



# The Cottage Rules

An Owner's Guide to the Rights  
& Responsibilities of Sharing  
Recreational Property

Nikki Koski

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## Simple Life

Shingles, thatch and gingerbread

Smooth rock, sea and stone

Sandy, cliff or pebble beach

Small, all, wide sprawl, home

Waves lap, loons call

Gaze at the sky, and wonder

Porches, paths and towering tree

Docks, rocks, hills and then thunder

Misty mornings, slowly wake

Coffee on the porch

Muskoka, Bermuda, adirondack, twig

A quilt in reader's corner

Heat wave, cold snap

Sauna, wood piled high

Kindling, logs, a match to paper

Smoke and flames ignite

Secret hideout, bunky, boathouse

A stroll if you are able

With pup in hand, down nature's path

Wildflowers for our table.

by Nikki Koski



## Acknowledgments

If you have good thoughts, they will shine out  
of your face like sunbeams, and you will always  
look lovely.

— Roald Dahl

My family has graciously allowed me to adapt the rules we use for managing our family cottage as the basis for this book. Thanks to my siblings — Nathalie, Paul, and Robert Malette. A special thanks to my children: Dave, Chris, Kate, and Alex. You are all wonderful — each in your own unique way! And to my father, Claude Malette, thank you for fostering in us our love of the cottage.

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Lastly, thanks to my husband, Russ, who started the ball rolling with his worries about the sky falling on the cottage. Thanks to him, the rules were written and are complied with. You are my inspiration. This book is for you.



## Creed

We are dedicated to preserving  
our cottaging lifestyle,  
through cooperation with each other  
and acceptance of our differences.

We live our cottage days  
with respect, encouragement,  
and generosity.

The sun shall rise on calm waters,  
the loons shall call their lonely song,  
and we shall stand together in spirit  
to savor the tranquility  
we have found.





## Introduction

My family has owned our cottage for more than 30 years. It is the one place that has been a constant for us. The grandchildren can't remember a time without it and we can't imagine our lives without it. We always said our father had found the secret to a good life: Surround yourself with loved ones and do the things that make you happy. Go to the cottage!

When I was growing up, many of my friends' families also had cottages, and my contemporaries are now sharing their parents' cottages. In today's market, vacation/recreational property prices are on the rise and the availability of recreational property is on the decline, making the cost of owning a second home out of reach for many people. How many times have you wished you could just get away but thought you couldn't afford it? It always seems that our desires exceed our pocketbooks by just enough to prevent our dreams from becoming a reality. This book will help you achieve your cottage dreams by providing simple steps for forming a partnership to share the costs of operating a cottage. Whether with family members or with

friends, if you follow the cornerstones of our system, they will guide you to your own *successful* partnership!

If your family already owns a cottage, you may have considered how it could be run in the future. Perhaps you have visions of your cottage staying in the family for generations! Having a structured plan for shared use is crucial.

Many people tried to discourage our family from sharing our cottage. We all heard horror stories of families bickering or worse, not speaking— all because of a cottage. A family cottage can hold many intense emotional ties. If only one member of a family inherits it, the other siblings are reduced to begging at the door. Our cottage agreement is a straightforward, helpful way to avoid such stress. It will work not only for people inheriting a cottage but also for those who either can't afford recreational property on their own or who choose to share a retreat with like-minded friends.

The breadth and width of variations for cottage ownerships are astounding. Although the cottages may vary, the people and their needs stay the same: we love to get away. We need somewhere to go where we will feel in touch with nature. Somewhere where everything doesn't have to be perfect; where "good enough" will do.

## Why Use These Rules?

The relationships of the people that share cottages are a mixture —some are family and some are acquaintances. (My husband shares a hunting camp with ten partners!)

This book and the accompanying paperwork set out a nonsense, easy-to-use guideline that deals with everything from succession to laundry. The rules work to prevent potential conflicts, so your relationship with your partners can be as close as two peas or as distant as strangers. ***Sharing the cottage is made simple with the power of The Cottage Rules!***

## Who Can Use These Rules?

- Parents planning to will their cottage to the children.

- Parents planning a partnership with the children (before passing away).
- Children easing their parents' minds about the future use of the cottage.
- Partners forming a sporting/hunting camp.
- Friends or acquaintances purchasing a cottage, chalet, beach house, condo, or other recreational property together.

I think it is important to note that although *The Cottage Rules* were initially written for a mostly summer use lake-front property, these rules are applicable to any type of vacation or recreational property.

The systems described in this book will give you the plan you need to help you operate your shared property. Whether you have a ski lodge in the mountains, a seasonal hunting camp, or a coastal or island fishing cottage in the Caribbean, California, or the Riviera— no matter where you are in the world, or what type of building you are sharing— *The Cottage Rules* will work for you!

Every building and its accessories will require:

- Money to run them.
- Repairs to maintain them.
- Chores to clean them.
- Safety measures to follow.

You will also need a plan that outlines what steps to take when a partner leaves the partnership.

With *The Cottage Rules* as your guide, you can create your own, personalized set of rules that you will use to develop a solid partnership and prevent future disagreements. *Every* eventuality can be considered and dealt with, *before* its occurrence, saving you from the bickering that can befall a group with stressful decisions to make.

These rules can easily accommodate a broad range of partnerships and building types. Your recreational property will be run successfully with our *simple plan* to guide you!



