

FALL 2024

RAFIH

RAFIHSTYLE.COM

STYLE MAGAZINE

**DARK,
DRAMATIC**
AND ASTONISHINGLY
DYNAMIC



THE RANGE ROVER SPORT STEALTH PACK

THE 2025 JAGUAR F-PACE



A CELEBRATION OF POWER

Powerful proportions. Precision performance. The Jaguar F-PACE: a luxury performance SUV. An illuminating presence. The Jaguar F-PACE is a cutting-edge luxury performance...

Jaguar Windsor

9275 Tecumseh Rd E, Windsor, ON N8R 1A1
519-972-6561
jaguarwindsor.com



Natural
Parola
collection

available at



Hwy 3 Essex

519-776-5553 | ehfstyle.com | follow us on  

Visit us online for promotions and more! **Find Your Style.**
Mon to Fri 9:30am-6:00pm, Sat 9:00am-5:00pm, Sun 11:00am-5:00pm



THANK YOU WINDSOR-ESSEX FOR YOUR SUPPORT

Outstanding healthcare relies on local donations to provide vital state-of-the-art equipment.

The Windsor Regional Hospital Foundation raises funds to support programs and services at your Ouellette and Met Campuses.

Please consider a donation to the Most Urgent Needs Fund... our patients and their families depend on it!

It's easy to donate online at:
WRHFOUNDATION.CA



TOGETHER
we stay
STRONG

INTRODUCING VEGAN CHEESE



The cows couldn't be happier...



Thank you James & Juliee!

Antonino's—South Windsor manager, James Scott had a problem at home. His wife, Juliee—a long-time vegan—couldn't eat the delicious pizzas he'd bring home from work.

We, at Antonino's, have now “herd” (pun intended) the calling! Not just from James & Juliee, but from literally hundreds & hundreds of callers! To all the vegan pizza lovers of Windsor & Essex County, we can now say...

Buon Appetito!

Joe Ciaravino, President
Antonino's Original Pizza Inc.



LaSalle • S. Windsor • Riverside • Tecumseh • Leamington

originalpizza.ca

Dear Readers,

Welcome to the Finest in Food issue of Rafih Style Magazine, where we celebrate the flavours and experiences that enrich Windsor and Essex County. From local gems to international inspirations, this issue is a true feast for the senses. Whether you're a seasoned foodie or just discovering new tastes, this issue celebrates the art of cuisine so you can discover the best in the region.

Our exclusive features on the New Range Rover Sport Stealth Pack and 2025 BMW X3 M50 xDrive brings you into the world of high-performance driving, blending cutting-edge technology with exhilarating speed. For those dreaming of adventure, our travel guide to Prague unveils the city's hidden gems.

Finally, as we prepare our homes for fall, we explore the latest design trends to bring warmth and coziness to your living spaces. Discover how you can transform your home into an inviting retreat that reflects the beauty of the season.

As always, thank you for being part of the Rafih Style family.



Terry Rafih

Chairman & CEO of the Rafih Auto Group



Multiple Dealerships, One Common Goal:
Your Complete Satisfaction

Canadian Dealerships



American Dealerships



www.rafihautogroup.com

RANGE ROVER SPORT DYNAMIC LUXURY



The New Range Rover Sport combines dramatic modernity and distinctive character with electrified performance.



Land Rover Windsor
9275 Tecumseh Rd. E. Windsor, On.
519-972-6561

landroverwindsor.com

Factory Order May Be Required

12



FEATURE

12 Dark, Dramatic and Ashtonishingly Dynamic: The Range Rover Sport Stealth Pack

LIVING IN LUXURY

24 The New Minimalism and Nature-Inspired Colours: Fall Home Decor Trends

54 Buckle Up - We Are in For a Ride!

LIFE & STYLE

34 Essex County's Finest In Food

44 A Truly Extraordinary Dining Experience

WHEELS

48 2025 BMW X3 M50: Experience the Power

TRAVEL

60 The City of A Hundred Spires: Exploring the History of Prague

BUSINESS & FINANCE

66 Living Common-Law In Ontario

72 Tax Talk

COMMUNITY

78 2024 Rafih Golf Tournament Wrap Up



60



34



48

READY TO SELL?

Do you know your
HOME'S WORTH?

Get a FREE Home Evaluation Today!

JOE FALLEA
REALTOR®

#1 TOP LISTING AGENT 2019-2023



TEAM FALLEA
THE REAL ESTATE GROUP



CALL 519-818-9757 TEAMFALLEA.COM

RAFIH

STYLE MAGAZINE

FALL 2024 ISSUE 62

| | |
|-----------------------------|---|
| Publisher | Terry Rafih |
| Co-Publisher | Tony Catalano |
| Art Director | Jayson Pynn |
| Editor | Paula Just |
| Design & Layout | Jayson Pynn |
| Ad Design | Jayson Pynn, Adam Patterson Erwin Parungo |
| On the Cover | 2025 Range Rover Sport |
| Contributing Writers | Jessie Gurniak, Paula Just, Irfan Qadir, Trevor LeDrew |
| Sales Executive | Tony Catalano |

Rafih Style Magazine is distributed to households and businesses in Windsor and Essex County. Rafih Style gives readers a taste of Southwestern Ontario culture. The publication also includes first-rate articles about lifestyle, luxury, business, travel, health & beauty, and the latest in automotive that transcend this specific geographical location.

By coupling intriguing and informative content with vibrant and imaginative advertising, Rafih Style presents many modern and exciting ways for area residents to diversify their everyday lives.

Choosing to advertise in Rafih Style Magazine ensures that your product will also receive star treatment, as it will be represented at its highest calibre. If you're interested in advertising with Rafih Style Magazine, please inquire to:

Myndlogic Publishing Inc. 3337 Walker Road, Suite 200, Windsor, ON., Canada, N8W 3R9 519.969.3608



MYNDLOGIC
PUBLISHING

Rafih Style Magazine is designed and published 4 times per year
by Myndlogic Publishing Inc. All rights reserved.
Publication Mail Agreement 40718034

WEGOTTAGUY.CA



EQE SUV

The road to the future might not even be a road. Why not travel in comfort, with confidence, and the competence to meet every new mile with a can-do attitude. That's the aptitude of the EQE SUV.

Book your test drive today.

Factory order may be required.

Mercedes-Benz

The best or nothing.

© 2023 Mercedes-Benz Canada Inc.



Overseas Motors Mercedes-Benz

9225 Tecumseh Road East, Windsor, ON. 519.254.0538

www.mercedes-benz-overseasmotors.ca

BB BRANDED X MERCEDES BENZ

WHERE STYLE MEETS PERFORMANCE



Ayad Saddy
Partner/CEO BB Branded

BB Branded brings sophistication in every stitch and comfort in every ride. Since 2004, we have offered the latest fashion and styles of sneakers. They are not just for weekends but also for leaders ready to elevate their everyday lives. Whether you're closing deals or working hard, the sneakers of BB Branded offer the versatility, refinement and comfort, empowering you for any occasion.

It's time to elevate your look and feel the power beneath your feet.

Experience the elegance that only BB Branded can deliver, where style meets performance.



BB BRANDED
LIFESTYLE & SNEAKER BOUTIQUE

DEVONSHIRE MALL | 519.997.7854 | BBBRANDED.COM







By Paula Just

DARK, DRAMATIC AND ASTONISHINGLY DYNAMIC

THE RANGE ROVER SPORT STEALTH PACK

The new Range Rover Sport Stealth Pack is the ultimate fusion of power, luxury and bold design. Refined black accents enhance its striking presence. The latest edition also introduces something entirely new: a Satin Protective Film, which gives it a modern satin finish and protects against scratches and damage. The Stealth Pack has a sophisticated design, advanced technology and hybrid powertrains, and is available with the Range Rover Sport Dynamic SE.

It is impossible to discuss this new evolution of the Range Rover Sport without first addressing its exterior appearance. For those who appreciate a darker aesthetic, this may very well be your dream car. The look of the latest model brings a hint of drama, with Carpathian Grey Satin, a deep tone that exudes elegance. All details are painted in Narvik Black gloss, including air intakes, hood vents, lettering, front and rear lower bumpers and side sills, giving the vehicle a dark and dramatic theme. Its athletic and muscular presence is enhanced by 23-inch Gloss Black wheels and brake calipers.

One of the most significant characteristics is that the exterior features a Satin Protective Film, a first for an optional Range Rover Sport package. The solvent-free film provides a sleek, modern satin finish, enhancing the vehicle's personality and style. It protects against scratches and can be easily replaced if damaged. When you enter the vehicle, the design continues to surprise. The sliding panoramic roof floods the interior with natural light, highlighting the grain of the perforated Windsor leather in Ebony or Light Cloud. Both colours are available with Natural Black veneers.





According to Hannah Custance, Range Rover Materiality Design Manager, the version was created for customers seeking a build that exudes empowerment and strength. “The new Range Rover Sport Stealth Pack option is inspired by a refined and contemporary sports aesthetic. The introduction of this model, with a satin-wrapped exterior and extended use of Narvik Black Gloss, takes dramatic luxury even further,” she says. In addition to the refined stealth aesthetic the new pack offers more advanced technology. The slimline console presents a 13.1-inch touchscreen and an Interactive Driver Display, providing a more tactile experience that allows for intuitive navigation and control. Wireless charging eliminates the need for cables and makes for ease of movement within the cabin. The Online Package ensures seamless connectivity with built-in apps like Amazon Alexa and Spotify.

Software over-the-air keeps your vehicle continuously up to date. The award-winning Pivi Pro infotainment system is the most intuitive yet, consolidating all controls into a single touchscreen and enabling seamless smartphone connectivity. A range of connected driving features are unlocked within two taps of the elegant driver display. With a valid subscription, Pivi Pro and the Online Pack provide comprehensive data for an unparalleled, connected experience. You can enjoy unlimited online media, music streaming and live apps with a 4G connection.

All of this makes it easy to configure the systems, allowing you to pair devices and set your favourite radio stations. You can download and log into the InControl Remote App using your account credentials, enabling you to interact with your vehicle remotely, wherever you are.

Driver-focused innovations include a 3D Surround Camera with ClearSight Ground View, which allows you to virtually ‘see’ through the hood. Low-speed manoeuvring lights brighten the ground at low speeds, ensuring safe navigation in tight spaces, even in low-light conditions. The vehicle also features automatic locking when driving away and unlocking when approaching.

This latest technology is ideal to ensure safety and security. On the safety front, it’s worth remembering that the Range Rover Sport was awarded a five-star rating in the 2021 Euro NCAP safety test.

The interior has many options to enhance your experience. With 30 colour options, the cabin lighting accentuates the vehicle's design elements, crafting a truly unique atmosphere. Another excellent choice to equip is the adjustable, heated and ventilated electric memory front seats with a massage function. To further passenger comfort and entertainment, passengers can enjoy films or connect to a gaming console during the journey. Two 11.4-inch high-definition screens provide screen mirroring and device connectivity via HDMI. Another optional amenity is the refrigerator compartment, available as part of the optional Comfort Package. The front centre console can be modified to feature a refrigerator to take cold beverages on your journey. The compartment fits four 500 ml bottles, cooling them to 5°C.

