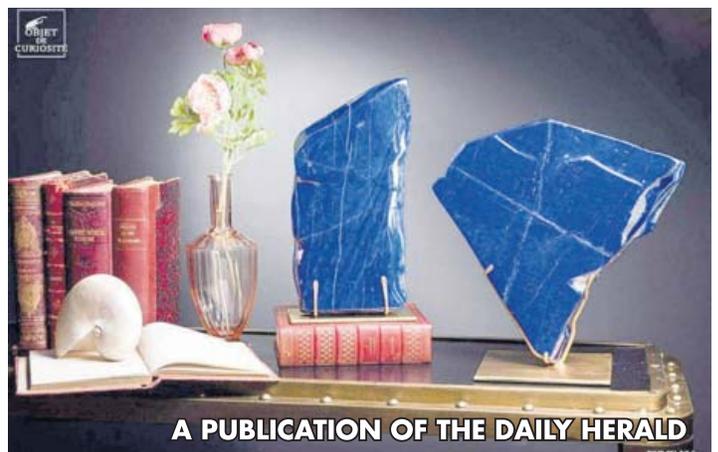


# HOME, DESIGN &

# CONSTRUCTION



MARCH 29, 2023

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# Worthwhile

*Home is where the heart is, they say, but the feel of a house or office to a large extent depends on its functionality and appearance. The building where it is located no doubt remains important, but what usually makes a huge difference is the personal touch and attention to details, both in- and outside.*

In this Home & Design Special, readers will find information on available options, with the local experts exposing their products and services. Sprucing up the residence or business certainly seems a worthwhile way to spend one's money – and this supplement is intended to help do just that.

*The Publisher*



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# Eclectic and unique pieces @ Art & Object Gallery

Looking for a unique gallery experience that showcases original art, luxury decoration, and exclusive home accessories? Look no further than Art & Object Gallery in Hope Estate. Their collection offers many unusual pieces to make your interior truly unique, including eclectic items that are both decorative and useful.

Featuring different price ranges, from a glass and silver football table for US \$1,500, to smaller accessories starting at just \$20; the gallery's collection includes colourful paintings; natural items such as swordfish spear, shells, and mammoth tooth; lamps made with shells; photographic art; brass sculptures; and a selection of roulette, poker, dominoes, and multi-games sets. You'll find vintage, au-

thentic items from all over the world, including France, Africa, Indonesia, Holland, India and Italy.

Art & Object Gallery aims to mix prices so that everyone can have art in their home. For example, a reproduction lithography signed by the artist is a cheaper way of having original art on your walls. The gallery has something for everyone – and owner Raphael Cavina is clearly passionate and knowledgeable about his collection.

Having had his own restaurant for years, Raphael Cavina wanted a business that was even closer to his heart. He has a love for what the French call "objets de curiosité" (objects of curiosity) and this is evident in the unique and eclectic items available at Art & Ob-

ject Gallery. Cavina's favourite piece in the collection is a five-pound meteorite that was said to have fallen from the sky in Argentina in 1576 A.D.

Come visit the gallery and find the perfect piece to make your home truly one-of-a-kind. Art & Object Gallery is located next to Cosy in Hope Estate and is open Tuesday to Friday from 10:00am to 1:00pm and 3:00pm to 6:00pm; and from 10:00am to 6:00pm on Sunday.



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# Colours of the year

Major colour brands release the Colour of the Year for their brand to predict which colours will be most popular in the upcoming year. For 2023, Sherwin Williams chose a warm nude for a subtle-yet-soulful vibe; Pantone selected a powerful magenta red for a strong statement in your home; and Benjamin Moore crowned a vivacious shade of coral tinged with pink.

## Pantone: Viva Magenta

This powerful shade descends from the red family and expresses bravery and fearlessness. It's a perfect choice to create an unforgettable stand-out moment in your home or office.



Viva Magenta creates a statement in a bedroom. Photo by Color Name.



Raspberry Blush walls bring liveliness to a living room. Photo by Benjamin Moore.

