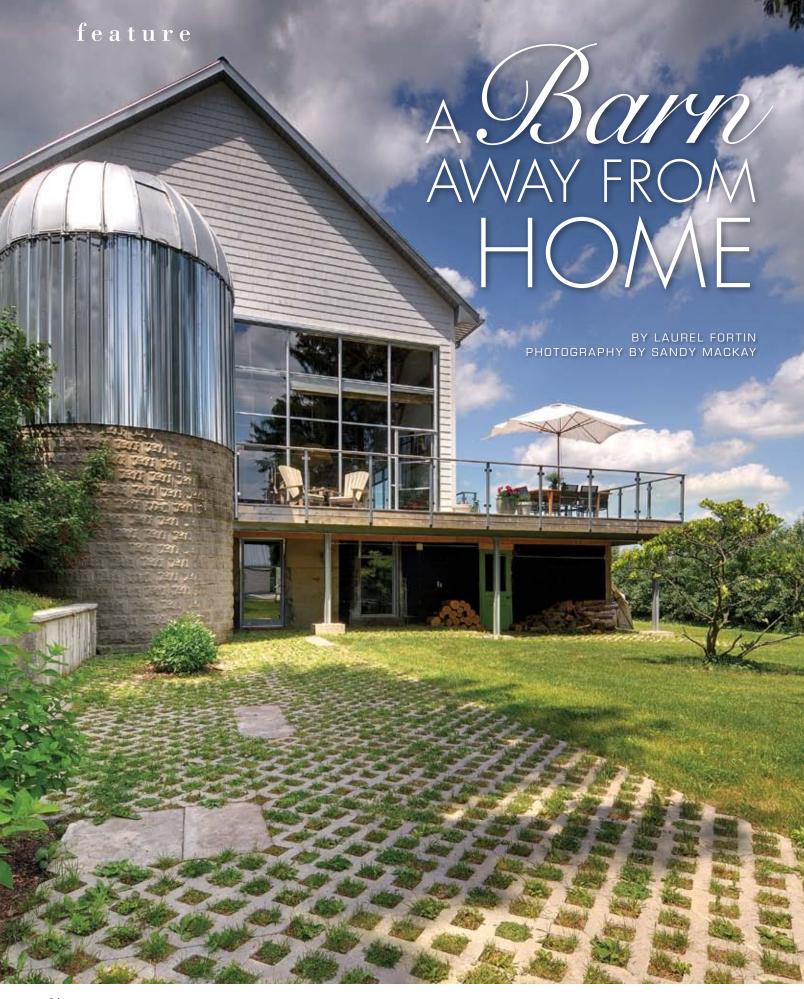














A few kilometres west of Ravenna, the gleaming steel roof of a barn rises out of a hilltop orchard. The white clad building pops out against the light and dark green tones of the trees. A small window at the northern peak hints at the long views it offers of the surrounding rolling landscape. Masterfully renovated in 2010 at the hands of **Michael** and **Ben Roach** of **Michael Roach Contracting Inc.**, a father-son contracting team based in Meaford, this barn conversion is an inspiring family space.

Travelling the gravel lane toward the barn, the orchard rows play with the eyes as they cross the hill at angle to the road. Compared to the perpendicular multitudes of orchards in the area, these rows are planted in a style reminiscent of the olive groves of Tuscany. That's what first struck the owners as they visited the property in 2007. The professional couple from Toronto and their three young children were looking for a getaway that would be more of a year-round second home than just a seasonal cottage or chalet. "The orchards were beautiful. Then when we came up to the house, we realized that it was a barn. We went in and saw the ceiling up 25 feet to the open joists; I remember thinking, 'You're probably not supposed to just say, OK, we'll buy it!' but that's how I felt," says the owner. Continued on page 96



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The barn was built in the 1920s to accommodate the 50-acre family farm's small dairy herd, plus grain, hay and straw storage. After 60 years of hard work, the barn was retired from operation in the 1980s when new owners took over the property, planted the fields with nine varieties of apple and converted the barn into their living space. With its enormous exposed original joists and beams, the barn provides a large open plan, perfect for family living.

joists and beams, the barn provides a large open plan, perfect for family living.

After the current owners purchased the property, they brought in architect Steven Comisso of Lynch + Comisso Architects in Toronto to help them update the home, but at the same time, return the barn to some of its earlier simplicity. Comisso also designed a cabana and swimming pool (landscaped by Zwart's Topsoil + Landscape Supplies Ltd. with pool facilities by Thornbury Clear Choice Pools and Spas) south of the barn, and a three-car garage to the north.