The Range Rover Sport Stealth Pack doesn't disappoint with regard to sound: Meridian™ Trifield 3D technology delivers one of the world's finest automotive audio experiences, utilizing 29 speakers to create an immersive, high-fidelity sound for each of the four main cabin occupants. The Active Noise Cancellation feature blocks external noise, improving cabin convenience and creating a more serene environment.

In times of high air pollution, the car also offers a significant advantage: the cabin air ionization system enriches interior air quality by electrically charging and ionizing air particles, effectively removing pollutants and other harmful substances. Working with the climate control system ensures that the air inside remains purified. Unlike traditional cabin air filters in most modern vehicles, this one offers a more advanced solution using moisture-based ionization. The process charges water molecules to trap contaminants such as allergens and bacteria, securing them more effectively than conventional filters.

The Range Rover Sport showcases its unique character and performance with a selection of six-cylinder 48V mild-hybrid Ingenium gasoline and diesel engines, all available with the Stealth Pack option when the Dynamic SE is chosen. Additionally, plug-in hybrid variants P460e and P550e will be available. This vehicle boasts an electric range of up to 85 km, allowing eco-friendly driving over shorter distances.

When using rapid DC public charging, it can reach 80% battery capacity in under 60 minutes, ensuring minimal downtime. Along with efficiency, Range Rover Sport delivers impressive performance, accelerating from 0 to 100 km/h in 4.9 seconds. Dynamic Launch increases gear shift performance and maximizes torque, improving straight-line acceleration. This feature is exclusive to the Sport category.

Drivers will also find that the Range Rover Sport delivers increased stability. The model has a Dynamic Response Pro feature, which can improve the car's handling with dynamic air suspension. Switchable volume air springs provide greater comfort and control, while electronic Active Roll Control can deliver up to 1,032 lb-ft of torque to each axle, offering exceptional lateral body management when cornering.



The Terrain Response® 2 system features seven terrain modes that automatically adjust the responses of your vehicle's engine, transmission, differentials and chassis. The Configurable Terrain Response option allows you to customize your off-road settings. It maintains a consistent speed in challenging conditions such as mud, wet grass, ice, snow and dirt roads. The world-first Adaptive Off-Road Cruise Control senses the terrain and adjusts your speed for optimal stability and control.

All-wheel steering provides stability at high speeds while enhancing agility at low speeds, allowing quicker acceleration and improved handling through corners. With a turning circle of 12.4 metres, the Range Rover Sport is as manoeuvrable in tight spaces as it is on open roads. The Torque Vectoring by Braking system also ensures responsive and controlled handling, even in the tightest corners. The electronic differential and the vehicle's braking system continually manage the distribution of engine torque across all four wheels.

For on-road travellers, the adjustable Dynamic Air Suspension offers immense support. It utilizes navigation data to anticipate upcoming road conditions, for greater safety. The switchable-volume air springs respond in milliseconds, providing more responsive and stable handling. By monitoring over 100 parameters up to 500 times per second, it minimizes unwanted body movements like roll during cornering and pitch during heavy braking, ensuring precise adjustments are made as needed.

The new Range Rover Sport Stealth Pack is designed to take on any challenge. Its dramatic presence makes an impact wherever it goes. It's the perfect car for those who like to be noticed and stand apart while driving – an imposing, dynamic and powerful vehicle. Visit www.landrover.ca to learn more about your new luxury sporting SUV.

WE CAN HANDLE ALL OF YOUR AUTO REPAIRS

COMPLETE COLLISION • FRAME AND PAINT SERVICE SPECIALISTS • COMPUTERIZED PAINT COLOR MATCHING • COMPUTERIZED FRAME MEASURING • FULL-SERVICE ALIGNMENT
SUSPENSION AND MECHANICAL ON SITE • DETAIL SERVICES FOR ALL VEHICLES • LEASE RETURN SPECIALIST • ONE-DAY QUICK LANE REPAIR AVAILABLE • ON-SITE RENTALS



WITH THREE CONVENIENT LOCATIONS

MIDTOWN

JJ DOMINION

RIVERSIDE

4350 TECUMSEH ROAD EAST, WINDSOR, ON
519-945-2364 | @CSNMIDTOWN

2100 SOUTH PACIFIC, WINDSOR, ON
519.252.7201 | @CSNJJDOMINION

1325 LAUZON RD, WINDSOR, ON
519.948.8127 | @CSNRIVERSIDE



FREEDS

THE SUIT PACKAGE

INCLUDES

SUIT • SHIRT • TIE • BELT • SOCKS • SHOES

STARTING AT \$299

1526 Ottawa Street Windsor, Ontario 519-258-6532 www.FREEDS.com

Photo by: [@leahmarieweddingphotography](https://www.instagram.com/leahmarieweddingphotography)

Experience the
Windsor Symphony Orchestra!



**Beethoven
No. 7**

November 9 & 10
The Capitol Theatre



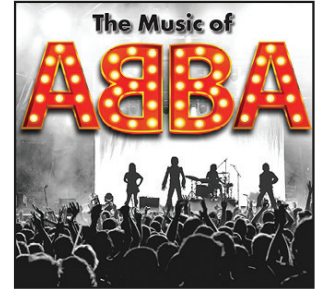
**Bhangra and
Beyond**

November 16 & 17
The Capitol Theatre



**Holiday
Pops**

December 21 & 22
The Capitol Theatre



**The Music
of ABBA**

January 10
The Chrysler Theatre

 Senior discounts and special group rates available. Student tickets always \$15.
windsorsymphony.com • 519-973-1238

Thank you to our series sponsors: The Toldo Foundation | Bill & Rochelle Tepperman

SAVOUR EVERY MOMENT



NICO
TAVERNA

501 ERIE STREET EAST • VIA ITALIA • WINDSOR, ON • 519.255.7548
BOOK YOUR RESERVATION ONLINE AT NICOTAVERNA.COM

Investment or
insurance questions?

Call Paul!
519-948-8886

» co-operators

Paul A. Lue Pann, *Financial Planner / Owner*
PLP Financial Services Inc.



Exquisite Jewellery for any occasion!


ABRAHAM'S
JEWELLERY

7385 Tecumseh Road East • Windsor, ON • 519-944-9787 • abrahamsjewellery.com



TIMELESS
ELEGANCE,
**MODERN
COMFORT**



ALWAYS ON DISPLAY
519-979-4200 marquistile.com
1825 Manning Rd • Tecumseh, ON



LUXURY, TRANSFORMED

2025 LEXUS RX 350

Designed to embody the transformation of the Lexus Brand, the 5th generation RX brims with impressive features like bold styling, Lexus Safety System+ 3.0 and Lexus Interface Multimedia System. The DIRECT4 all-wheel drive system rewards you every time you slip behind the wheel.

Factory order may be required, see dealer for details.

 | LEXUS OF WINDSOR

9379 Tecumseh Road East, Windsor
833.400.1581 | www.lexusofwindsor.com

WINDSOR'S #1 FULL SERVICE BLIND AND SHADE PROVIDER



Michael Campoli
OWNER
519.999.9898
madetoshade.ca



made to
Shade
window coverings

SHOP LOCAL

PROVIDING EXCEPTIONAL SERVICE FOR OVER 15 YEARS
LET US BRING THE STORE TO YOUR DOOR... THERE IS ONLY ONE MADE TO SHADE.

Riccardo's

Italian Restaurant

Join us for an exquisite Italian experience with a beautiful view of the waterfront in historic Amherstburg



238 Dalhousie St., Amherstburg, ON 519.736.4333 riccardositalian.com

Dine-In · Take-Out · Reservations Recommended

Scratches? Scuffs? Fading? What will your after look like?

RESTORFX[®]

BEFORE

AFTER



Our paintless clearcoat repair technology is a revolutionary process of paint reconditioning that beautifully restores a vehicle to look like new.

CLEARFX



Protect your vehicle with **CLEARFX** Ceramic Coating. It Provides protection from harmful UV Rays, bird droppings, & hydrophobic nature. Add to the ease of cleaning as well as a gloss enhancement to the paint.

RESTORFX[®]
PAINTLESS CLEARCOAT REPAIR

519 816 1877

Call Today to Book a Vehicle Consultation

SCAN HERE for **Before & Afters, Reviews, FAQs, contact info and more!**



6360 Hawthorne Dr Unit 1, Windsor, ON



restorfxwindsor **restorfxwindsor.com**

THE NEW MINIMALISM AND NATURE-INSPIRED COLOURS: FALL HOME DECOR TRENDS



By Paula Just



As the seasons shift, many people like to refresh their house decor: it's a time for renewal, to start a new chapter and to prepare ourselves for the arrival of a new landscape, both inside and out. Fall isn't just a time for sweaters and pumpkin spice. With the cooler temperatures, we return to indoor activities and spend more time at home. That's why Rafih Magazine has researched and selected six top interior design trends to help make your place feel even more inviting and chic this season.

1. Minimalism

Minimalism continues to shine in the fall season, but with a twist: it's about comfort. Instead of sparse, cold spaces, this trend is about thoughtfully curating your surroundings. This approach celebrates timeless, durable pieces, so you can quickly refresh your space by swapping out minor details like upholstery. Inspired by the sophisticated allure of "old money" aesthetics, the minimalism leans into refined fabrics and subtle patterns, spotlighting brands like Hermès.

2. Nature-Inspired Colours

Drawing from the natural world, this season's colors include earthy tones, serene blues and revitalizing greens. The peach shade, chosen as Pantone's color of the year, adds an air of calm and wellness to your space, while greens inject a lively freshness. Complementary colours like chocolate brown, caramel, and butter yellow are also on the rise. The mix of natural textures—think velvet and bouclé—helps create an inviting, personalized atmosphere. For those leaning toward timeless style, neutral tones remain a foolproof option, exuding understated elegance.

Pro Tip: The entryway sets the stage for your entire home. Make a bold statement by painting one of the walls a striking colour—it's a simple way to instantly elevate the space and create a welcoming first impression.

3. Sustainability and Vintage Charm

As eco-consciousness grows, sustainable decor is a major trend that's here to stay. Look for pieces made from bamboo, rattan, and responsibly sourced wood. Vintage and artisanal items are also seeing a resurgence, with people increasingly drawn to reclaimed wood, recycled metals, and organic fabrics. Adding vintage elements, like distressed finishes or dark woods, brings warmth and character to your fall decor, offering both style and a sustainable approach.

4. Strategic Lighting

Lighting plays a critical role in creating the cozy feel we crave as the days grow shorter. This season's lighting mixes vintage 1950s fixtures with bold, modern pieces, such as oversized pendants or sculptural designs that double as art. Think of lighting as more than just function—it's a mood. Experts recommend layering ceiling lights, table lamps, and sconces to create an inviting ambiance.