According to the famous colour company, "Viva Magenta is brave and fearless, and a pulsating colour whose exuberance promotes a joyous and optimistic celebration, writing a new narrative. This year's Colour of the Year is powerful and empowering."

Pantone continues: "It is a new animated red that revels in pure joy, encouraging experimentation and self-expression without restraint, an electrifying, and a boundary-less shade that is manifesting as a stand-out statement. PANTONE 18-1750 Viva Magenta welcomes anyone and everyone with the same verve for life and rebellious spirit. It is a colour that is audacious, full of wit and inclusive of all"

The highly anticipated colour

is bold, and we love to see it. Viva Magenta falls in line with trend predictions – a red colour trend has already been seen taking over the fashion runways – and will look fabulously fashionable wherever you choose to incorporate it.

## Benjamin Moore: Raspberry Blush

This confident coral shade

brings electric optimism to any space. From bringing a blushed update to a chic dining room, to creating a lively living room, to adding a pop of colour to your bathroom or bedroom, Raspberry Blush is the way-to-go.

According to the paint brand, "Never a backdrop, Raspberry Blush is the definition

continued on pg. 14

## Hassle-free property management services by Optimum

*From attracting guests to maintaining your property, managing a rental property can be overwhelming. That's why we believe that the solution, that Optimum's specialised property management services for short-term vacation rentals provide, will interest you.*

finances and performance, instilling confidence in both your investment and our partnership.

Our journey began a year ago, providing maintenance management services to a local resort, and we're proud to have earned their satisfaction. As we continued to deliver exceptional service, we saw an opportunity to expand and offer vacation rental management service to property owners.

We serve diverse clientele, from villa and condo owners to apartment landlords, by providing customised management and hosting services. Operating in Dutch and English, we strive for smooth, hassle-free experiences and actively seek solutions for effective communication in various languages, ensuring everyone is included and understood.

Experience the Optimum effect and start your journey by simply contacting us. We'll collaborate to develop a tailored plan that meets your needs and budget, ensuring a profitable and hassle-free vacation rental management.

Our clients are our top priority, and we tailor our services to their unique needs while treating guests like family. By leveraging the latest technology, we streamline the rental process for efficient property management and seamless guest bookings. With our competitive rates, you can trust that you're receiving the best value for your investment, all while maximising returns and enjoying the perks of owning a vacation property.

Combining innovation, creativity, and strategic marketing, we harness technology to optimise marketing efforts and deliver outstanding results.

We maintain properties through regular inspections, cleaning, and maintenance management, ensuring their pristine condition. Recognising the significance of financial transparency, we deliver comprehensive monthly reports on your property's

For more information, call +1 721 580-2701, email [info@optimum.sx](mailto:info@optimum.sx), or visit our website at [www.homeowner.optimum.sx](http://www.homeowner.optimum.sx).

## VACATION RENTAL HOSTING

Property owners, leave the stress of managing your short-term vacation rentals to Optimum Property Management! We offer hassle-free hosting services, so you can sit back and enjoy the rewards. Check out some of our services below.

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# Experience the Power of PRO Service @ Kooyman

*If you work in construction, you know how important it is to finish on time and within budget, so your shopping should be as efficient as possible – which is why Kooyman launched their new PRO Service. This specialised service offers tons of handy in-store services, such as fast check-out, priority order picking and a PRO Desk; great deals; credit options; and rebates.*

Kooyman launched their new PRO Service last Friday, March 24, with special shopping from 6:00 to 8:00pm. The island's construction industry professionals comprising plumbers, masons, carpenters, landscapers, handymen and contractors flocked to Kooyman to sign up as PRO clients and enjoy great deals on drive-thru materials and power tools, a paint demonstration, raffles,

"Our PRO Service is designed to keep your business PROgressing with priority ordering and delivery service," said Kooyman Commercial Officer Evencia Cary-Seabrookes. "We at Kooyman would like to empower our loyal customers and provide them with a service that will not only help their businesses grow, but become more profitable overtime. Our NEW PRO-Service offers priority order processing and delivery service as well as a PRO Cashier express line so that our PROs can get back to the job in little to no time, thus saving time and money. With this added service, we hope to expand our reach and support in the local construction industry."

