

# Springtime in Toronto: spotlight on the 2013 National Home Show

**Trends.** This year saw focus on many home-grown, artisanal, specialty craftwork



**CONDO TRENDS**  
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A sure sign that spring has arrived in Toronto, the 2013 National Home Show and Canada Blooms came to town this past week.

Everything from hot tubs to furnaces was on display, plus a draw to win your dream home. There were live demonstrations on the Unilock Main Stage by celebrity interior designers and do-it-yourselfers.

There was also a double billing that managed to combine both the home show and the flower and garden festival under the cavernous roof of the Direct Energy Centre at Toronto's exhibition grounds.

A lot of smaller, local companies were on display, including Granitec, local specialists in all manner of marble counter-



Insideout Patio Furniture is a good fit for condo balconies. DUNCAN MCALLISTER/FOR METRO

tops, engineered stone and quartz countertops in a multitude of colours. Insideout Patio Furniture featured their annual show sale of year-round patio furnishings and outdoor accessories, very suitable for condo balconies.

One of the most interesting exhibits was a mini design competition staged by the Urban Barn furniture store. Their stage was divided into four sections, with a different

designer to decorate the four rooms.

Each of the models exhibited clever, small-space designs. It was basically a contest where participants voted with their business cards, and one lucky contestant would win the suite they chose.

Designer Evelyn Eshun's living room suite won the show. Born in Wroclaw, Poland, the Ryerson alumna has had a lifelong passion for design.

from the side of a real estate investor rather than an owner. There is substantial interest in self-directed RRSPs and alternate investment strategies because the annual rate of return on conventional retirement investments has decreased over the past few years with lower interest rates and erratic stock/mutual fund earnings.

"It was a 10 foot by 20 foot space to do a living room suite. What was even worse was the small budget," she laughs. The caveat is, they had to do it with just \$4,000 from Urban Barn inventory. "Someone could take lessons from that for the condo living situation."

Of particular interest this year was the prevalence of home-grown, artisanal, specialty craftwork. Established locals, like Muti Kitchen and

You can earn six, eight, even 10 per cent per year on privately held mortgages.

When you are investing in private mortgages, you have to be aware that you are engaging in much more risky investments than if you parked your money in a mutual fund with a bank or you paid down your own mortgage (on an after tax basis).



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Baths in Woodbridge, had a wide range of innovative and stylish cabinetry on display. Their cream-coloured, high-end kitchen look works well as an upgrade to a base-building condo scenario.

At the Sony booth, they were showing off their latest condo sound systems and low-profile, flat screen televisions that look like picture frames.

Sears Canada sponsored a fairly large display, offering

their Whole Home selections of interior condo accessories, including Hunter Douglas and Levelor window coverings.

Family-owned Quan TV Appliances boasts stores across southern Ontario and exhibited a wide array of gleaming new appliance systems from Maytag, Whirlpool and Samsung. They also carry such high-end lines as Blomberg and Sub-Zero, excellent choices for condo upgrades.

## Mortgage restrictions

**I have a self-directed RRSP which I can invest on my own in private mortgages at a much better rate of return than I am actually earning with my bank invested funds. I understand there are certain limita-**

**tions and restrictions with respect to lending these funds to prospective mortgage holders. What should I be looking out for?**



**LEGAL MATTERS**  
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A very interesting question

to see what your investment options are with your RRSPs.

It can be a lucrative option for your retirement funds but should be weighed against the risk and your tolerance for risk.

Follow Jeff Cowan on Twitter @Cowan\_Law or on the website at cowanlaw.ca



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