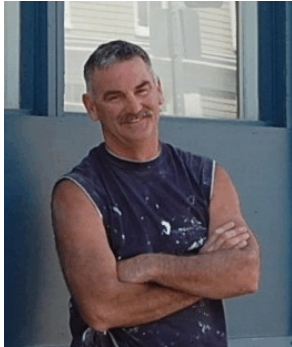


A man comfortable in his own skin!



Taking a break for a pic

As a boy growing up on the family farm in Newcastle, Ontario, Rick Lovekin was often told by his father, Dick Lovekin - a prominent lawyer and a man destined to become a famous local Judge, "You can be anything you want to be if it's a lawyer, doctor or dentist!" Well Rick showed him. This award winning local builder and restorationist has never looked beyond a hammer and carpenter's square since the age of thirteen. What caused this was a contractor who worked on the family farm one summer. Rick worked with him that summer , and for the next seven as well. But one trait that is essential in the law is the same one that all perfectionists need - a fanatical passion for details and the ability to see the end product. The Lovekins - father and son - had that capacity in spades and even though Rick never entered the law he has succeeded in being one of the best at what he does - building new and restoring and renovating old buildings.

After working with the contractor - Bill Irwin from Orono, in the summers, he left school and apprenticed with him. As Bill's style was to build one custom, high quality, home a year Rick learned bespoke carpentry from the start. Doing everything in the house from framing to the final trim he had the opportunity few apprentices had - the chance to put into practice every part of the theory learned at school. As Rick said in a recent interview, "The profession chose me, as well as working with Bill I moved into the Lumber Yard business where I learned the retail end of the craft." He went into business for himself in 1980 in Newcastle where he built custom homes and anything else he felt that he could do. When he picked up a job in Toronto in a printing factory he was fascinated by the rebuilding side of the business. This one job at the printing factory led to another in the same facility and another, eventually he was renovating most of the building to accommodate the printing machines of the day. Still working out of his home area of Newcastle he had been fascinated by the area around Shelter Valley Road. "A fascinating name and a winding road that has a charm of its own. I had to buy on that road!" He came out one weekend and bought a lot. Around the same time he was helping a friend, who had sold up in Newcastle, put siding on his house, in Grafton and somebody stopped and asked him to do a job. Picking up jobs by word of mouth he found it just as easy to work in Grafton as Newcastle.

As he was, by this time, working in rebuilding structures and renovating at Trinity College School; his first job there was to build a Carpenters' Shop, he was able to move to Grafton after selling a house in Newcastle. Newcastle's loss was Northumberland's gain.

Shortly after settling in Rick decided to renovate the vacated Cobourg Library building, on Chapel St. This building, a designated heritage building had been used for many things, Sunday School, Education Centre and the last use was the third or fourth Cobourg library. When the Cobourg library moved to the Duke of York Centre on King St the building was looking for a new use.



Former Library Building on Chapel St, Cobourg

This was the chance that Rick wanted. "I could see the finished job before I started it." The results reflect the attention to detail and the dedication to the original that customers were looking for. Gutting the inside, the only original components that were kept were the exterior components - windows and doors, and in the interior the impressive sweeping staircases that led to the original second floor. The front units (the doors in the picture) lead to each one of them which are mirror images and the centre piece of each unit is the staircase to the upstairs rooms. This job garnered market acceptance, a sellout of the units and a Heritage Award from the Town. A couple of other conversions made people stand up and notice him. He converted a Donut shop on Division St, which in itself was a conversion from a gas station, into the Pharmacy 101 building.



Pharmacy 101 building on Division St, Cobourg

It was time to branch out. His first foray into a medium sized commercial venture. Take a downtown lot, demolish a burned house and erect six high quality townhouses. "Albert St Cottages" was a success. Surprising industry watchers by building and then pricing the units at a premium



The cottages on Albert St in Cobourg

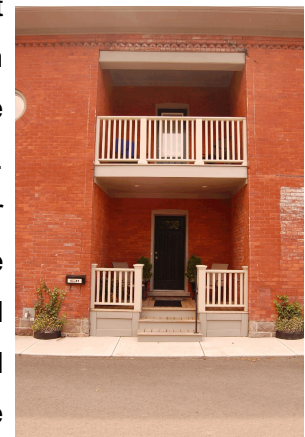
(up to 40% of normal market price). The exteriors may look like other buildings in Town but the interiors definitely do not. Large kitchens, good use of space and high quality materials and appliances set these units apart from the rest of the market. Of course this was intentional and fitted Rick's philosophy. "I wanted to build custom homes in a downtown location. There were hefty costs but I didn't want to market to the bottom end. People want good products and they are prepared to pay for it and I can't sell a cheap product and be proud of it!" He says explaining himself.



James St after renovation

With steady work at the Trinity College School, moving from one project to another there, he still found time to get involved in another rebuild in Cobourg. This time was different. The business had evolved into more than Rick, he had both his sons and his wife working together. When an opportunity came to pick up the pieces on a burnt house on James St. in Cobourg he readily admits that if the family had not wanted to do

the house they would not have. The house on James St was a large house that had been converted to apartments and severely chopped up. Looking at the wreckage Rick knew what he wanted and was accustomed to finding renovation surprises. "I almost expect to fix as we start a project, the surprise is when you open something up and find nothing is wrong!" James St was no exception - the surprise here was discovering the original entrance way into the house. This recessed space had been covered in and used as extra bedrooms for the earlier conversions. The problem was that whoever had done the original conversion had only created the exterior walls with drywall and then sided the exterior. No wonder all who used those rooms complained about the cold! However ripping them out exposed the majesty of the entrance and adds to the facade of the residence. This rebuild was not just



James St house entrance

a house and its two new apartments, there was an addition at the back and a coach house in the yard - six units in all. Trimmed out with the best materials this complex became part of Rick's investment portfolio and commanded high rents - a good investment. Rick and the family business had entered a new phase, not just master builder and custom renovator: investment landlord.



The KS Cooper building on Division St. Cobourg

Fast forward to the latest project - the KS Cooper building on Division St in Cobourg. This building, built in 1952 was a combination of commercial and residential. The workshop and offices for a successful heating and plumbing business was in the basement and ground floor and two apartments upstairs.

John Cooper, the son of the KS Cooper was closing his business and the building came on the market. It fitted all of Rick's normal criteria for getting involved. A downtown location, a tired building and the potential for reuse. As Rick has said before, "I'm a downtown guy, and I only live two blocks away." After consulting with the family they were in. The basement has already found a tenant, a dance studio, and son Dave is living in one of the apartments. This is only part of the work that Rick is doing these days and as he says, "We are almost too busy these days."

This building will be part of the investment portfolio that will be helping him to enjoy his other passion sailing. The owner of a Contessa 32 sail boat, that he moors in Prince Edward County he has taken the last couple of winters off to sail in the Bahamas. "We (Sue and Rick) set the jobs up before we left last year and the boys handled it well. A very nice arrangement." Looking forward to the future Rick wonders just what is ahead, "But being self-employed you know you can never really quit." The customers in line for one of his jobs will certainly agree we just cannot let this master craftsman away, there are too few like him, as all satisfied friends and customers will tell you.