The Grand EXPERIENCE

Weddings : Ceremonies : Showers : Rehearsals
Birthdays : Anniversaries : and so much more

CIOCIARO

CLUB

www.ciociaroclub.com

519.737.6153 3745 NORTH TALBOT RD.
EVENTDIRECTOR@CIOCIAROCLUB.COM

*Photography Provided by:
Wedding Planner: Jeanne Eid Weddings - Photographer: Everlasting Moments*

Pro Tip: Candles have become a must-have decor element, not just for light but for the sense of comfort they evoke. Whether enhancing a romantic dinner, adding relaxation to a bath, or creating a calm environment, candles can transform any space into a soothing retreat.

5. Wood Panels

Dark wood-paneled walls are making a triumphant return, offering a cozy, sophisticated touch to interiors. Combining dark panels with contemporary furniture demonstrates that this luxurious look can be achieved affordably with wood-look paint or textured wallpaper. As Scandinavian minimalism's light woods take a backseat, 2024 is all about rich tones like walnut and oak, which bring warmth to kitchens and living rooms alike. Natural finishes like rattan, wicker, and jute are also gaining in popularity, adding texture and an organic feel to spaces.



6. Colourful Rugs

A vibrant rug is the perfect way to inject personality if your furniture is simple and your palette neutral. Bold colours and intricate patterns are making a comeback, offering not only comfort but also texture and structure to your room. Earthy tones like terracotta, rust, and mustard yellow are particularly on trend for fall, tying your decor seamlessly to the season's natural beauty.



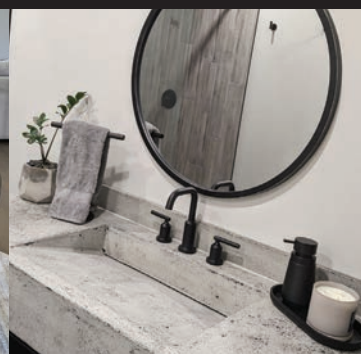
MODERN CONCRETE DESIGNS



KITCHENS



FURNITURE



BATHROOMS



FIREPLACES



**Concrete
Studio**

921 TECUMSEH RD. W
CALL OR TEXT (519) 981-6610
ANRCS.CA

OVERSEAS
BMW

BMW X3
bmw.ca



The Ultimate
Driving Experience®



BUILT TO EXPLORE THE WORLD.

The BMW X3 combines comfort, everyday flexibility, and unique, characteristically X driving dynamics. Innovative in-car connectivity and driver assistance technologies take functionality, safety and entertainment to a new level in the BMW X3. Its design sets standards with highlight features such as the reinterpreted illuminated kidney grille. And with an impressive luggage compartment capacity, the BMW X3 has space for whatever you want to take with you. Discover all the model variants, equipment options and technical data, or configure the BMW X3 according to your individual requirements.

See dealer for details

Factory order may be required.

Overseas Motors BMW

Rafih Auto Mall, Tecumseh Rd. E.

Between Lauzon & Forest Glade Drive

519.254.4303 www.overseasbmw.com

AN EXQUISITE DINING EXPERIENCE



COTTA
food bar

3 8 9 1 D O U G A L L A V E , W I N D S O R , O N .
TO RESERVE A TABLE OR PLACE A CATERING ORDER CALL 519-915-6882 OR VISIT
COTTAFOODBAR.COM



dressed by
an
Olive

**WE HAVE A GIFT
FOR ALL OCCASIONS!**



A
**FRESH
BOLD
TASTE**

13029 Tecumseh Rd., E.
Tecumseh, ON. 519-735-1772
dressedbyanolive.com

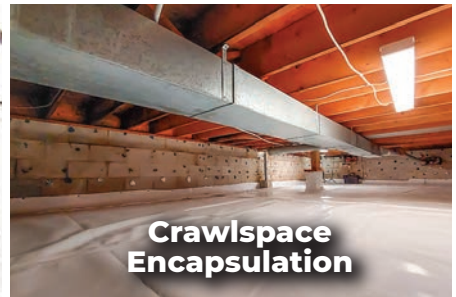
WE FIX BASEMENTS



**Basement
Waterproofing**



**Foundation
Repair**



**Crawlspace
Encapsulation**

We handle all repairs below grade level! We are experts at making sure your basement or crawlspace stay dry and healthy - so you can enjoy the most of your living space! Call us today!



SUPREME
BASEMENT SOLUTIONS

519-946-0363 SupremeServices.ca

**BRAWN AND BRAINS
IN ONE TOUGH TRUCK**



TOYOTA TUNDRA

Tundra has the strength to take on any challenge, and the intelligence to find the best ways to get things done. This is the full-size truck that all the others answer to.

Factory order may be required, see dealer for details.

9375 Tecumseh Road East, Windsor 833.400.1581
www.eastwaytoyota.com

EASTWAY



SUPPLY DEPOT

CASH & CARRY

2601 WYANDOTTE ST E
OPEN MONDAY TO SATURDAY

- ✓ JANITORIAL SUPPLIES
- ✓ RESTAURANT SUPPLIES
- ✓ BUSINESS ESSENTIALS
- ✓ OFFICE SUPPLIES

SHOP 2000+

IN-STOCK ITEMS

WALK-INS & PICKUPS AVAILABLE



OPEN TO
THE PUBLIC!

YOUR ONE-STOP BUSINESS SUPPLY SHOP



EST. 1990

Spago

T A S T E I T A L Y

www.spago.ca



Andrew F.



Hailey R.



Brandon M.



Scott G.



Charles B.



Chris P.



Christina B.



David S.

SUPREME SERVICES

“Supreme Services Inc.

- is not only our name, it's what we aspire to.
Great companies are backed by great people.

People who **enjoy their job** and
bring their **best effort every day**;

People who are **competent,**
capable and care!

SUPREME Services - **Count on us!**”

Dan Radmore,
Owner/President



Guranjan K.



Cory M.



Gary S.



Gates L.



Gurmanjot S.



Jacob F.



Jane A.



Jessica M.



Joel N.



Jordan D.



Kyle M.



Maddie L.



Steve A.



Stuart C.



Yasmin L.



Sami H.

Meet more of our SUPREME TEAM by visiting SupremeServices.ca



519-946-0363 SupremeServices.ca

**ELECTRIC FOR SHORT TRIPS.
HYBRID FOR LONGER JOURNEYS**



**THE 2025
MAZDAX-70
PHEV GT**

The first-ever Mazda CX-70 Plug-In Hybrid Electric Vehicle is an agile, versatile SUV with standard i-Activ AWD and an interior spacious enough to comfortably carry you, four passengers and what you need for the road ahead.

Factory Order May Be Required. See Dealer For Details.



WINDSOR MAZDA

VISIT OUR SHOWROOM AT 1155 PROVINCIAL RD., WINDSOR, ON.
519.735.2211 | www.windsormazda.com

EXPERIENCE THE SOFTWASH SOLUTION

Discover the transformative power of softwashing and unlock the true beauty of your home's exterior. Say goodbye to harsh pressure washing methods that can damage delicate surfaces and embrace the gentle touch of softwashing for a pristine, refreshed appearance that will make your home the envy of the neighborhood.

Certified Softwash is celebrating their 5th anniversary this year, and they are excited to bring a more eco-friendly and longer lasting solution to home cleaning. Softwashing is the use of water-based, biodegradable chemicals to break down dirt and grime, killing the build-up of bacteria, mildew, and algae, and leaving your home with a clean and sanitized exterior.

There are many benefits to using softwash instead of pressure washing. With pressure washing, you are more likely to cause serious damage to surfaces, causing erosion and stripping away materials that are aging. Whereas with softwashing, the solution is so gentle that you can even use it to wash your roof without losing any shingles! The softwash solution is powerful and effective while also being environmentally friendly. With Certified Softwash, cleaning the algae and bacteria from your home's exterior is a customizable job. Pricing is based on the square footage, and you can choose which area you'd like cleaned. So if you have a large home but only want to clean the front, that's no problem! Certified Softwash will build a quote for you based on your personal needs. The solution can be used on just about any surface, with copper being the one material that it is not recommended for.

But what chemicals are being used in a softwash solution? Certified Softwash emphasizes that the solution is safe and carefully measured.



The water-based solution is mixed with soaps and a small percentage of bleach—2% to be exact! There is also a plant wash that neutralizes any chance of an overuse of bleach—which is excessively rare since the solution is measured with a dial, eliminating any guesswork—which also fertilizes plants, so you do not need to worry about the impact on your lawn and garden.

On average, a softwashing treatment takes approximately one and a half to two hours to complete. The equipment is state-of-the-art which makes home washing a breeze and as headache-free as possible. Plus, you don't have to worry about the treatment being loud because the entire process is done with electronic equipment.

CALL FOR A FREE QUOTE • 519-563-8748 • CERTIFIEDSOFTWASH.CA



WHEN YOU WANT THE BEST SERVICE, YOU CALL THE BEST



RESIDENTIAL • COMMERCIAL • MULTI-UNIT

Essex County's FINEST IN FOOD

Welcome to Rafih Style's Annual Finest in Food, where we provide unique recommendations for some of the region's best eateries. If you're looking for something delicious, we'll have a recommendation for you! These restaurants are perfect for someone hosting a holiday party, celebrating a birthday, a casual get together with friends, or getting a romantic dinner with their loved one.

Bon Appétit!



ANTONINO'S ORIGINAL PIZZA

In 1999, Joe Ciaravino, with the assistance of his mother Vita, opened a little neighbourhood pizzeria on the corner of Howard and North Talbot Road. He named the take-out restaurant in honour of his father, Antonino 'Tony' Ciaravino—one of Windsor's pizza pioneers. A strict devotion to Antonino's original recipe, combined with an unyielding insistence on using nothing but the best quality ingredients, has resulted in a loyal following of pizza connoisseurs who know that the proof is in the pie.

Create your own pizza pie, or order a top selling specialty pizza, like The Angry Hawaiian™ — Owner, Joe Ciaravino's spin on the classic, yet often debated, Hawaiian pizza. Topped with Pineapple (Does Pineapple belong on pizza?), Ham, Double Bacon, and Hot Peppers, The Angry Hawaiian™ is sweet, savory, spicy, & sooo... smoke'n good! Ciaravino's creation has turned many a pineapple-on-pizza sceptic, into true, "pineapple does belong on pizza!" believers. Pick one up today along with a salad in a freshly baked bread bowl and authentic Italian desserts: Sicilian Cannoli, Tiramisu, and Antonino's newest Italian-inspired dessert... Nutella®-Ricotta Pizza.

Delivery available for party orders. Individual store policies may vary. Call the location nearest you for details.

VISIT ORIGINALPIZZA.CA



ARTISAN GRILL

Artisan prides itself on being a premium yet casual restaurant where everyone can feel welcome and well taken care of. Artfully designed food that is carefully crafted alongside friendly hospitality, Artisan offers a great variety of fresh food prepared with flair. Selections are cooked with only the highest quality ingredients, and offer a wide variety of local and international wines as well as a primary focus on local craft beers. Herb crusted lamb and jumbo prawns are just some of the meals Artisan has on the menu, offering more casual dishes like Asian stir fry, angus surf and turf, Burgers, Lobster Grilled cheese and Wild Mushroom and Chicken Paninis, as well. First gaining success that continues to this day in the heart of historic Amherstburg.