With the plan in place, the renovation started in summer 2010 and took about a year, says Mike Roach. "I had a good time; they were great people to work for. That was the best part of the job: the owners." While Mike and Ben, father and son, each work typically on their own as independent contractors, they come together when one or the other's expertise is needed and for this project, they also enlisted the help of **Omer Lebel**. *Continued on page* 100

LEFT: Set against white tiles, open walnut shelving is used instead of cupboards to display dishes, cooking oils and cookbooks. BELOW: The kitchen, by Riverside Custom Cabinets Ltd., features floor-to-ceiling white tile and a stainless steel-topped island. RIGHT: Exposed original joists and beams maintain the barn's character while lofts and landings at different levels keep the space open and intimate. BELOW RIGHT: A cosy sunroom at the front of the house sets a relaxed mood for the rest of the home.







mmer 2012 97





feature







The restoration of the 90-year-old barn, as well as the unique finishes requested by the owners, were just the type of challenge they look for. "I appreciate working with reclaimed and historical materials," says Mike. For example, the complexity of laying new, wide plank ash hardwood flooring (locally sourced at **Valley Fine Woods** in Heathcote and finished by **Natural Bourne Finishers**, Thornbury) over floor joists that have been shifted by the passage of time, not to mention the often irregular hand honing on the original joists themselves, was where his 40 years of experience proved their worth. "With older homes like that, you can have things be level, or look level, but not often both," explains Mike.

Mike and Ben each take gratification from doing the work themselves, rather than standing on the sidelines hiring subcontractors. "I've always

been a worker and like to be my own boss," says Mike. "It makes the time go faster and makes me appreciate the final product more." The interior was modified to let the character-infused, massive

The interior was modified to let the character-infused, massive horizontal beams become the focal point (painting by **Wall Magic Decorating**, Collingwood). The staircase was moved to create a larger great room (railings by **MCR Industries**, Meaford) and a large mudroom and sunroom were added at the front of the house. Many of the country furnishings were purchased at **Mary Sarah Antiques** in Flesherton.

Wanting to emulate the rough style of the imperfect, hand-poured concrete foundation, the owners hired **Chantico Fireplace Gallery** to experiment with concrete forms for the fireplace that show the seams and wood patterns in the material. "We love it," says the owner, "but we've had a few people visit and ask us when we are going to clad it and finish it."

Continued on page 102







and glass railings on the wraparound deck make the nature-filled view a priority. (2)

A nice outdoor dining area leads down to a rustic stone courtyard and across to an open lounge space. (3) The deck offers spectacular views across orchards and forests. (4) The outdoor cabana was designed to complement the barn's look and provide a shady spot to relax by the pool. (5) The simple, rustic pool area was landscaped by Zwart's Topsoil + Landscape Supplies Ltd. with a pool from Thornbury Clear Choice Pools and Spas. (6) Ben and Mike Roach, the father-son team that renovated the barn.

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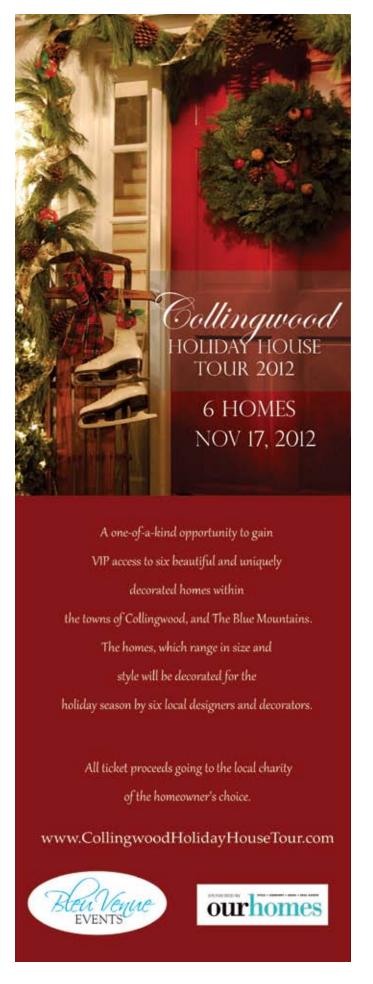
The open kitchen by **Rob Perry** of **Riverside Custom Cabinets Ltd.** features a large stainless steel-topped island and dark walnut open shelving lining the walls (appliances from **Macdonald's BrandSource Furniture & Appliances**). White, handmade ceramic tile runs from floor to ceiling, except where it meets an attractive, dark soapstone countertop. The irregular tiles add to the casual, uneven lines inside the home. The bathrooms were also updated and, in particular, the shower stalls reflect the barn's working heritage – Mike Roach installed drains through simple concrete bases that suggest livestock troughs (plumbing by **Clarksburg Contractors Ltd.**, which also did electrical work and installed two WaterFurnace geothermal systems.)