Cary-Seabrookes encourages all construction professionals to seize "the opportunity to sign up for our PRO Service and get the



**Kooyman's New PRO Officer Lennox Hilton at Friday's PRO Service Event.**



and delicious refreshments, including a beer bar and a meat carving station.

Power to earn big rewards that will make your business more PROfitable!"

Kooyman encourages construction industry professionals, tradesmen and entrepreneurs to sign up for this specialised PRO Service which is dedicated to facilitate their day-to-day business whether large or small.

General contractors and registered professionals can sign up for FREE! For more information, visit the website kooymanbv.com to sign up, or simply stop by and experience the Power of PRO.



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# PLAN FOR CONNECTIVITY

The advantage of a wired network is reliable connectivity in every room

1

## MAKE SURE YOUR ELECTRICAL PLAN INCLUDES

- A 1" pipe from the meter wall to the building
- A 3/4" pipe from the exterior to a central room most optimal for WIFI distribution
- Ensure your pipes have a sweep elbow rather than a 90° angle elbow

2

## PLAN YOUR NETWORK WIRING

- Plan locations for wired connections throughout the building (router, switches, ethernet cables)
- Plan for individual 3/4" pipes from your central room to each room of preference

3

## BUNDLE AND SAVE

- Bundle your Telephone, Internet and TV into one package with Triple Play



Questions?

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# Trust Fast Services SXM for all your emergency and installation needs



Looking for reliable and fast service for your door, window, gate, locks or rolling shutter needs? Look no further than Fast Services SXM! With a showroom in Cole Bay featuring doors of various styles, and custom-made local manufacturing and installation options for rolling shutters, doors, windows, gates (including motorization) and railings, Fast Services SXM has everything you need to keep your home safe and secure home.

St. Maarten / St. Martin. But what truly sets the company apart is their emergency service, which is available 24/7 throughout the island.

Fast Services SXM is called fast for a reason – technicians can reach any location on either side of the island within 30 minutes for emergency door opening and lock replacement, rolling shutter emergency repair, broken glass replacement, gate opening and motorization repair, and safe opening and repair.

right. Contact them today by phone, WhatsApp, or social media to see just how fast and reliable their services can be.

The team is available 24/7 by phone/WhatsApp +1 (721) 523 7855 and + (59) 06 90 11 26 26. Or via social media @ FAST SERVICES SXM B.V.

Their newly-opened showroom in Cole Bay has an inventory of more than 200 doors, including main entrance doors, ready to be selected and installed anywhere on

And with a young and dynamic team, fast production time, and a three-year warranty on all services, Fast Services SXM can be trusted to get the job done



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**FALCON DRIVE 5  
HARBOUR VIEW**

# Palmex, the ultimate thatch roofing solution!

~ Also available in the neighbouring islands ~

*Sprucing up your private residence or rental villa, giving a special tropical touch to a resort, or beautifying a beach bar? Palmex has the perfect thatched roofing solution for you – it's eco-friendly, maintenance-free, weather-proof, aesthetically identical to traditional thatch roofing, and has a life-span of 50 years. Palmex SXM already serves satisfied customers in Anguilla, Saba, and St.*

*Barths, and is available to work with any island north of Guadeloupe.*

**P**almex is the world's leading producer and distributor of synthetic palm leaves used to build and renovate traditional thatch roofing. To meet the needs of homeowners and exceed commercial investors' expectations, the Palmex team designed and developed an artificial thatch roofing product that is both

durable and environmentally friendly with a classic aesthetic.

For the past 20 years, Palmex has been the most unique and essential roofing system for people in search of quality products that outperform every time, ensuring efficient and reliable long-term protection. Palmex is sure to add value to your property!

Palmex thatch roofing is weatherproof, eco-friendly, maintenance free, and UV resistant. The industrial-strength materials are long-

lasting and easy to install. The roofing system has been tested in certified laboratories to withstand high winds up to 260 km/h, with successful results. It is also guaranteed to be 100% waterproof.