**269 DALHOUSIE ST.,
AMHERSTBURG, ON.
519-713-9009
ARTISANGRILL.CA**



CIOCIARO CLUB

Where EVERYONE IS WELCOME. Dine-in at the Ciociaro Club Members' Bar/Restaurant and enjoy authentic Italian cuisine on a daily basis in multiple fashions. Lunch service between 11:30am-2:00pm includes delicious pizza slices, Italian sandwiches that are made fresh daily, and their famous lunch buffet offered Wednesday to Friday includes pasta, salad, vegetables, potatoes, and two mains with Fish also being served on Friday. After 5pm Tuesday through Saturday, Ciociaro Club's famous wood-fired oven pizzas are a must try. Buy 1 pizza, get 1 half-off on Tuesdays. Order a Rucola, La Bomba, Quattro Stagioni, or even a Nutella for dessert! Dinner service from Thursday to Sunday includes a number of mouth watering options. Starters include antipasto di mare, calamari fritti, Italian charcuterie, and more. A number of made-to-order pastas are available, including their spaghetti puttanesca, sacchetti, and penne all'arrabbiata. Pasta can also be made your way. Choose your pasta, sauce, and toppings for a custom experience. For those looking to dine at home, or cater an upcoming holiday party, the Ciociaro Club has a full takeout menu available. Did you know that the Ciociaro Club even sells its savoury pasta sauce and lasagna? They also have their very own frozen pizza for sale. Orders can be placed online by visiting www.ciociaroclub.com. For however you decide to enjoy Ciociaro Club cuisine, buon appetito!

**3745 NORTH TALBOT RD., OLDCASTLE, ON.
519-737-6153 CIOCIAROCLUB.COM**



COTTA FOOD BAR

Windsor's culinary gem, Cotta Food Bar, located at 3891 Dougall Avenue, has quickly become a staple of Windsor's dining scene. Owned by Chef Antonia Maceroni and Manager Tania Sorge, this vibrant eatery offers pastas made fresh in house, exquisite seafood dishes, shareable appetizers, and Pinsa Romana—the region's only gluten-friendly Roman pizza. Cotta's menu showcases chef Antonia's culinary mastery as she aims to feature dishes unique and not offered at other local restaurants. Such dishes include the earthy chocolate fettuccine with exotic mushrooms and the flavor-packed spicy mussels. Cotta also specializes in hand-crafted signature cocktails, expertly mixed to elevate your dining experience. With a relaxed atmosphere, eye-catching artwork, and weekend live entertainment, Cotta has become a neighborhood hub for foodies. As the holiday season approaches, the Cotta team is excited to host you, offering custom catering menus, gift cards, and a festively decorated space for your holiday get-togethers. Visit Cotta Food Bar this season to savor delicious Italian cuisine and celebrate the joys of the holidays!

**3891 DOUGALL AVE.,
WINDSOR, ON.
519-915-6882
COTTAFOODBAR.COM**



DRESSED BY AN OLIVE

Dressed by an Olive, a small, family-operated business, is dedicated to delivering farm-to-table ingredients. Our customers are part of our family, which is why we strive to supply only the highest caliber ingredients for your culinary pursuits. We are home to the freshest Extra Virgin Olive Oils in Windsor-Essex County, thoughtfully sourced from two hemispheres to ensure that you receive simply the best, unfiltered olive oil that, rest assured, undergoes rigorous third-party testing to guarantee its impeccable quality. Gift baskets available for all occasions.

**13029 TECUMSEH RD EAST
TECUMSEH, ON.
519-735-1772
DRESSEDBYANOLIVE.COM**



FRATELLI PASTA GRILL

Tecumseh's home for Italian is Fratelli Pasta Grill, a locally owned and operated eatery borne of one family's passion for authentic and memorable dining experiences. Fratelli Pasta Grill perfectly unites fine culinary craftsmanship and old-fashioned service in an attractive modern setting that retains all the warmth you'd expect from a classical Italian eatery. In addition to its extensive menu of specialty pastas, Fratelli offers succulent seafood and ultra-flavourful woodfire-grilled steaks. An extensive gluten-free menu is available, and Fratelli's special "fresh and healthy" selections perfectly balance modern culinary creations and time-tested traditional dishes. Dine-in, takeout and catering are all available.

**13340 LANOUE ST.,
TECUMSEH, ON.
519-735-0355
FRATELLIPASTAGRILL.COM**



MEZZO RISTORANTE

Do you want an evening of remarkable food, service and ambience? Try Mezzo Ristorante & Lounge. Taking pride in using quality fresh ingredients, they make the majority of meals from scratch, with vegan and gluten-free options on most menu items for diners. Offering the best ambience and dining experience, book your next event and holiday party today. Voted Top Choice Italian restaurant in Windsor for 2020, 2021 and 2022. Their intimate dining experience is quite a destination. Immerse yourself and tempt your taste buds at Mezzo Ristorante & Lounge. This not-to-be-missed destination for Italian cuisine and specialty cocktails is certain to make your dining experience remarkable. The excitement is building...change is coming with a completely updated interior and exterior of the restaurant in early 2025!

**804 ERIE ST. E.,
WINDSOR, ON.
519-252-4055
MEZZO.CA**



NICO TAVERNA

When you visit Nico Taverna, you treat your friends and family to a true Italian, handcrafted experience. Devoted to consistently serving crave-worthy food by using only the best and freshest ingredients, Nico Taverna creates dishes that always satisfy. From arancini to fire roasted shrimp, rainbow trout filet to wood-fired lamb rack, Nico Taverna has the meal for you. Come for a visit at 501 Erie St. East and enjoy our classic Italian menu in a cozy dining hall.

**501 ERIE ST. E,
WINDSOR, ON.
519.255.7548
NICOTAVERNA.COM**



RICCARDO'S ITALIAN

If you are looking for a restaurant where you can overlook beautiful scenery while also getting a glimpse into the kitchen as your food is being prepared, look no further than Riccardo's. With a series of Italian dishes specially prepared for you in an open concept kitchen, giving you that chance to see the care that goes into quality cooking, and a window overlooking Amherstburg's Kings' Navy Yard Park, dining at Riccardo's is like nothing you've done before. Their award-winning menu includes homemade lasagna, veal scallopini, black tiger shrimp, house-made manicotti, and, of course, lamb dishes that will leave lamb lovers in awe, these dishes paired with the ambiance will leave you with nothing but great food, great photos, and a great atmosphere. You cannot go wrong when you dine at Riccardo's.

**238 DALHOUSIE ST.,
AMHERSTBURG, ON.
519-736-4333**



SPAGO TRATTORIA

Welcome to Spago where you will taste Italy with all your senses. Over 30 years in business, the dream of two brothers to serve authentic Italian cuisine just like Nonna makes has proven to be a success. Three locations across Windsor, Spago Trattoria takes the legacy that was brought to North America from the Ciociaria region of Italy and brings it to the tables of Windsor-Essex. Open seven days a week, Spago's red seal chefs are ready and waiting to serve you in South Windsor, Windsor's Little Italy, and inside of Caesars Windsor. The taste of Casalvieri combined with the spirit of Ciociaria come together in a way that can only be found at Spago, making your time here special. For more information, you can visit our website at www.spago.ca.

690 ERIE ST. E, WINDSOR ON.

377 RIVERSIDE DR. E. - CAESARS WINDSOR

3850 DOUGALL AVE, WINDSOR, ON.

SPAGO.CA



ZULEEATS

The flavours of Ghana, made with love in Windsor, Ontario
You're Ghana love the flavours of Zuleeats!

Zuleeats, a vibrant woman-owned business in Windsor, Ontario, specializing in food from Ghana, West Africa. Chef Zule, recognized as one of Canada's Top 100 Women to Watch in 2022, pours her passion for cooking into every plate she creates. Your new favourite dish may be the traditional mouth-watering menu items like jollof rice, fried plantain and the weekly Saturday special, fresh Ghanaian donuts. You'll also love unique twists like jalapeño cheddar chips, cocoa butter tarts and Jollof mac and cheese balls!

Using high-quality ingredients, Zuleeats also offers dietary restriction friendly options: savoury meat pie options include veggie or vegan fillings enveloped in a house-made, melt-in-your-mouth flaky pastry. This year, the company was one of the New Company of the Years finalists at the Business Excellence Awards. Stop by the storefront, order online through delivery partners or keep your eyes peeled at a local festival and market for their red tent! The flavours of Ghana are only a bite away!

2760 HOWARD AVENUE

519-980-6024

WWW.ZULEEATS.CA

ZULEEATS@GMAIL.COM

Essex County's FINEST IN FOOD MAP



DOWNTOWN WINDSOR

1. SPAGO TRATTORIA - CAESARS WINDSOR - 377 Riverside Drive E.

VIA ITALIA

- 2. MEZZO RISTORANTE - 804 Erie St E.
- 3. NICO TAVERNA - 501 Erie St E.
- 4. SPAGO TRATTORIA - 690 Erie St E.

EAST WINDSOR

- 5. ANTONINO'S ORIGINAL PIZZA - RIVERSIDE - 4350 Wyandotte St.E.
- 6. ZULEEATS - 2760 Howard Ave.

SOUTH WINDSOR

- 7. SPAGO TRATTORIA - 3850 Dougall Ave.
- 8. COTTA FOOD BAR - 3891 Dougall Ave.
- 9. ANTONINO'S ORIGINAL PIZZA - 4350 Howard Ave.
- 10. CIOCIARO CLUB - 3745 North Talbot Rd

LASALLE

- 11. ANTONINO'S ORIGINAL PIZZA
LASALLE - 6535 Malden Rd

AMHERSTBURG

- 12. ARTISAN GRILL - 269 Dalhousie St.
- 13. RICCARDO'S ITALIAN - 238 Dalhousie St.

TECUMSEH

- 14. FRATELLI PASTA GRILL - 13340 Lanoue St.
- 15. ANTONINO'S ORIGINAL PIZZA - TECUMSEH - 1695 Manning Rd.

LEAMINGTON

- 16. ANTONINO'S ORIGINAL PIZZA - LEAMINGTON - 270 Erie St. S.

WELCOME TO A NEW AND IMPROVED WAY TO MANAGE YOUR PROPERTIES WITH LP PROPERTY MANAGEMENT

A leading property management software, designed to improve communication between property managers and owners, increase transparency and trust, and give owners access to all relevant data from their properties. The Owner Portal enables LP Property Management to grant owners access to managed rentals and investments, vital announcements, comprehensive reports, and more.

With easy-to-use communication tools, owners can inquire about updates, request maintenance work, and track progress directly through the portal, eliminating the need for cumbersome email threads and phone calls. With the improved owner distribution workflow, LP Property Management can seamlessly manage distributions for larger portfolios and input critical financial data more easily; users can expedite payments, increasing transparency and heightened investor satisfaction.

The recent software additions will help LP Property Management build trust with owners and stand out from the competition.

The portal simplifies interactions, fostering strong owner-manager relationships that last.



CONTACT US TODAY TO LEARN MORE.

Value | Integrity | Passion

519.919.3303 • BRENT@LPPROPMGMT.COM • LPPROPMGMT.COM



BRENT BONDY
OWNER

ESTATE LAW • BUSINESS LAW
REAL ESTATE LAW

Grow it.
Protect it.
Share it.