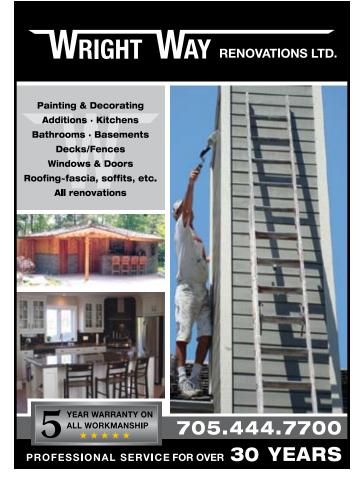
All four bedrooms, as well as the sleeping loft, are furnished with simple, comfortable beds and cosy bedding.

On the exterior, the original dark marine-ply cladding was replaced with Nantucket white cedar shingle (Maibec Siding, Quebec). The resulting look is fresh and elegant. Adding to the hardworking, minimalist appearance of the barn are factory-style galvanized steel windows and doors (Bliss Nor-Am Steel Doors and Windows). The large wraparound deck in eastern white cedar (Moggie Valley Timber Inc.) coupled with the steel and glass railing (MCR Industries) and steel-clad grain silo complete the look outside.

ABOVE: The staircase was moved to create a bigger great room. The dark railings by MCR Industries not only run along the staircase, but have a strong and striking presence on every level of the house. TOP RIGHT: This bathroom was updated with a long trough sink and a glass-enclosed shower with a concrete base. MIDDLE RIGHT: A horizontal window above the bed in the master bedroom frames greenery outdoors for a natural look. RIGHT: A unique old door with two arched windows lends a great deal of character to the second-level landing.









feature

BELOW: The top loft is the perfect place to host sleepovers with friends. RIGHT: Matching bedspreads in this children's room add a pop of colour to the space. FAR RIGHT: The hallway exudes as much character as any space, showcasing the original beams and plank flooring. BOTTOM RIGHT: As seen throughout the house, white painted ceilings paired with exposed wooden beams is a chic look.





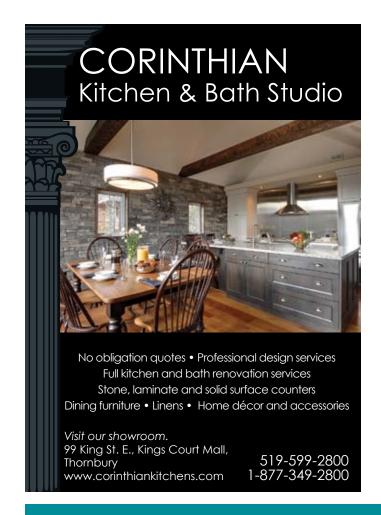


Other echoes of the barn's past are highlighted. In the basement, where cattle rubbed for decades against large roughhewn posts, their markings are exposed through an occasional reveal in the drywall or load-supporting columns left visible. Livestock hitches line the wall outside the basement door. Hooks, nails and other fasteners pepper the exposed structure, formerly hosting rope, bridles, buckets and whatever tools the farmer needed handy.

A farm and barn in operation are a veritable hotbed of biodiversity. From the cattle and horses in the stalls, to the mice in the grain elevator, bats in the hayloft and birds in the rafters. While the original barn

conversion in the 1980s would have taken care of displacing the livestock and attending critters, years later Mike and the new owners recall a few surprises while renovating to a more up-to-date standard.