With a 20-year warranty and a 50-year lifespan, you'll never have to worry about repairing or replacing your roof again! Palmex roofing solutions provide you with functional and versatile materials that adapt to fit any architectural style or roofing type, whether it is for a beach pavilion, umbrellas,

outdoor cooking areas, bars, restaurants or gazebos and swimming pool cabanas.

The environmental aspect of Palmex product is essentially due to its exceptionally long lifespan that has a direct effect on reducing massive over-harvesting of natural resources. It does not require any toxic treatments against insect, mildew or fire. Palmex is proud of its zero-waste production as all removed pieces are fully recycled. Highly resistant, Palmex won't contaminate the ocean with torn off parts due to high winds.

Compressed packaging reduces transport volume and therefore gas emissions. All this and much more has been analysed by experts, and Palmex received an eco-friendly certification.

*Locally, Palmex roof covering is sold and installed by Palmex SXM, located in Orient Bay and operated by Laurent Muguet. For more information, contact Palmex SXM, 212 rue de Winch, Parc de la Baie Orientale, 97150 Saint Martin. Phone: 0690 71 66 90. Email: palmexsxm@gmail.com.*



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# O Comptoir Deco, the new decorating hotspot



*If your style is bohemian chic, then go check out O Comptoir Deco without further delay. This beautiful 230m2 interior design store has a large selection of furniture and decoration, perfect for creating a bohemian vibe in any space.*

Once you enter the spacious store, you will discover furniture, small interior decorations, such as wall lights, paintings, mirrors, pottery from Anduze

– all in all, a beautiful mix of products found all over the world. As O Comptoir Deco receives new items regularly, the selection is ever-changing, so there is always something new to find for your home, or that of your loved ones.

Need some help transforming your space into your own dream home? O Comptoir Deco offers interior design and decoration services on request – from simple decorating advice to the realization of 3D modelling through project

management from A to Z.

O Comptoir Deco is located in Hope Estate (across from Tout à Louer) and is open from 2:00pm to 6:00pm on Monday, and from 10:00am to 12:30pm and 1:30pm to 6:00pm Tuesday through Saturday. For more information, contact +590 590 513 752 or [contact@ocomptoirdecosxm.com](mailto:contact@ocomptoirdecosxm.com); or check out their social media pages on Instagram: [@ocomptoirdeco\\_sxm](https://www.instagram.com/ocomptoirdeco_sxm) and Facebook: [ocomptoirdecosxm](https://www.facebook.com/ocomptoirdecosxm).



Opening hours: Mondays: 2:00 p.m. to 6:00 p.m.  
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# Caring for desert roses

*Desert roses are not only beautiful and unique, but the local environment is perfect for them to thrive in. Minimal care is needed for these colourful ornamental plants to beautify your porch or garden space. Its swollen trunk, called the caudex, makes this succulent shrub more tree-like in appearance. Some gardeners grow the caudex in different ways, using it as a bonsai plant, making it look even more decorative, that is, in addition to the varied shapes, textures and colours of its flowers.*

The *Adenium obesum* is the most common and considered the “true” desert rose, but there are many varieties. The plant is found naturally in parts of Africa and the Arabian Peninsula, is prized around the world, and goes by many names including “Impala Lily”, “Sabi Star”, and “Desert Azalea”. Potted plants can grow anywhere from between 30cm to 3metres in height, and can reach up to 5metres in nature. It is a relative of the Frangipani Tree.

The number one mistake



made with caring for desert roses is over-watering the plant. These drought-tolerant plants, like most succulents, prefer a well-draining soil and are not to be watered too often. Make sure the soil mixture used does not hold too much water, and that pots have drainage holes. Over-watering leads to root-rot, which will eventually kill the plant. The desert rose is generally resistant to pests and disease, but over-watering also makes it more susceptible to these risks.

