

Many people often wonder, 'what's the value of a broker?'

'I'm sure I can get insurance cheaper through one of those online insurance companies.' What many people don't realize is that brokers work for you. While we have a duty to be honest and disclose all relevant information to the insurance companies we place business with, our loyalty is to our clients. This means that we're going to fight for your best interests. The insurance industry is a complicated business; there are many rules and regulations to follow in order to protect the consumer.

In our brokerage, we represent 20+ insurance companies. Unlike agents, who are employees of the insurance company our goal is to find you the best coverage at the best price—we are not loyal to one insurance company. If your premium takes an unexplained increase, we have the ability to quote your coverage with multiple different companies to find you a better rate. While brokers have a code of ethics that require them to put their clients' personal interests above their own, using a broker will give you peace of mind that you come first.

Other things to consider are; the number of companies they represent, the amount of knowledge, education, and experience the broker has. Also important is how well you get along with and feel comfortable with the broker. Make sure you ask if the broker has any financial ties to an insurance company and if the broker's loyalty is tied to both a consumer and an insurance company, the value of having a broker declines.

Find someone who's willing to fight for you like we will.



BERNARD RIOUX CABINETMAKER INC.

2016 marks Bernard's 26th year in business along with his relocation to the Muskoka area full-time. Having lived and operated in the Blue Mountains since 1988, Bernard recently designed and completed construction of his new 2100 sq. ft. wood studio in the Port Sydney area where he will continue to offer his sought after line of fine cabinetry in an assortment of custom, unique finishes to new and existing clients.

His creations are authentically custom, with all products hand drawn and designed, manufactured and finished on site and in keeping with the client's input and needs. Specializing in solid wood and custom creations, Bernard has honed his skills in all areas of finishing as well, from milk paint, rubbing, distressing, oils and other applications.

From one-of-a-kind furniture to built-in cabinets, artisan kitchens and vanities, Bernard has a variety of products available in a unique assortment of wood species. Along with Bernard's incredible eye for design he welcomes new and challenging projects and looks forward to new creative relationships in Muskoka. Bernard's designs have been featured in *On the Bay*, *OUR HOMES*, *Architectural Digest*, *Arabella* and *Canadian House & Home*.

705.571.2972
44 Beaver Meadow Rd.
Port Sydney
By appointment
bernardriouxcabinetmaker.com
Featured on Houzz
(Please see ad on pg 75)



LOG FURNITURE AND MORE

If you're looking for superbly crafted Canadian rustic log country furniture and décor for your cottage, home or chalet then you've come to the right place!

Log Furniture and More offers fabulous rustic country furniture that not only looks beautiful, but is incredibly functional and, above all, built to last. We source only the finest Canadian timber and almost every piece is hand crafted at the factory in Southern Ontario where dovetail joints and solid, robust fixings come as standard. We offer a variety of products from log beds to dressers, from dining tables to futons and from Muskoka chairs to outdoor rockers; every piece of log furniture is crafted with all the love and attention that it deserves.

As well as our wonderful range of indoor and outdoor log furniture, you'll also find a vast array of accessories to add that all important finishing touch to your indoor or outdoor cottage space. Things such as Gazebos, Barrel Saunas, Tiki Bars, Hammocks, Antler Lamps, Pool Tables, Lighting, Bedding and much more besides.

There is something quintessentially charming about our solid, handmade rustic-wood furniture and décor made in Ontario for Canadians.

A proud Canadian Company.
logfurnitureandmore.ca
800.557.0985 x2
info@logfurnitureandmore.ca
(Please see ad on pg 24)



DAYMARK DESIGN INCORPORATED

Daymark Design Incorporated is a contemporary design and architecture studio, led by Adrian Worton, a collaborative technical leader and designer behind numerous award winning Canadian architecture projects.

"Our goal is to facilitate our client's needs, as we support them in navigating through the design and construction process of their project. From concept, all the way through to construction completion, we have the unique opportunity to make our client's dreams become reality," says **Adrian Worton** – President / Director of **Daymark Design Incorporated**.

Reaching Georgian Bay, the Muskokas, and the Greater Toronto Area, **Daymark** is uniquely situated to serve a variety of project typologies and clients. Specializing in works that range from simple to complex, including new construction, additions, and renovations for a variety of market sectors: custom homes, cottages, food services, low rise apartments, business, personal services and light industrial.

The launch of Adrian's private practice **Daymark Design Incorporated** in Midland, Ontario ushers in a new era of design excellence in a dynamic and evolving industry, bringing contemporary design, sustainability, and technical excellence to the local landscape.