Ben remembers tussling with a family of squirrels when the exterior siding and insulation were removed. Mike carefully relocated a stubborn milk snake that had made a home in the foundation rocks of the original gangway. "In the original barn there would have been a lot of mice, making it a happy place for snakes too," he says. While the owners and their children enjoy being close to nature, they're glad that the barn is freshly updated and the wildlife once again resides outside the home. **OH**









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cooking at home

Strawberry ICE CREAM

BY MARIA DASILVA // PHOTOGRAPHY BY SCOTT HUNTER

They say some things are best left to the pros. Often, I suppose that is the case. You certainly won't find me racing in a Formula-One series, base-jumping or performing open-heart surgery. However, professional or not, the art of making ice cream is for all to enjoy.

Regardless of your culinary skill level, ice cream is a cinch to master. Minimal cooking, a handful of ingredients and a bit of patience through the cooling and freezing stages are all you need. In fact, you don't even need fancy or expensive equipment to make it happen. A freezer and a food processor will do just fine.

And you have complete control over the ingredients. No funny-named thickeners or preservatives in this batch, just all-natural and delicious ingredients. Sure, it's a bit decadent. But, it's summertime! And nothing beats the cool, satisfying creaminess of homemade ice cream on a hot summer day.





HOMEMADE STRAWBERRY ICE CREAM

4 cups hulled strawberries

- 1 1/4 cups sugar
- 1 tbsp lemon juice
- 1½ cups milk
- 1 ½ cups 35% cream
- 6 egg yolks
- 1 tsp vanilla extract

Pinch of salt

- Using a pastry blender, mash strawberries into small chunks. Transfer to saucepan, stir in % cup of the sugar and the lemon juice. Bring to boil over medium-high heat, stirring until the sugar is dissolved. Boil for 5 minutes. Transfer to airtight container and refrigerate.
- Meanwhile, in a clean saucepan, whisk together milk, cream, egg yolks, vanilla, salt and remaining sugar. Heat over medium, stirring constantly, until thickened enough that a line drawn across the sauce on the back of a spoon holds its shape, 10 to 12 minutes. Strain into 8- or 9-inch metal cake pan. Cover surface directly with plastic wrap and refrigerate until chilled, about 2 hours.
- Freeze until firm, but not solid, 3 to 4 hours. Scrape into food processor, adding all but % cup of the strawberry mixture. Puree until smooth. Transfer to airtight container. Swirl in reserved strawberry mixture. Freeze until solid, about 4 hours. OH







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ILLUSTRATION BY SHEILA BRITTON

You're living the Canadian dream of owning a beautiful home. You bought your house right after you got married 20 or 30 years ago and have been steadily paying down the mortgage, and now there's considerable equity built up.

This is the perfect scenario for taking a reverse mortgage, according to Carmen Alpaerts, an experienced mortgage broker in Ontario. "A reverse mortgage is using the equity in your house as collateral for a loan. It is tax-free money and you don't have to make monthly payments to pay it back," she explains. Alpaerts is a long-time mortgage broker who has won several national and provincial awards.

While this sounds too good to be true, there are catches and it's not for everyone – ergo the profile above of a couple for whom a reverse mortgage works. In fact, in her nearly 30 years as a mortgage broker, Alpaerts estimates that she's only done about 20 of them, in comparison to thousands of regular mortgages. But she expects this type of financing to become more popular because of the ageing demographic. According to Statistics Canada, the number of Canadians over the age of 65 will rise from 4.7 million in 2010 to 9.3 million in 2030.

What is a reverse mortgage? According to the Canadian Home Income Plan (CHIP, a chartered bank) website, "A reverse mortgage is secured by the equity in your home. Unlike a traditional mortgage in which you make regular payments to someone else, a reverse mortgage pays you."

There are conditions and limitations. The borrower and his/her spouse must be 55 or older, but you can get a larger loan if you're older. You can only get up to 50 per cent of the value of the equity in your home. The loan is tax-free and no payments are due until the property is sold. Interest is usually a little higher than that charged on traditional mortgages and is compounded on the principle from the time of borrowing.

Taking a reverse mortgage on their rural property was the answer for George and Maxine Scott. At 78 and 73 respectively, they were facing mounting credit card and other debt and had \$180,000 still owing on a first mortgage, but their house was appraised at \$390,000.

Alpaerts helped them navigate a rather complicated situation by securing a private second mortgage because the \$140,000 available through reverse mortgage wasn't sufficient to pay off the first and take

"People have misgivings (about reverse mortgages) because the interest multiplies on the principle, but it's a good way to get money and not have to make payments," explains George. "Property (value) is going up around here, so it's good for us," adds Maxine.