W WALSH LEGACY
LAW FIRM



JUSTIN J. WALSH
BARRISTER & SOLICITOR

12205 RIVERSIDE DR. E
TECUMSEH, ON
(519) 962-9074

Visit our NEW WEBSITE!
WALSHLEGACY.COM



ZULEEATS

A TASTE OF GHANA IN YQG

Photo By Vicki Bartel, Brand Photography

2760 HOWARD AVENUE, WINDSOR, ON
519.980.6024 • CATERING AVAILAVBLE • ZULEEATS.CA



BEST STEAK & SEAFOOD SELECTION IN YQG

Premium casual dining with a wide selection for all tastes including fusion, vegetarian and gluten-free.

Extensive wine and beer list.



ArtisanGrill.ca

269 Dalhousie, Amherstburg – 519.713.9009
Lunch & Dinner Daily 11:00am–11:00pm

BOOK CHRISTMAS NOW!

LANEWAY HOMES

A Division of Supreme Services

WE BUILD TINY HOMES!



Not exactly as shown



Excellent Source of Extra Income - Increases Your Property Value - Provides Housing for Close Family Members

5 Options to Choose From!

*Prices listed are as of Oct 2024 and are subject to change. Please contact us for current pricing. All models not exactly as shown.



THE MACKENZIE
352 S.F. - 1 Bedroom
Starting at \$159,000 +hst



THE IRIS
430 S.F. - 1 Bedroom
Starting at \$169,000 +hst



THE COTTAGE
550 S.F. - 1 Bedroom
Starting at \$209,000 +hst



THE BOURDEAUX
650 S.F. - 2 Bedroom
Starting at \$244,000 +hst



THE OAK (MAJESTIC)
750 S.F. - 2 Bedroom
Starting at \$278,800 +hst

Start your journey with Laneway Homes. 519-946-0363

FOR MORE INFO VISIT WWW.LANEWAYHOMES.COM



Build your tiny home with Laneway Homes.

SCAN QR CODE TO LEARN MORE.



THE ALL-NEW 2025
Lincoln Nautilus

The new Lincoln Nautilus delivers a new take on comfort, revitalization and connectivity, moving the notion of sanctuary forward with a reimagined digital experience and sophisticated new design expressions.



L I N C O L N
OF WINDSOR

1150 Provincial Rd., Windsor
lincolnofwindsor.com

**Canada's #1 Selling Retailer
for Retail / Commercial vehicles!**

5 CONSECUTIVE YEARS - 2019 TO 2023
WINDSOR & ESSEX COUNTY'S ONLY
Authorized Lincoln Retailer

Call Now to Book Your Appointment
519-972-6500

PROUD MEMBER OF



RAFIHAUTOGROUP.COM

A TRULY EXTRAORDINARY DINING EXPERIENCE

Story by Jessie Gurniak

Culinary connoisseurs of Windsor-Essex County truly haven't experienced it all until they've tasted the delights of fine dining; and at the heart of it all comes Mezzo Ristorante. At Mezzo, every detail is meticulously curated. From the expertly crafted menu by Head Chef Pat Lizzi to the handcrafted cocktails and extensive wine selection, every aspect reflects a dedication to excellence.

For Darcy King, owner, Mezzo is a legacy. Taking the reins as a silent partner in 2013, Darcy orchestrated a remarkable turnaround, breathing new life into the establishment and helping to cement its place as an iconic eatery in the region. Complementing his business expertise is Matt Jones, General Manager, whose wealth of industry accolades bring a blend of skill and creativity to the forefront that are sure to exceed expectations.

With a shared commitment to excellence and community engagement, Darcy, Matt, and Pat have turned Mezzo into a masterful fine dining destination at the top of Windsor's culinary landscape. Just as their skilled bartenders artfully pour your cocktails, the trio pours their heart and soul into the very foundation of their gastronomic venture.

As the next chapter of Mezzo Ristorante begins to unfold, the community can expect to see big things blossoming right in Little Italy. With plans to bring in celebrity chefs and host fundraising events, all with giving back to the community in mind, it's clear that Mezzo's future is bright. Plus, Matt ensures that his dedication to training employees will continue to enhance the experience.

Together, Darcy King, Matt Jones, and Pat Lizzi are a force to be reckoned with. Champions of culinary excellence and ambassadors of community spirit, this trio, alongside the rest of their passionate team, promise to continue serving nothing less than excellence with each exquisite dish and flawless service delivered by heartfelt hospitality.

The recipe for success starts with passion. At Mezzo Ristorante, the table is set, the wine is poured. Come and be a part of something truly extraordinary at 804 Erie St East.





WHERE STYLE MEETS TASTE



A CASUAL ATMOSPHERE WITH A UNIQUE BALANCE
OF STYLISH UNPRECEDENTED ITALIAN CUISINE
WITH ECLECTIC AND MODERN FLARE

M MEZZO

804 ERIE STREET EAST | VIA ITALIA | MEZZO.CA

WINDSOR'S TOTAL HOME COMFORT EXPERTS

VISTA RENTAL PROMOTION

**RENT A NEW HVAC SYSTEM
AND DON'T PAY UNTIL APRIL 2025**



CALL US FOR A QUOTE 519-967-2585
CKMECHANICAL.COM

An advertisement for Windsor's local music and news sources. It features a woman with headphones, smiling, against a blue and purple background. Text includes 'MIX 96.7 WINDSOR'S BEST MUSIC MIX', 'COOL 100.7 GREAT HITS & REAL CLASSICS', 'WINDSOR'S 95.9 COUNTRY 92.7', 'WINDSOR NewsToday.ca A Presentation of Blackout News', and 'WINDSOR-ESSEX'S LOCAL SOURCE FOR THE BEST MUSIC VARIETY & RELIABLE NEWS'.

RENOVATE WITH US!



Don't Move, Renovate! Before you call your Real Estate agent - consider all your options. We can provide you with additional living space by adding a new addition, sunroom or renovating your existing space. Talk to us today!



SUPREME
RENOVATIONS

519-946-0363 SupremeServices.ca

YOUR COMPLETE COLLISION SHOP

FAMILY OWNED AND OPERATED FOR OVER 40 YEARS!



REPAIRS TO ALL MAKES & MODELS **UNIBODY REPAIRS**

INSURANCE CLAIM ASSISTANCE **ALIGNMENTS** COMPLETE & PARTIAL PAINT JOBS

SAME-DAY SPOT REPAIRS OTHER COLLISION SERVICES **ALL WORK GUARANTEED**

THE MOST RECOGNIZED COLLISION SHOP IN ESSEX COUNTY



1240 WINDSOR AVE
WINDSOR, ON

CALL AND ASK
FOR JERRY OR DINO

519.252.1147

METROWINDSOR.COM





2025 BMW X3 M50

EXPERIENCE

THE

POWER

The 2025 BMW X3 M50 xDrive brings the spirit of M performance to your everyday drive. The BMW X3 M50 xDrive combines dynamic M driving capabilities with a sleek, modern design, and the unmistakable presence of a BMW X model. Discover the BMW X3 M50 xDrive, along with its impressive range of features and technical specifications.

Powered by the M TwinPower Turbo inline 6-cylinder engine and enhanced with features like the M Sport differential, variable sport steering, and optional adaptive M suspension, it delivers a precise and dynamic driving experience without sacrificing comfort.



By Jessie Gurniak



The M TwinPower Turbo inline 6-cylinder engine delivers an incredibly responsive performance, especially at low speeds. This is enhanced by electric boost and the signature emotional sound of BMW M. Key design elements include the reimagined illuminated kidney grille with contour lighting, the striking Welcome Light Carpet, and the new double light signature in the front headlights.

For those who enjoy a sportier drive, ambient lighting sets the mood with red and blue hues in SPORT My Mode. For a more relaxing environment, RELAX My Mode fills the interior with a soothing ivory white and green glow. The ambient lighting, available in up to 15 dynamic colors, beautifully illuminates features like the BMW Interaction Bar.



The M Sport Differential enhances your driving experience, particularly during sporty driving, while providing improved traction on surfaces like gravel, mud, and ice. With outstanding dynamics and exceptional handling, the optional Adaptive M Suspension adjusts automatically to road conditions and your driving style, ensuring greater comfort on longer journeys.

The M Sport Pro Package elevates the vehicle's athletic appearance with dark tailpipes, a striking red M Sport braking system on the exterior, and M seat belts in the interior. The M Leather Steering Wheel, featuring a flattened base, offers a comfortable grip and the front sport seats are designed to provide exceptional support, perfectly contoured to the body, and come with multiple settings to enhance your driving experience. A triangular stone with the M logo adorns the illuminated storage compartment in the center console, adding a subtle yet impressive delicate touch.

The BMW Operating System 9 is featured in the central info display and presents a revamped user interface with vertically arranged widgets that offer direct access to essential information. Users can customize the home screen with selectable content displayed as a base layer behind the widgets, which can be navigated by swiping both vertically and horizontally.

Packed with features, it offers navigation with supplementary information, entertainment options, and personalization capabilities, including data volume for all applications. Effortlessly connect your iPhone or Android smartphone wirelessly to your BMW, using the familiar BMW controls for seamless operation. All this and more could be yours when you drive the new 2025 BMW X3 M50 xDrive.

The 2025 BMW X3 M50 xDrive seamlessly combines performance, luxury, and cutting-edge technology, making it the perfect companion for both spirited drives and everyday journeys. With its powerful engine, advanced suspension, and striking design elements, this vehicle is engineered to enhance your driving experience at every turn.

Visit your local BMW dealership today to get yours. That's the Overseas Motors BMW in Windsor at 9425 Tecumseh Rd E.





EnRoute

PRODUCTIONS

Videography & Real Estate Photography
Company in Windsor-Essex County

Commercial. Businesses Real Estate Agents & Brokerages. Drone. Events.



Commercial

Specialising in brand message videos, promotional videos, testimonial videos, and a number of other video productions.



Real Estate

We offer a full range of services that help agents get the best marketing for their listings.



Drone

Certified pilot and licensed through Transport Canada, we offer professionally captured, high quality aerial photos and videos from a unique angle that captures the eye.



Text or call: 519.551.0606

Email: ask@enrouteproductions.ca

enrouteproductions.ca



**SERCA
FINANCIAL**
MORTGAGE GROUP

SERVICES

First-Time Home Buyer • Refinance • Debt Consolidation • Bruised Credit
Investment Properties • Self-Employed • & More

**SCAN HERE
FOR MORE
INFO!**

519-215-2841 • WWW.SERCAFINANCIAL.CA • ADMIN@SERCAFINANCIAL.CA
3-12133 TECUMSEH ROAD EAST • WINDSOR ON., N8N 1M2

WE HAVE BINS FOR ALL NEEDS



Oldcastle **BIN SERVICE**



General Garbage – Household & Construction Waste, Flood & Fire Cleanup, etc.

Concrete – Clean broken concrete, brick and cement blocks.

Asphalt – Clean broken asphalt from driveways, parking lots, etc.