How often you should water depends on the time of year, so always check the soil first to make sure it is not saturated – it should be allowed to dry out completely before

being watered again. While the plant is dormant, watering is only needed about once a month. If you’re wondering about over- or under-watering, look at the trunk – a thick, swollen trunk, without any soft/ fleshy parts is a



sign that it is well hydrated.

Signs of root-rot include fleshy/tender areas showing up on the plant, leaf-loss, and yellowing leaves. When caught early, the plant can be saved by removing the affected parts (leaves, roots, parts of the trunk or branches), and replanting if necessary in appropriate, well-draining soil. Make sure to un-pot in order to check the roots properly for blackened or mushy roots.

Removal of the affected parts should be done immediately, before the rot spreads. After several weeks of healing, growth will resume. Clean the blade used for cutting, in between cutting different

parts of the plant, as well as between different plants, to avoid potentially spreading any fungus.

Cleaning the blades with rubbing alcohol or a bleach solution should also be done while pruning any lanky stems. Keep in mind that the milky sap is poisonous to humans and pets, and can cause irritation to the skin. Wear gloves with pruning/cutting, and wash the skin if you touch the sap.

Desert roses do well in hot, sunny weather, so do not keep them in the shade (including planting them in the full shade of taller plants outdoors). A little bit of protection from the high-noon sun, however, can help to protect the leaves from scorching. They tolerate being exposed to sea spray.

The ideal soil, besides draining well, should have a neutral to acidic pH (around 6 on the scale is best). Fertilizer is not absolutely necessary, but for an added dose of nutrients, you can use diluted liquid fertilizer once a month during the active growth period.

To accommodate/stimulate



new growth, repot your desert rose every two years, increasing the pot size by one or two inches each time. The plant grows slowly, around one foot per year. When the roots fill the container, they become root-bound, so not re-potting them will slow down their growth. As with any plant, make sure the soil is dry when repotting, remove any dead roots, and spread out the roots while repotting into new soil. Wait for around seven to 10 days before watering. Keep in mind that after repotting, energy is put into the roots, rather than flowers.

Under the right conditions, these tropical, resistant beauties can actually live for centuries.

## VACATION RENTAL HOSTING

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Optimum provides property management services specializing in short-term vacation rentals. Marketing, booking management, cleaning, dynamic pricing, guest communication & more!

# ORCO BANK: OBTAINING A MORTGAGE IS A PLEASANT EXPERIENCE

*You no longer have to lose sleep or worry about being taken advantage of when mortgage hunting. Thanks to the Orco Bank family, your mortgage seeking experience is now a pleasant one, as the team works to ensure that you get nothing but the best, when taking this big step.*

Some first-time mortgage clients opened their doors and hearts to share their experiences.

**Melisa Morton-Spencer:** *"Every time I unlock my door, I feel a sense of independence."*

When she was 31, and her husband 34, Melisa Morton-Spencer, who is a Financial Controller at the Ministry of Justice, took the leap towards homeownership. The now 36-year-old and her husband couldn't be prouder of the decision they took to own part of their beloved St. Maarten land.

Prior to purchasing their home, the couple spent six months to a year actively looking for a place. They eventually fell in love with a standalone, modern-styled,

two-bedroom, two-and-a-half bathroom, two-storied condo in Lower Princess Quarter.

"I loved the modern twist to the home and I loved the quiet neighbourhood. It was also in close proximity to our everyday routine and it was close to family," said Morton-Spencer. "It seemed to be a perfect, safe and quiet area to build a life. It's like a taste of the suburbs dream with a modern twist and an affordable price range."

The best part of their mortgage hunting experience was dealing with Orco Bank.

"Well, initially we started by looking into our price range. We visited the most commonly used banks and the banks where we were already a client. At the time, the banks were not offering young professionals an opportunity to become homeowners. We felt like the service was not taken seriously. We did get good offers on expensive vehicles, though," Morton-Spencer said in jest.

"We continued to look and were amazed by the homes the developer advertised on his website, and we requested an invitation to view his work. Unfortunately, all the projects he was working on were not what we envisioned for ourselves (location, price range and type of home).

