Photoshop Tutorial - 'Lake and Tree Reflection'

We start with three photo's :

sky.jpg
tree.jpg
displace water

Start
Open the photo 'sky.jpg'. Sky
Make a copy of this layer by pressing 'Ctrl+j'.
Select the 'Crop' Tool from the left side toolbar and crop away the house roofs.
Click the 'Create new fill or adjustment layer' at the bottom of the 'Layers Window' and select 'Hue/Saturation' - Hue -7, Saturation +14, Lightness -12.
Layers>Flatten Image.

Tree
Open the photo 'tree.jpg' and import it into the main document. Tree
Resize and reposition it to the right side.
Change it's 'Blending Mode' to 'Multiply'.
Select the 'Eraser' tool from the left side toolbar and erase the sky surrounding the tree.
Click the 'Create new fill or adjustment layer' at the bottom of the 'Layers Window' and select 'Levels' - Attach this layer to the tree layer by 'Alt+clicking' between the layers - move the 'mid-tone' pointer to the left until the dark sky surrounding the tree blends in with the 'original sky'.

Sun
Create a new layer by clicking the 'Create new layer' icon at the bottom of the layers window.
Move this layer to the top of the 'Layers Stack'.
Select the 'Bucket Fill' tool from the left toolbar and fill the layer with black.
Filter>Render>Lens Flare.
Select the '50-300mm Zoom' and move the 'flare' to the bottom left third - change 'Blending Mode' to 'Screen' - reposition the 'sun' to the bottom left.
With a soft black brush fill in the transparent bits created by the layer reposition also paint away any distracting flares.
Layers>Flatten Image.
Make a copy of this layer by pressing 'Ctrl+j'.

Reflection
Select the 'Crop' tool from the left side toolbar and pull down the bottom 'handle' until you have created enough spare canvas to accommodate a reflection.
Select the top layer and pull the top 'handle' all the way down to the bottom of the canvas.
Click the 'Lock Transparent Pixels' icon at the top left of the layers window.
Filter>Blur>Gaussian Blur - about 5 pixels should do it.
Filters>Distort>Displace Horizontal = 100 Vertical = 200 and make sure 'Stretch to Fit' and 'Repeat Edge Pixels' are ticked.
When asked for the distortion file navigate to the file 'displace water' and select it. Displace water

Mist
Create a new layer by clicking the 'Create new layer' icon at the bottom of the layers window.
Move this layer to the top of the 'Layers Stack'.
Filters>Render>Clouds - reduce 'opacity' to about 20%.
Erase away the parts of the mist you don't want.