Trees – Natural tree waste, branches, logs, trunks and small stumps. [No garbage]

Lumber – Clean Lumber from decks, fences, pallets, etc.

Soil – Topsoil, clay, etc. [No garbage]

...and more!

NOT ACCEPTED: Acids, Gasoline, Oils of any kind, Pesticides, Solvents, Antifreeze, Drain Cleaners, Kerosene, Paints, Varnish, Stains, Propane Tanks, Mercury, Freon, Hazardous Materials, Tires, Etc.

| Bin Size | Height | Length | Width |
|----------|--------|--------|-------|
| 10 Yard | 4' | 10' | 8' |
| 16 Yard | 4' | 14' | 8' |
| 20 Yard | 4' | 20' | 8' |
| 30 Yard | 6' | 21' | 8' |
| 40 Yard | 8' | 20' | 8' |

All bin dimensions are approximate and can be roughly +/- a foot



7 Days a Week!

Call Today - Same Day Service Available!

2160 Fasan Dr,
Oldcastle, ON, Canada
519.818.0246



BUCKLE UP - WE ARE IN FOR A RIDE!



*By Shan Hasan
Broker of Record, Signature Realty*

What an incredible journey it's been! The past two-plus years have felt like a roller coaster ride at Canada's Wonderland, with people metaphorically screaming as the housing market seemed to collapse. But just like gravity and roller coasters, what goes down must eventually come up.

I've spent considerable time researching and reviewing countless opinions on the current housing market and its future. After a while, I gave up, as it seemed that most commentators were reluctant to make any strong predictions. They were all walking a fine line, careful not to say anything too definitive. In the early stages of the COVID-19 pandemic, a number of housing experts predicted a 10% drop in the market. That turned out to be completely inaccurate, as the housing market skyrocketed instead.

So, I decided to take a step back and share my own opinion with you. Do I believe that the housing market has been in rough shape over the past two years? Absolutely. Every day, I speak with families and clients who are deeply concerned. As interest rates rose, anxiety spread across the country, especially around mortgage renewals and soaring inflation. While the increase in interest rates helped to curb inflation, bringing it down to around 2%, it also made the housing market a more challenging environment for many.

Now, the Bank of Canada's objective is to prevent a wave of mortgage defaults, which could push the country into a deeper recession. To do this, they've started to gradually lower interest rates. However, these small 0.25% reductions have done little to boost the housing market. They've only signaled the general direction the Bank of Canada is heading in. To genuinely address the looming mortgage renewal crisis, the Bank needs to implement more substantial interest rate cuts in its upcoming announcements.

“Looking ahead, it’s clear that we are approaching a pivotal moment in the housing market. With interest rates set to drop further, buyer demand will likely return, and prices will begin to rise again as inventory diminishes.”

My prediction? The next two Bank of Canada rate announcements—likely in October and December—will include significant cuts. I expect a minimum of 0.5% reductions during each of these announcements.

Now, you might be wondering, how will this affect the housing market? As the cost of purchasing homes becomes more affordable, we will likely see a resurgence of buyers. Many families have been sitting on the sidelines, waiting for this kind of news. Once interest rates drop, they will likely re-enter the market, ready to buy.

We’ve all noticed that there has been a significant amount of inventory on the market, with many homes sitting unsold. As more buyers come back into the market, these listings will begin to move. And as is true in any consumer market, once inventory starts to shrink, prices tend to rise.

In my view, there has never been a better time to buy a home than right now. Many homes are currently listed at prices that are significantly discounted from where they were just two years ago. Our housing shortage, both locally and across the nation, has highlighted the undeniable need for more homes. Thankfully, the new home construction sector has started to pick up again. Shovels are in the ground, and new frameworks are being built. We’re laying the foundation for what I believe will be a very prosperous year in 2025—a year characterized by a more active housing market, with strong appreciation and plenty of activity.

In the end, the laws of gravity apply in all situations, whether we’re talking about playing basketball or the value of your home. What goes up must come down, and what comes down will, in time, go up again. History has a way of repeating itself, and when it comes to real estate, the best time to buy has always been yesterday.

Looking ahead, it’s clear that we are approaching a pivotal moment in the housing market. With interest rates set to drop further, buyer demand will likely return, and prices will begin to rise again as inventory diminishes. For those who have been waiting on the sidelines, this could be the opportunity they’ve been waiting for. Now is the time to seriously consider making a move, before prices start to climb once more.

In summary, while the past two years have been challenging, I believe we are on the cusp of a significant shift.

The Bank of Canada’s forthcoming actions will likely spur renewed buyer interest, and the market will regain its momentum. If you’re in the market for a home, the time to act is now. Just like a roller coaster, the housing market is about to rise again, and you won’t want to miss the ride.



Oldcastle
SNOW REMOVAL
& ICE MANAGEMENT



WINTER IS COMING!

**LET US HANDLE YOUR SNOW,
SO YOU DON'T HAVE TO.**

FULLY INSURED - PROFESSIONALLY TRAINED



OUR SERVICES: COMMERCIAL / INDUSTRIAL

Commercial / Industrial Snow Removal: Ensure your business parking lots and entryways are safe.

Ice Control: Salting and de-icing to prevent slippery surfaces.

Emergency Snow Removal: Quick response for unexpected storms or heavy snowfall.

Snow Plowing: Fast, efficient snow removal for large areas.

Snow Hauling: Removal of large piles of snow from parking lots.

WHY HIRE US?

24/7 Service & Dispatch:

We're ready whenever the snow hits, even during the worst storms.

Reliable Equipment:

Our Metal pless live edge snowplows mean less wear and tear on your asphalt.

Fast Response:

With 30 plus pieces in our fleet, we ensure quick and efficient service so you're never stuck.

GPS Equipped Fleet:

Knowing where our team is working at all times makes for easy billing.

Safety First:

Avoid accidents and injuries by letting professionals handle hazardous snow and ice.

Prevent Damage:

Protect your property and keep your business accessible.



519-791-SNOW (7669)

info@oldcastlesnowremoval.com

2160 Fasan Dr, Oldcastle, ON N0R 1L0

WWW.OLDCASTLESNOWREMOVAL.COM

SERVICING WINDSOR-ESSEX SINCE 2007 - FAMILY OWNED AND OPERATED

GET TO WORK IN THE STRONGEST AND MOST TECHNOLOGICALLY ADVANCED RAM 1500 EVER!



2025 RAM 1500

BOOK YOUR TEST DRIVE TODAY.

Factory Order may be required.



458 Talbot Road North Essex-Windsor, ON 519.776.5287 | Toll Free 1.888.280.2360

countrysidetchryslerdodgejeepram.ca

National Brand. Regional Presence. Local People.

For Windsor/Essex County businesses with more complex financial needs, your local TD Commercial Banking Relationship Manager will take the time to understand your business and then work with you to customize the products and services to help meet your unique business needs. As your business needs change, we are committed to devoting the time, energy and expertise to help you meet your evolving business goals.



Matt Decker
Relationship Manager,
TD Auto Finance
226-345-3066
matthew.decker@td.com



Jeffrey Swan
Associate VP & Market Leader
TD Auto Finance
416-738-7145
jeff.swan@td.com



Kevin Hamilton
Account Manager
519-945-2134
kevin.hamilton@td.com



Lindsay Lovecky
Relationship Manager
519-791-7784
Lindsay.Lovecky@td.com



Jeremy Homer
Relationship Manager
519-945-1937
jeremy.homer@td.com



Jason Seitsinger
Senior Account Manager
519-945-1301
Jason.Seitsinger@td.com



Mark Bomben
Manager Cash
Management
519-945-1036
mark.bomben@td.com



Lou Di Pietro
Senior Manager
Commercial Services
519-945-1750
lou.dipietro@td.com



Scott Defoe
Senior Relationship
Manager
Commercial Services
519-945-1835
scott.defoe@td.com



Rob Rumfeldt
District Vice President
519-945-1333
robert.rumfeldt@td.com

TD Commercial Banking
156 Ouellette Ave., Windsor



Talk to your local TD Commercial Banking Relationship Manager today.

® The TD logo and other trade-marks are the property of The Toronto-Dominion Bank.

M05332 (03/16)

THE NEW MINI COUNTRYMAN.



MINI OF WINDSOR

9425 Tecumseh Road E. Windsor, ON
519-254-4303 www.overseasmini.com

See dealer for details Factory order may be required

THANK YOU TO ALL OF OUR CLIENTS

Over 40 Years of Satisfied Families



We recently (2 years ago) purchased the home of our dreams with the guidance and assistance of The Legal Edge Team at Manor Realty. Mark, Tina and Donna made our home-buying experience a pleasure, and one to remember. We were very happy in our new home, however, our living situation changed instantly when the loss of a loved one changed not only our lives but our real estate needs as well. Reaching out again to The Legal Edge team was the only answer for us. Once again Mark and Tina (& Donna) outperformed our expectations by quickly selling one property and simultaneously helping us secure a deal on our new dream home!

If you are looking to move in Essex County, buying OR selling, trust the experience of The Legal Edge Team at Manor Realty. You'll be happy you did! Our sincere thanks once again to Mark Eugeni, Tina Pickle and Donna Eugeni. The best in the business!

Anne, Jay & Carl Swatman, Custom Guitar Shop



"Trust Tina and Mark for all your real estate needs. They provide expert advice and guidance, ensuring confident decision making. Their exceptional service is highly recommended and they are a valuable asset for our future home buying experiences. Experience the difference with Tina and Mark, and their joy and appreciation of finding you your true vision. We are grateful for the opportunity to have worked with them and to have built a lasting bond."

The Phillips Family

TOP 100 AGENT IN CANADA FOR 5 YEARS

#1 SALES AGENT 18 YEARS IN A ROW • #1 LISTING AGENT FOR 17 YEARS



40+ YEARS OF EXPERIENCE • OVER \$1 BILLION IN SALES
THELEGALEDGETEAM.COM

Not intended to solicit any properties currently for sale and all buyers and sellers are advised to obtain independent advice before relying on any information herein.





THE CITY OF A HUNDRED SPIRES: EXPLORING THE HISTORY OF PRAGUE



By Paula Just

Some places on Earth feel like a subtle charm has been placed upon them by the ages. Beautiful echoes of the past and vibrant voices of the present combine in a symphony for the senses. Such is the magic evoked by the cobblestone alleys, bridges and fragrant chimney-cake shops of Prague. With over 1.5 million inhabitants, this charming capital is a perfect destination for days spent strolling around boulevards and stumbling upon tourist attractions, almost all of which are monuments to Czech Republic's glorious past.