In talking to the developer Smart Homes, we were informed of a new project being discussed with Orco Bank. This project would enable young professionals like us the opportunity to be homeowners. My husband and I contacted the bank and they immediately assisted us. The service was amazing. The ladies were friendly and informative and we felt comfortable. They showed us various options within our price range and guided us through the process without the hassle. We felt heard and seen. Another very important factor was the 100% financing offered by Orco. No other bank was offering this service at the time, nor were they taking the chance on young professionals," she said.



Melisa Spencer's beautiful home.

The level of comfort and appreciation only elevated from there.

"Once we qualified for the home, which was the easier part; Orco used their resources to make the hassle of contacting third parties (insurance company, appraiser, etc.) easier. They always provided us with different options and price

quotes, narrowing it down to the most cost efficient and quality service," said the proud first-time homeowner.

The new homeowners are happy to help others pursuing a similar path: "I give home ownership advice to my friends every chance I get. Every time I unlock my door, I feel a sense of inde-

pendence, a sense that I've accomplished something great, a sense of relief that I am able to build a home with my family and allow my daughter a start that my parents worked towards, but weren't able to fully give to me."

Morton-Spencer urges eve-

continued on pg. 13



A step  
**Closer to**  
your first home

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**ORCO  
BANK**

Your Personal Banker

## ORCO BANK

continued from pg. 12

ryone to continue striving to own land, home and to build if they can afford it.

She and her husband feel strongly that Orco is the way to go: "Orco gives us the opportunity of ownership – no hidden fees; and guidance to manage your funds appropriately to make the decisions that work best in your budget/price range. The service at Orco is fast and professional. The lovely ladies there are always willing to assist. They are always on point and provide excellent service. All I needed to do was enquire and the options were provided or guided. In the end, the decision was ours, but the positive support is always rare to get. With Orco, there are no surprises or hidden fees; they are forthcoming and honest with the information and the service they provide. We are grateful to Orco and the developer every day."

### Yumi and Ceslon Lake: "Orco Bank really caters to helping young couples obtain a home."

With four beautiful blessings in the form of children; husband and wife duo – network engineer Ceslon Lake (35) and architect Yumi (38) – are ecstatic to raise their growing bundles of joy in their very own home.

The couple began their homeownership journey in 2017 by searching for land. "At first, my husband looked into other options to get the best rate. However, Orco Bank offered us the best rate, which led us to choose them. We bought the land in 2018 and started construction in 2019. We preferred to build since I am an architect and can design a house that is unique to us. When buying a house, there might be a chance that there are things you might not like. Also, the cost of houses these days is quite high, so building a house can give you more value for your money," explained Yumi.

"We decided on Steward Estate because the lot was bigger with a nice view, and the location was perfect for the right price. We got the first mortgage for the land in 2018, started construction in April 2019, and completed the first building in March 2020. Last year, we started construction on an additional apartment which was completed in November 2022. Orco Bank really caters to helping young couples obtain a home, which we really appreciated."

The journey was no walk in the park, but for the couple, Orco Bank made the experience less burdensome.



Yumi and Ceslon Lake's dream home.

"It wasn't easy, even with a mortgage. It took a lot of work and sacrifices to get where we are today. Saving was a major part of it and, thankfully, my husband is really good at that. Having supportive parents also made it easier for us. We would advise any couple out there not to give up on the dream of owning your own home. It is possible, with the right partner, discipline, good financial savings, and most importantly, the right bank. For us and many others, that bank was Orco. It feels good to see what we have accomplished, to see all the hard work and sacrifices completed. We are not fully there yet, but we will finish what we started by God's grace."

The couple always had their children at the forefront of their journey. "We are not only doing this for ourselves, but also for our children. We would really like to thank Orco Bank's Judy King, Minerva Hendrickson-Hunt, and Aldith for all their help and guidance throughout this journey," said Yumi.