Alpaerts agrees that a reverse mortgage can be a good thing for the right people in the right circumstances but cautions her clients to consult with the appropriate professionals before going ahead. "Besides a mortgage broker, they should have an accountant, a financial advisor and a lawyer on their team," she says.

"It can be a good solution if you outlive the equity in your house, but if you outlive the money, it can be detrimental." **OH**

Is a reverse mortgage right for you? Find out at

- Allows owner(s) to stay in home
- No payments until house sells, borrower/spouse dies or moves out of house
- Loan is tax free
- No credit, income or health qualifications necessary
- Provides money for travel or to pay bills
- Makes money available for investment, increasing monthly cash flow
- Can use money to pay for child's college or help with their finances (early inheritance)
- Can make funds available for catastrophic illness

- Compounded interest causes equity to diminish quickly
- Interest is higher than on traditional mortgages
- Heirs won't receive benefit of equity in home
- There are legal and appraisal fees

According to CHIP: Men (44%) are much more likely than women (28%) to consider this option. Regionally, Quebecers (47%) are the most inclined to say they'll consider leveraging their home equity.



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finishing touch

make your summer sparkle: CREATING COCKTAILS with SPARKLING WINE

BY TONIA WILSON

Summer is a great time to bring out the bubbles. They're fun, festive and taste great. Quite often people perceive sparkling wine as too special to drink for informal occasions. Instead, it gets reserved for grand celebrations and extra special moments, and is relegated to the back of the cupboard or wine fridge waiting for the perfect moment to be unveiled.

I too am guilty of this habit, getting wines that are truly special and then letting them waste away waiting for just the right time to open them. It seems that sparkling wines suffer this fate even more so than still wines.

This reminds me of a cute story about my friend's adorable father. She would occasionally bring a bottle of wine to him as a gift. On later visits she would notice the unopened bottles and ask, "Why don't you drink them?" His reply would be, "No, no, those are too good to drink!"

These days there are a wealth of different styles and price points when it comes to sparkling wine. Many different countries offer wines that sparkle and for our purposes of making cocktails we are going to look at a few of these

Prosecco is a sparkling wine from the north of Italy. It's a light, refreshing wine with hints of pear and almonds. On the northwestern corner of Italy in Piemonte we find Moscato d'Asti and Asti, both are wonderfully aromatic sparklers that add lots of intoxicating floral notes to your cocktail.

Cava is another terrific sparkling wine that comes from the area surrounding Barcelona in Spain. This wine is made with an interesting handful of indigenous Spanish grapes and has an earthy aroma with flavours of apple and lemon. In France, you'll find many sparkling wines that are far less expensive than Champagne and have

great personalities in their own right. Look for the term Cremant on the label and you'll know there are bubbles inside – the most commonly available versions come from the regions of Alsace, Loire and Bourgogne.

Last, but certainly not least is Canada. In many regions within our country we have great conditions for producing sparklers. These wines call for climates that are not too warm, allowing the grapes to keep their refreshing acidity. On Canadian bottles you may find the terms Brut, Sparkling or perhaps Cuvée. The bottle will tell you for sure as it will have a cork that is covered with a cage and foil over top.

So, now for the cocktails (recipes at right). One thing to keep in mind is that if you are purchasing a bottle of sparkling wine for cocktails you don't want to buy something top of the line. Bottles priced between \$10 and \$20 will be what you want to use. Also, consider the sweetness level of the wine itself. If needed, ask the wine vendor if the wine is dry, semi-sweet or sweet, as this will affect the final taste of your drink. One last word of advice, feel free to get creative. If you love a certain type of juice or liqueur then try a splash of it, that's what summer is all about, splashes of fun! OH

online For more tips on sparkling wines, visit www.ourhomesmagazine.com/sparklingwine



THE "GIGI"

1 oz Cointreau or Grand Marnier

2 oz cranberry juice

2 oz sparkling wine

"SORRENTO"

oz. Limoncel

2 oz. freshly squeezed orange juice

2 oz. sparkling wir

"KIR ROYALE"

1½ oz Crème de Cassis (or a Kir Imperiale if you use raspberry liqueu

3½ oz. sparkling wine

"SUNSHINE"

1 oz vodka

2 oz. pink grapefruit juice

2 oz. sparkling wine

"NIAGARA BLISS"

1 oz. Niagara Icewine or

l oz, white grape juice

3 oz. sparkling wine

Tonia Wilson is a Sommelier and Cher





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