# 1

## How Our Cottage Rules Evolved

The night my father passed, he was visited by his physician. The doctor was describing the next few hours, how everyone should visit, how we should surround Pops with the things he loved — some good quality scotch, family pictures, and pictures of his two cottages. He looked up at the doctor, suddenly realizing what all this meant. Alarmed, he blurted, “You mean I won’t be back to camp?”

Dad’s cottages were where he found peace. He was a restless man; the cottage was a place where he could relax on a rocking chair (preferably rocking a grandchild to sleep), go fishing, or make bread, beans, or spaghetti sauce — his specialties.

Building was his passion. He skillfully constructed five dwellings for his family at a time when buying land and building on it was much more affordable than today. Having worked in the lumber business, my father had many opportunities to find bargains on the materials he needed to construct his cottages.

## Bush Camp

When I was a little girl, the cottage we owned was only accessible by bush plane or portage. The portage as I remember it was a mosquito-infested affair where you carried your belongings and supplies for the duration of your stay over land that separated two bodies of water, both of which you crossed in small boats.

Our Bigwood Lake cottage was a log cabin on a lake where there was only one neighbor, Back of the Moon Lodge. For me, that lake represents true wilderness. To this day, there are only three camps on the whole lake. And not too far away is a ghost town — Sellwood — an old logging town left as it was. Although that cabin actually wasn't that far from my home, it has a mystique that hasn't dissipated.

This cottage had already been in my family for close to 20 years when I was born, and although we shared it with other families, I never saw them. I knew they occupied the cottage during times when we were not there because we had a log book that everyone wrote in, recounting their cottage adventures; who visited, and highlights of their sojourn.

I have fond memories of my family's time at this cabin, and some members of the family still use it every year. My father passed his share of Bigwood on to one of my brothers, when his health began to fail and my mother's work brought him physically close to the camp. Although this brother is the true partner, this arrangement allows any of us to book time through him. The fishing is still wonderful and great additions have been made to the cottage: a beautiful deck overlooking the lake, a screened porch to hide from all those mosquitoes, and solar panels which power a sauna — no more washing in the lake! As always, aging buildings need TLC. Regular maintenance and upgrades are part of the groundwork for ease of use and happy memories in the making.

The next cottage my father built was on French River. It was a beautiful A-frame that we shared with another family. The terrain was spectacular: long expanses of smooth rock weathered

by the elements. I remember yummy rum and raisin ice cream at the trading post where a boulder that had been worn smooth by water lay resting at the bottom of a crevice. Very impressive!

## Manitoulin

When I was 11, my father built the cottage I now share with my siblings. It is on McGregor Bay on Lake Huron, on leased First Nations land. My father enlisted the help of his whole family to build this cottage. It took a few years to complete, and we have found that it is a work in progress. We add and repair continually; new roofing, staining the buildings and decks, the addition of a woodshed, new docks and decks, and interior improvements.

My favorite time at the cottage is early morning. I'm usually the first one up. I love going down to the dock when the water is like glass and the world is quiet and peaceful. Sitting there, surveying the scene before me, I feel the warmth of the sun on my face. Breathing in the smell of the cedars, hearing the rhythm of the waves, my senses come back to life and I feel I am connected in a way that makes me slow down and be my true self, my "kid-self" — happy and free and living in the moment.

I try to carry this sentiment with me through the rest of the year; when the winter is especially cold and blustery, or in times of stress, I recall these peaceful times. It helps me to experience the quiet and feel a certainty that all is well. My perspective on any situation is what matters. I can smoothe over rough edges with my mind's eye and create peaceful, positive outcomes by remaining calm and positive.

## Inheriting the Cottage

My father battled cancer for eight years, and during that time he asked me over and over again, "Should I leave the camp to the four of you?" and "Will you be okay?"

He was gravely concerned about the cottage staying in the family for everyone to enjoy, including his growing grandchildren. He was also concerned that there would be discord

among us — that we would have trouble managing the cottage cordially. My answer was always, “We’ll be fine!” (I am an optimist!)

I didn’t know how, but I trusted the four of us (I have two older brothers and a younger sister) would develop a set of rules. Having been in partnerships in the past, I knew we had enough combined experience to write a set of rules that would sustain us for many years. The partnership agreement and operating rules set out in this book evolved out of this commitment to my father that we would share the cottage equitably.

## Coming Together

My cottage is shared by four partners who are siblings. My oldest brother is a successful businessman whose forte is sales. He has strong ideas and the ability to express them. He lives six hours away from the cottage; his two children live one hour away.

My next oldest brother is a doctor. He is a very capable carpenter, and we appreciate his contributions to the cottage. His schedule can be tight, but his children live nearby.

My sister is an entrepreneur who runs a corporate video production company in a big city, four and a half hours away from the cottage. She and her two children always look forward to getting away from the city.

I am a realtor with four children. My husband is extremely capable and often lends his talents to the cottage.

Our parents were separated, and there have been several divorces among the partners. My father’s common-law wife and my mother still use the cottage, although neither one is a partner. All the grandchildren book the cottage during the summer months for their getaways.

You can see how complicated sharing our cottage can get ... but with our rules, it needn’t be. We are all individuals with strong personalities, but when it comes to the cottage, we understand that we must run it with a spirit of cooperation.

Our father passed away several years ago and The Cottage Rules we set out still work for us today. Everyone's situation will differ slightly. *You can easily adapt the rules so they will work for you!*