### Robyn Gijzen: "Although they reach out to the young professionals, they don't exclude the older ones."

At age 56, Robyn Gijzen is proof that age is no limitation to achieving your homeownership dreams. Blessed with two adult children and a grandchild, the effervescent grandma relocated to St. Maarten well over 30 years ago and has been living and working here since.

Never having owned a home before, she started this process in 2018 with the hope that her children, who were living in Holland at the time, would have a place they could return to and call their own. "I contacted various banks to see if I

could qualify for a mortgage. Although I am not a young professional, Orco Bank was the best choice with the best rates and timeframe to repay the loan. At Orco Bank, I met with Judy King and she went above and beyond her duty to assist and guide me through the process. Unfortunately, the cost to build had increased significantly in a very short time and there were too many obstacles to overcome, so I had to postpone the plans," explained Gijzen.

"I started and stopped many times; the pandemic also didn't help. In the meantime, I kept on saving as much as I could. Eventually, in October last year, my daughter and I decided to apply for a mortgage together after we found Tula Construction, who will be constructing our home. We once more reached out to my primary choice – Orco Bank. We met with Minerva Hendrickson-Hunt who guided us all the way through the application process and ensured that it went very smoothly. On December 9, last year, our mortgage application was submitted, and we received the news that our mortgage was approved two weeks later on December 23. Then soon after, Aldith Williams guided us through the insurance process and Marvin Blyden set up the accounts for us. I am grateful to the Orco Bank team, who has guided us very smoothly and professionally throughout the entire process," said Gijzen.

"Tula Construction started the building process during the last week of February and has been guiding us very professionally through the final leg of our long journey to owning our own home."

Gijzen's land is located in the same district where her children grew up. It is sloping land with an area of 767 M2.

As it is a somewhat steep slope, they are building two levels: a one-bedroom downstairs and a two-bedroom unit upstairs. This will enable the mother and daughter to live with each other while also giving each other their own space.

"As we don't know what the future holds, there also would be the option to rent out either upstairs or downstairs. This would not be possible if the home was built as one unit," Gijzen stressed. She and her daughter are forever grateful to Orco Bank for making their dreams possible.

"I chose Orco Bank in 2018 as they provided the best service, considering that I am already older and have fewer years to pay the loan back. My experience with other banks, asking them for information to obtain a mortgage, wasn't all that great. From the start, Orco Bank was friendly, helpful, and professional when I reached out to them. They also gave me more years to repay the mortgage than other banks would, and at a better interest rate.

When my daughter and I decided to team up for the mortgage, we approached Orco Bank again. They made the whole application process pleasant and easy. Their team is very dedicated as they guide you all the way from the first to the last step. They also responded to any questions we had very quickly and clearly. Orco Bank has what a lot of businesses are lacking – a great team that provides professional service. They take the time and do their best to understand their customers and offer good rates. Although they reach out to the young professionals, they don't exclude the older ones. I can't recommend Orco Bank enough."

As for sacrifices, Gijzen said she saved all that she could and only bought what she really needed. She said

there are expenses before applying for the mortgage, and there are costs that the mortgage doesn't cover, such as payment to the architect for drawings, the building permit, notary costs, bank closing fees, insurance, surveyor expenses and GEBE connection. "Save all you can and go to Orco Bank" is the advice Gijzen shares with others.

"When I was young, I believed that renting was fine as you don't have the stress of maintaining the building and the property and can relocate easily. However, having children changed all that. I want to give them their own home that they can always return to and be independent. In my experience, Orco Bank has been the best. The road to homeownership has been a long and difficult one for me, and probably is for others also. Orco Bank truly listened and was able to provide good advice paired with realistic options. I felt like they were thinking along with me as if we were all part of the same team... In many ways, Orco Bank kept me uplifted and inspired throughout my endeavour to build a home for and with my family."

Create your own memorable experience, call Orco Bank today at +1-721-544-4744 or visit [www.orcobank.com](http://www.orcobank.com).



The land on which Robyn Gijzen and her daughter are constructing their home.

