Bring the outdoors in with nature inspired elements

(NC) Minimalistic features evoke nature and add a dash of comfort, warmth and texture into your home, while creating a calming ambience for guests to enjoy. Create a relaxing and zen home oasis by bringing touches of the outdoors in.

Sharon Grech, colour and design expert for Benjamin Moore, shares some of her favourite tips for adding natureinspired décor to your living space.

Natural materials

Focus on the raw beauty of organic materials by playing with different combinations of texture and wood finishes. Start by incorporating artisan-crafted furniture and accents made with natural materials to instantly add an earthy

feel. Rattan and wicker chairs or stools and sisal rugs incorporate a tactile element and pair nicely with earthy décor accents, such as clay, terracotta and global-inspired fabrics.

Enhance with light

Bring the outdoor warmth inside by choosing colours with pale and midtone hues of green, yellow and blue. "These colours work best to complement a botanical-inspired story inside your home," says Grech. Opt for colourful neutrals such as Fernwood Green 2145-40, Crystalline AF-485 or Soleil AF-330. Finish also has an impact on both the light in your space and the colour itself, so she recommends using an eggshell or matte finish for your

Botanical trend

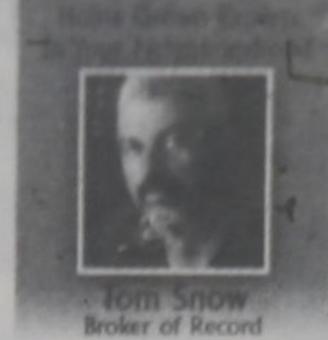
We often forget about the beauty of plants. A simple way to transport nature inside is to add live plants or fresh flowers. Not only will this improve your mood and air quality, but your space will also feel more serene. Try combining printed cushions with wall art and prints in your favourite floral patterns,

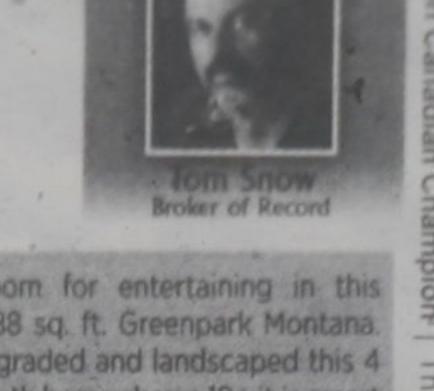
Find more information and colour inspiration at www.benjaminmoore.ca.

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John Cavan, AMP Mortgage PRESIDENT'S CLUB SILVER Ask your Brokerage #12728 Junion GOU mortgage planner planner

Follow John on Facebook Q: Should I rent or should I buy?

A: It's a question that most Canadians will ask themselves at one point or another in their lifetime. Those who choose to rent often wonder if they're wasting money. Those who buy may wonder whether or not their investment will be worth it in the long run.

Though it's clear home ownership · offers many benefits, the decision to buy or rent is a personal choice that should be based on several factors.

What's Better? Buying vs. Renting

4 Factors to Consider

1. Market Conditions

What is the price of real estate in your local market? It's important to understand the market conditions and how they may affect prices before you decide to buy or rent.

2. Job Stability

Do you have a stable job and roots within your community? If your plan is to continue living in your community for the foreseeable future, home ownership may be the best option for you.

3. Time of life

What stage of life are you in? If you have a family, home ownership can provide a stable living situation without some of the uncertainties that are associated with renting.

4. Down payment

Do you have enough money saved up for an adequate down payment?

3 Benefits of Home Ownership

I. Financial investment

Your monthly mortgage payment creates equity for you, not your landlord.

2. Quality of life

Owning a home can provide a sense of stability and control that you don't often get from renting. There is a great feeling about coming home to a place that you own.

3. Do what you want

When you own your own home, there's no need to get approval before you paint a wall or hang a piece of art. You can choose what minor and major renovations you make to the place you live in.