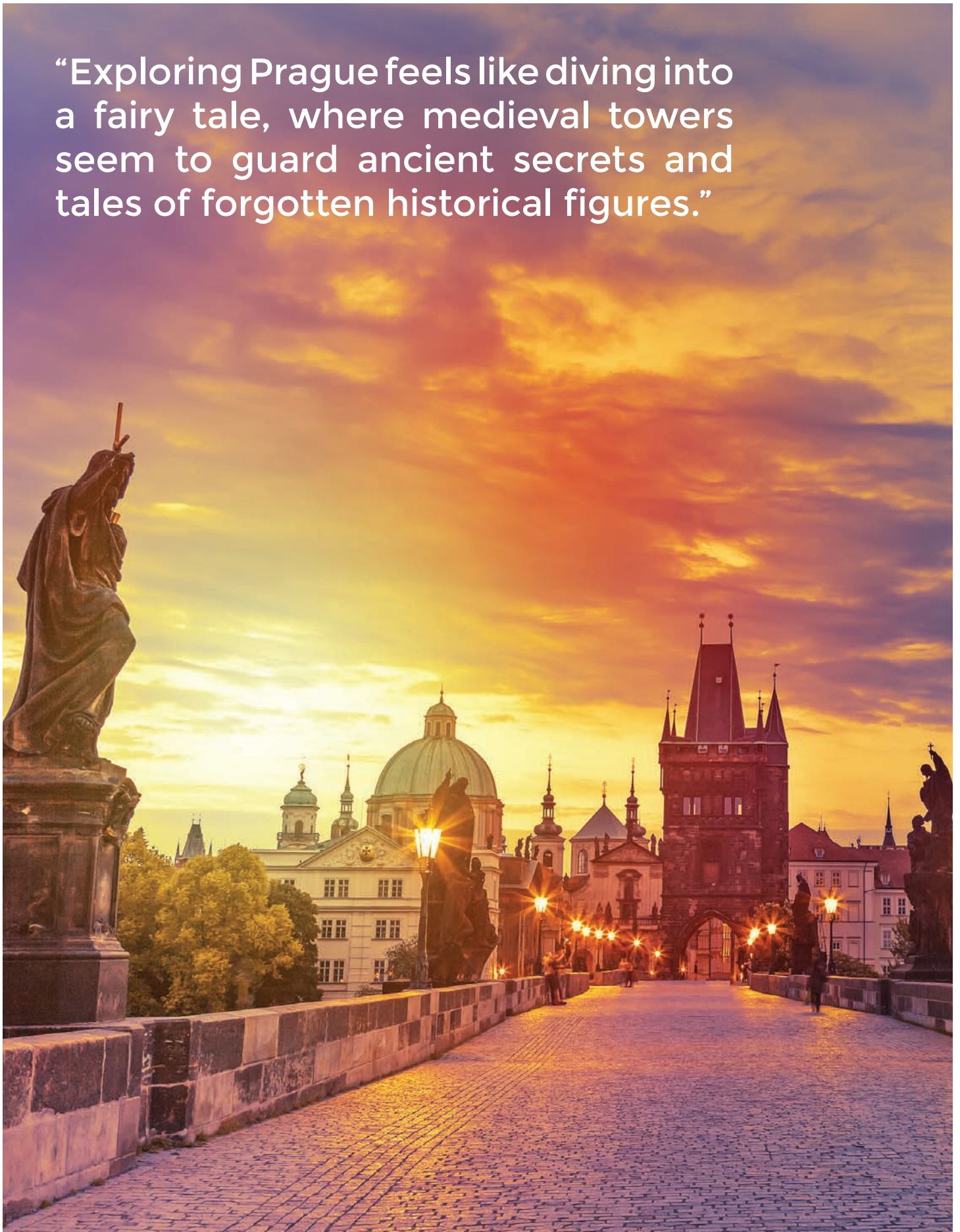
Present in every postcard and connecting both sides of town is Charles Bridge, originally built above Vltava River. Nowadays, only pedestrians are allowed and more than 30 statues in Baroque style decorate its railings. The first statue to be installed honors St. John of Nepomuk, and legend goes that touching the statue's base and making a wish will bring good luck. Art is everywhere: live performers play and sing, painters and portrait artists sit along the bridge ready to take on commissions. Boat rides leaving the riverbank can show you the city from a new perspective, so consider taking one.

Across Charles Bridge you will find Prague Castle, which served as a seat of power for several kings. Today, it is an official residence for Czech Republic's President and one of the world's largest castles. Covering most of an imposing hill that overlooks the city, the castle

complex is a set of palaces and buildings connected by small alleys. You can spy into recreations of houses from real artisans of the past at Golden Lane, with some of them now turned into stores. This complex also includes historical landmarks such as St. Vitus Cathedral.

Central Prague has countless activities waiting to be discovered. Powder Tower acts as a gate separating the old town from the new one. It offers a 360° view, and visitors can explore the interior as well. Walking into the main square, it's easy to spot the mechanical wonder that is the Astronomical Clock. Thousands of tourists gather to watch a parade of twelve apostles on upper windows every hour. It is the world's most famous medieval clock, and legend has it that councilors blinded the artisan responsible so that he'd never repeat his work for someone else.

“Exploring Prague feels like diving into a fairy tale, where medieval towers seem to guard ancient secrets and tales of forgotten historical figures.”



Choosing the time of year to visit is essential, as Prague's weather can be on the volatile side. Fall and spring are ideal if you are a fan of milder climates. October is the year's last chance to avoid a more intense cold during winter. Two festive holidays are celebrated during fall: Czech State Day on September 28th and Independent Czechoslovak State's Day on October 28th. Those who travel around this time will witness an incredible tribute to Czech legacy as the city comes alive with celebrations and events.

The region around Prague also offers several cities worth visiting. One of them is Karlovy Vary, known for its spas and stunning landscapes. This destination became famous as a setting for films like 007—Casino Royale. Český Krumlov is a small southern town acknowledged for its well-preserved historic center, Renaissance buildings and a stunning castle on top of a hill.



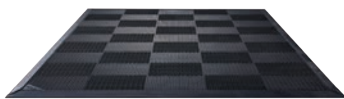
Compared to other European capitals, Prague offers relatively budget-friendly travel, making it an attractive choice for those seeking an enriching experience without overspending. It is important to remember that the country's currency is Czech (CZK) instead of euro.

Getting to know the city involves a lot of walking, and there are plenty of options for restoring your energy. Czech cuisine predominantly focuses on pork, chicken, and occasionally beef. The most traditional dish is goulash, a meat stew with vegetables that comes in various versions. Local cuisine also includes creamy soups with mashed potatoes and fried potato pancakes. Sample plum brandy if you can, a typical regional drink with a fresh aftertaste. To sweet lovers, trdelník (the internet-famous chimney cakes) are a must-try. After being prepared, the dough is rolled around a cylinder and baked until golden and crispy. Trdelník is often sprinkled with sugar and cinnamon and can contain different fillings, such as fruit, whipped cream and ice cream.

Exploring Prague feels like diving into a fairy tale, where medieval towers seem to guard ancient secrets and tales of forgotten historical figures. This city's rich Bohemian background is waiting to be discovered; soak in the fall atmosphere and embark on this historical adventure!



Be prepared for winter weather



CINTAS ■ ACTIVE SCRAPER™



CINTAS ✦ XTRACTION™

Many business need to change out their mats more frequently during the winter to capture snow, water and salt that gets tracked into the building. Our comprehensive mat solutions deliver constant protection, capturing dirt and moisture throughout your facility before it can hit the floor. In addition, our service regularly collects your used mats and delivers freshly laundered replacements.

To learn more, contact **Caitlyn DiStefano** at **519.478.0713** or **DiStefanoC@cintas.com**.





Forecast
your monthly
retirement income.

At IG Wealth Management, we go beyond RRSP's to look at your whole financial picture to forecast your monthly income in retirement. So you get a clear view of today and tomorrow. Does your plan do that?



Let's review your retirement goals today.



TREVOR LEDREW
Regional Vice-President
Investors Group Financial Services Inc.
519.253.3553
Trevor.LeDrew@ig.ca

Trademarks, including IG Wealth Management, are owned by IGM Financial Inc. and licensed to its subsidiary corporations.
© Investors Group Inc. 2020 RET2110MA_E (01/2022)



ENHANCING THE OUTDOORS

NOW BOOKING SPRING PROJECTS

RESIDENTIAL & COMMERCIAL LANDSCAPING

519-735-8077

STONEBROOKLANDSCAPING.CA

LIVING COMMON-LAW IN ONTARIO



By Trevor LeDrew
Regional Vice President,
IG Wealth Management.

Although there are similarities between the laws for common-law and married couples in Ontario, there are significant differences you should know, especially in the areas of tax planning, family law, and estate planning.



Are you living in a common-law relationship? Do you know what that means from a tax and legal perspective? Many individuals involved in these types of relationships do not understand what their rights may or may not be. The following is a brief synopsis of some of the more important personal planning issues you should consider. However, it is always important in these situations to confer with a lawyer in your jurisdiction to ensure that you receive advice that is relevant to your personal situation. All references in this article to common-law couples will include both opposite-sex and same-sex couples.

TAX PLANNING

If you meet the definition of “common-law partner” under the federal Income Tax Act, you will effectively be taxed

in the same manner as a married spouse. The definition of “common-law partner” means a person who cohabits with another person in a conjugal relationship, for either:

- A period of 12 months; or
- A shorter period of time, but while raising a child together. (Simply having a child together is not sufficient to be considered to be living common-law – you must also be living in a conjugal relationship.

Also, the child has to be the natural or adopted child of both partners; if not, then the step-parent must be providing support to the child).

If you meet either of the above two tests, you must indicate that you are living common-law on your tax return. If you have filed an incorrect tax return, you may be denied CPP or other pension survivor benefits, or alternatively, you may be reassessed for unpaid taxes, interest and penalties. There are a number of advantages and disadvantages to being considered a couple under the Income Tax Act, depending upon your situation.

Some of the advantages include the ability to allocate certain types of pension income to a lower income-earning spouse, and the ability to transfer certain types of personal tax credits in order to ensure that none of them go unused. However, some of the disadvantages include the loss of the eligible dependant credit, which one or both partners may be claiming if they are raising a child, as well as the potential loss of some social assistance benefits, as the income for both partners must be pooled for the purposes of determining eligibility for certain amounts, including the Guaranteed Income Supplement and the Allowance (offered under the Old Age Security program), the GST credit and the Canada Child Benefit. If both partners are earning an income, the ability to receive these amounts or claim these credits will decrease more quickly.

FAMILY LAW ISSUES

Many common-law couples assume that since they are treated the same as married couples under the Income Tax Act, they will be treated the same as married couples for all purposes. However, that is not the case. The ability to make certain family law claims against a former common-law partner is determined by provincial legislation, not the federal Income Tax Act.

FAMILY PROPERTY

In Ontario, only married spouses are entitled to a division of family property under the family property legislation. Common-law couples are only required to divide their property in the same manner as a married couple if they have signed a cohabitation agreement providing for that. If you and your common-law partner have not signed any sort of domestic contract regarding the division of family property, you will not have any right to apply for a division of property under the provincial family law legislation.

PENSIONS

Depending upon the jurisdiction, common-law partners may be entitled to a division of their separated partner's pension. Individuals in common-law relationships should speak to a family lawyer about what rights they may have to a former partner's pension, including CPP benefits.