Let us help you navigate your signature Daymark Design today.
705.528.9803
daymarkdesigninc.com
(Please see ad on pg 25)



PRO POOL TABLE SERVICES – 25 FRESH COLOURS!

For over 25 years Lori and Wayne Homer have been in the business of Service and Sales of pool tables.

"Our love of both pool and the Muskokas finally came together last year when we moved here permanently."

Pool is such a great game, in that age, skill or size has nothing to do with the fun for everyone. It's one of the few games that can cross generations.

We're servicing existing tables and installing new pool tables not just in basements, but in dining rooms, great rooms, garages and boathouses. Anywhere family and friends can get together and play a few games of pool rain or shine and any time of year.

Pro Pool Table Services will come to your home or cottage and re-cloth your pool table in one of 25 fresh colours, to match your indoor décor with greys or earth tones, match the outdoors with green, blue or golden or simply add a pop of colour to your games room with red.

And if you want to bring your table up from your home in the city, move a used table from another town or install a new pool table of your choice, we've got it all covered.

905.301.7618
915 Skyhills Road
Huntsville
propooltableservices.com
(Please see ad on pg 41)



THE CHRISTMAS VILLAGER

Step back in time on the main street of the historic village of Coldwater. Don't let the name fool you! While **The Christmas Villager** carries a wonderful selection of Christmas Décor items, it also carries unique and hard-to-find gifts and toys.

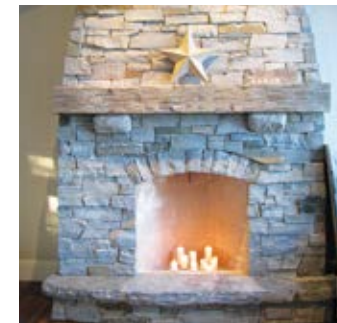
Hand crafted pyramids and smokers from Germany, hand carved nativities made by Olive Tree from Bethlehem, nesting dolls from Russia, and Canadian made wooden time capsule ornaments are only a few unique items we carry. You can also find Jim Shore, Snowbabies, Snowpinions, Possible Dreams, December Diamonds and other collector series. If we don't have it, we will try to bring it in for you!

Our hand made and hand painted pyramid and flatz candles from Lithuania along with the Frasier Fir Thymes candles are both customer favourites.

Perhaps these toys from days gone by will invoke fond memories. We carry Raggedy Ann and Andy, Gumby and Pokey, Spirograph, Etch-a-Sketch, Little Golden Books, rubber ducks, Fisher Price, Jacks, Marbles, Sock Monkey, Lamb Chop. We have family board games, craft kits, puzzles for all ages, brain teasers, Playmobil and so much more.

Visit us on Facebook and see all the wonderful items we have to offer.

10 Coldwater Road
Coldwater
705.686.3883
cvillager@eastlink.ca
(Please see ad on pg 31)



JMC STONEMWORKS

We are a group of masons, working in and around the Muskoka region. Our mission is to provide high-quality custom, natural stonework to the complete satisfaction of our customers, without compromise.

Our family has been in the masonry business for over 40 years. We continue to build lasting relationships with our clients and work hard to satisfy all their masonry dreams.

We guarantee beautiful results, from Rumford fireplaces, to pizza ovens and complete outdoor living spaces with unique firepits and patios.

We specialize in working with Muskoka granite. Our custom manufacturing shop allows us to create products made to our customers' specific needs. We use 3D modeling to work out the details of every project before we start. We take the time required to ensure our work will stand up to the test of time.

Our people are our primary asset. We communicate on site with our crew and other trades, ensuring the job is done right.

The journey of a craftsman is a gift and it lasts a lifetime. Once you have worked with stone for many years, its craft becomes a part of you – the fruits of the work always keep you coming back for more.

705.795.1905
jmcstoneworks.com
(Please see ad on pg 55)



PARRY SOUND
69A Bowes Street
p:705-746-2725 • tf:1-800-305-7045
f:705-746-6420

HUNTSVILLE
10 Main Street West
p:705-789-4222 • f:705-789-5121
info@parrysoundinsurance.com
www.parrysoundinsurance.com

Muskoka
insurance brokers Ltd.

GRAVENHURST
320 Muskoka Rd. N.
Box 400
p:705-687-6606 • f:705-687-4290

BRACEBRIDGE
186 Ecclestone Drive
p:705-645-9533 • f:705-645-9733

PORT CARLING
80 Joseph Street, Box 31
p:705-765-3153
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