# Colours of the year continued from pg. 4

of charismatic colour. This unapologetic shade of red orange had us thinking: bold, bolder, boldest. This sentiment flows through the rest of the palette as we immerse ourselves in hues that make a statement."

to create an impactful colour statement.

### Sherwin-Williams: Redend Point

Redend Point is a warm and earthy hue that is soothing and a perfect choice for softer spaces with a calming yet intriguing ambience.

According to the paint brand, "Minimal yet cosy,

this colour creates a comforting backdrop for the everyday moments that matter." Sherwin-Williams adds: "Embrace a spirit of connection with the world around us with this soulful-yet-subtle hue."

We love incorporating neutrals in a space for a soothing and inviting look that is versatile enough to match a plenitude of colours and textures – and works in any room.

Again, a colour we adore! What is not to love about this vivid yet cute colour; the name alone makes us want to dust off our paint brushes



Redend Point works well in a kitchen interior. Photo by Sherwin Williams.



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# TIPS TO BRING COMFORT AND STYLE TO YOUR GARDEN

Here are three ways to create a stylish seating space, plus tips on how to buy one:

**1: Keep it low and angular for a modern vibe.**

The Low Corner Solaris Material lounge is perfect for lazy weekend afternoons relaxing outdoors, with family and friends. Contemporary and refined, this modern outdoor sofa is designed with Cacia, a tropical wood, naturally durable and robust for an outdoors modernized style. Try it at Grand Maison and take it home!

**2: No need to sacrifice style if your budget is teeny.**

For a stylish option for a cute garden on a budget, as low as \$361.90 at Grand Maison; check out this out-

door sofa and chair set that will enhance any sunny afternoon. It is accompanied by a small matching table, an armchair and cushions.

**3: Expand your garden with a stylish freestanding tent!**

At Easter, you can receive family and friends comfortably – extend your veranda with a UV rays and water repellent freestanding tent at \$152.90 or a shade canvas for as low as \$18.60. Various colours of shade canvas are available at Grand Maison!

For more tips, visit the Grand Maison team at Hope Estate; or like their Facebook page @grand.maison.st.martin.



Outdoor Sofa and Arm Chair Set.



Low Corner Solaris Naturel Lounge.



Shade Canvas.



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 <p style="font-size: small; margin: 0;"><del>\$416.90</del> <b>-\$55</b></p> <p style="font-size: x-large; font-weight: bold; margin: 0;">\$361.90</p> <p style="font-size: small; margin: 0;"><b>GARDEN LOUNGE</b> 4 seats, injected resin</p>	 <p style="font-size: small; margin: 0;"><del>\$1429</del> <b>-\$111</b></p> <p style="font-size: x-large; font-weight: bold; margin: 0;">\$1318</p> <p style="font-size: small; margin: 0;"><b>LOW CORNER SOLARIS MATERIAL LOUNGE</b></p>
 <p style="font-size: small; margin: 0;"><del>\$1318.90</del></p> <p style="font-size: x-large; font-weight: bold; margin: 0;">\$1318.90</p> <p style="font-size: small; margin: 0;"><b>LOUNGE LOUNGE ODYSSEA ALU</b></p>	 <p style="font-size: small; margin: 0;">Per items</p> <p style="font-size: x-large; font-weight: bold; margin: 0;">\$18.60</p> <p style="font-size: small; margin: 0;"><b>SHADE CANVAS</b> 3 x 3 x 3 m.</p>
 <p style="font-size: small; margin: 0;"><del>\$152.90</del></p> <p style="font-size: x-large; font-weight: bold; margin: 0;">\$152.90</p> <p style="font-size: small; margin: 0;"><b>FREESTANDING TENT</b> 2.95 x 2.95 m, blocks 90% of UV rays and is water repellent</p>	 <p style="font-size: small; margin: 0;"><del>\$97.90</del></p> <p style="font-size: x-large; font-weight: bold; margin: 0;">\$97.90</p> <p style="font-size: small; margin: 0;"><b>PORTABLE SPEAKER</b> Bluetooth technology, FM radio function, up to 10 hours of battery life, multi-colour LED function</p>

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