UNJUST ENRICHMENT

If you have not lived together for the required period of time or you have not signed an agreement which gives you any right to a division of family assets at the time of

relationship breakdown, this does not mean that you will not be entitled

to any of your partner's property under any circumstance. You may be able to file a lawsuit arguing that there has been an "unjust enrichment" on your partner's part, and therefore you should either be awarded damages, or a part of the property, using the argument that your partner is holding the property for you under what the courts refer to as the "constructive trust" doctrine. For example, you may be able to rely on this principle if you have contributed towards the mortgage payments for a home which is in your partner's name. However, since litigation is a very uncertain process, relying on a future lawsuit is generally not advisable. Even if you do "win," it will generally only be after a long and expensive legal process. If you want to protect your property, it is usually better to have a written agreement setting out your rights and responsibilities.

JOINTLY-HELD PROPERTY

Common-law couples should also carefully consider how to hold title to their assets. Adding your common-law partner as a joint owner to an investment or property will generally make the property shareable upon separation, which may or may not be what you intended. In some cases, a couple may decide to take title to real property or financial investments in joint names simply to save probate fees at the time of death. However, probate fees in Ontario are relatively small and generally should not be a major consideration in your financial plan. Understand that by adding your common-law partner as a joint owner to your assets, you could be making what might otherwise be a non-shareable asset, shareable.

SPOUSAL SUPPORT

In Ontario, individuals who have cohabited with another individual in a conjugal relationship for a period of at least three years, or who are in a relationship of some permanence and they are the natural or adoptive parents of a child, may be entitled to receive spousal support, although the amount ordered will vary depending upon the facts of the case. Speak to your lawyer if you feel you are entitled to apply for spousal support, or would like to protect yourself from having to pay spousal support.

CHILD SUPPORT

Individuals who enter into a common-law relationship with a person who has a dependent child must be prepared for the possibility that they may be required to provide ongoing support to that child (even if they are not the biological or adoptive parents of the child). Common-law partners must be prepared for this responsibility, as in some cases, the obligation can extend into the child's adulthood.

Keeping a record of when you began to live common-law can help to avoid disputes.



COHABITATION AGREEMENTS

The above discussion illustrates the reasons why individuals in common-law relationships are well-advised to enter into a cohabitation agreement with their partners to ensure that disputes are minimized in the event the relationship breaks down. However, you may not be able to contract out of all of these obligations, particularly child support, as a court is likely to overlook any contract which is not in the best interests of the child. Individuals should seek the advice of a licensed professional with experience in the area, and in all cases, each partner should receive independent legal advice.

ESTATE PLANNING

Your ability to make a claim against a deceased partner's estate is also generally governed by provincial legislation.

RIGHT TO INHERIT

In Ontario, if a common-law partner dies without a will, the surviving common-law partner is not entitled to inherit any part of the estate under the current provincial intestacy legislation. If the deceased common-law partner died without a will, or died with a will which did not leave a sufficient amount to the surviving common-law partner, the surviving common-law partner may be entitled to make a dependant's relief application against the estate of the deceased partner (if they have lived together for a period of at least 3 years or they are in a relationship of

some permanence and they have a natural or adoptive child together), but the amount awarded (if any) will depend upon the facts of the case. Therefore, it is very important for individuals who are involved in common-law relationships in Ontario to review their wills to ensure they contemplate their partner.

EFFECT ON PREVIOUS WILLS

Unmarried couples should also be aware that if you currently have a will, it will continue to be in effect and will not be revoked simply due to your common-law relationship, meaning that an estate could go to a former spouse, if they are still the person indicated as being entitled to the estate.

CPP SURVIVOR BENEFITS

A surviving common-law partner will be entitled to receive survivor benefits under the Canada Pension Plan to the same extent as a married spouse if they lived with the deceased in a conjugal relationship at the time of death, and had been living with the deceased in a conjugal relationship for a continuous period of at least one year.

EMPLOYER PENSION PLANS

In most jurisdictions a surviving common-law partner will also be entitled to receive a survivor pension from a deceased partner's pension. However, the definition of "common-law partner" varies across the jurisdictions, and the terms of your pension may not be governed by the jurisdiction that you currently live in. You should speak to your pension administrator to confirm whether or not the survivor is entitled

to receive survivor benefits at the time of death of the plan member.

LIVING TOGETHER

It may be important to determine the date on which you began to live common-law, since many rights and obligations start once you have lived together for a specified time. Keeping a record of when you began to live common-law can help to avoid disputes.

MOVING TO ANOTHER JURISDICTION

You need to be aware that your rights as a common-law couple could change every time you move to a new province or territory, let alone to another country, so be sure to consult with an advisor in your new jurisdiction to ensure that the plan you currently have in place is still consistent with your goals, and the governing legislation of that jurisdiction.

PROPERTY IN OTHER JURISDICTIONS

If you have property in more than one jurisdiction, it will be very important for you to have a properly drafted will. If a common-law partner dies without a will, then all of your personal property will be distributed according to the laws of the jurisdiction where you were domiciled when you died, and real property will generally be distributed according to the jurisdiction where the property is located. Therefore, if you have real property located outside of Ontario, your common-law partner may or may not be entitled to receive it at the time of your death if you die without a will.



KEY SOLUTIONS

REALTY LTD BROKERAGE

519-254-0467
KEYSOLUTIONSREALTY.CA



VICKI VASOVSKI
Broker of Record
519-796-0640



ROBERTO PAD
Broker
519-791-2752



HUSSEN EL-RIFAI
Realtor*
519-790-9429



SANDEPP SAMPATH KUMAR
Realtor*
519-991-1983



TANNER GRASS
Realtor*
519-999-9556



NISHIT PRAJAPATI
Realtor*
519-300-2642



ATHRA'ANA HANA
Realtor*
519-990-1743



ERIC PASSA
Realtor*
519-995-7592



MARY ANN BERNABE
Realtor*
647-518-0297



MOHAMED MANSY
Realtor*
226-787-8741



DUSTIN TIMOTHY
Realtor*
519-990-2286



SAHITI YALAMARTY
Realtor*
519-992-3320



GURSEWAK SINGH
Realtor*
519-977-4454



RAJESH SHARMA
Realtor*
226-346-6189



STEVE CHEVALIER
Realtor*
519-564-4606



LILY FUNG
Realtor*
519-567-7967



DAVID LONG
Realtor*
519-984-4515

A GOOD DECISION IS
BASED ON KNOWLEDGE!
**OVER 50 YEARS OF
COMBINED EXPERIENCE**

Need brochures? Need business cards? Need banners? Need Signs?
Need a partner?

Visual communications solutions for every need.



The best kind of visual marketing makes a strong first impression and creates a lasting connection with your clients. That means your signs and graphics should be top of the line to keep your branding top-of-mind – you want your audience to recognize your firm as professional and trustworthy. Further that brand recognition with marketing collateral and personalized mailings that remind prospects of your experience.

With the dual brand power of Allegra® and Image360®, you have a team that can ensure you leave a winning impression on every prospect. You can rely on our team for a variety of marketing needs.

For over 37 years you can count on us for:

- Print
- Mail
- Custom Apparel
- Promotional Items
- Vehicle Graphics
- Signs
- And More!

One location, two brands – endless possibilities.



STRATEGIC **MARKETING AND PRINT**
COMMUNICATIONS WITH MEASURABLE RESULTS



**BOLD SOLUTIONS.
EXCEPTIONAL SUPPORT.™**

1800 Huron Church Road, Windsor, ON N9C 2L5
allegrawindsor.com | image360windsor.com | pat@allegrawindsor.com | 519-971-9952

© AFB IP Holdings LLC. All rights reserved. Distributed by an independently owned and operated Allegra® and Image360® business.

Building long-lasting relationships, and helping our clients reach their advertising goals.



**Corporate Branding
Design and Print
External Advertising
Online Advertising
Digital Marketing**

 [instagram.com/mediaduo_ad_agency](https://www.instagram.com/mediaduo_ad_agency)

 [facebook.com/mediaduoadagency](https://www.facebook.com/mediaduoadagency)

Corporate Branding

Logo Design
Advertising Themes and Campaigns
Corporate Stationery
Creative Digital and Print Ad Design

Design and Print

Flyers, Posters, Banners, Signage
Presentation Folders
Trade Show Material
Large Scale Printing Services
Print Publications

External Advertising

Billboard Advertising
Unaddressed Mail
Addressed Mail
Bus Bench Ads
Transit Windsor Advertising

Online

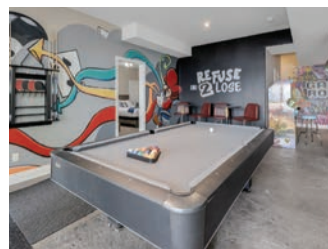
Website Design and Development
Website Maintenance
Hosting and Domain Name Services

Digital Marketing

Social Media Management
Campaign Management
Facebook
Instagram
Twitter
LinkedIn
Google Pay Per Click Campaigns

3337 Walker Rd., Suite 200 | Windsor
519.252.1607 | mediaduo.com

TO BOOK YOUR FALL/WINTER VACATION
VISIT GREENSTONEMANOR.COM

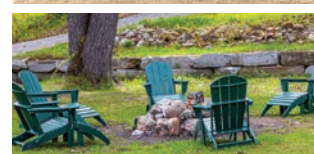


FAMILY FRIENDLY GETAWAY WELCOME TO GREENSTONE MANOR

ENJOY EVERY AMENITY YOU'D HOPE FOR IN A
FIVE-STAR HOTEL, PLUS A WHOLE LOT MORE.

LAKE FRONT PROPERTY WITH
A BEACH AND BEACH HOUSE
PICKLEBALL COURT • BASKETBALL COURT
GAMES ROOM • SPA AMENITIES
SLEEPS 18 COMFORTABLE • HIGH SPEED INTERNET
ONLY 2 HOURS FROM TORONTO

DISCOVER A SERENE LAKEFRONT RETREAT IN TRENT LAKES,
WHERE MEMORIES ARE MADE AMIDST TRANQUIL SURROUNDINGS.





TAX TALK: CROSS BORDER TAXATION

*By Irfan Qadir, CPA, CMA, CFP. Principal
with Gerald Duthie & Co., LLP, Chartered Accountants*

In this first edition of a two-part series, we will discuss the updated tax and reporting requirements for Canadians who have US connections. In the next edition we will review the tax and reporting requirements for US citizens who have Canadian connections.

UNDERSTANDING THE TWO TAX REGIMES

Canada levies taxes based on “Residency”. The US, on the other hand, taxes its subjects based on “Citizenship”. Let’s say, you are a Canadian citizen but happen to be residing outside of Canada (we will assume that you have severed your ties with Canada for our discussion purposes) and all of your income is earned outside Canada. Let’s further assume that the country you are presently residing in has zero taxation. In this situation you will have no tax obligation to Canada. Now let’s assume for a moment that you happen to be a US citizen with the same fact situation. Because of your citizenship, you will be required to report your world income to the US, and you will be subject to US taxation, irrespective of the fact that you have zero taxation in the country of your residence. This is an important distinction for you to always keep in mind.

Now, on to some of the more specific rules:

IF YOU ARE A SNOWBIRD

If you happen to head down south during the winter season and spend a fair bit of time every year, you should be mindful that you may unknowingly fall in to the US tax trap. This is called the “substantial presence test”. If you regularly spend more than 4 months (122 days) each year in the United States, you will inadvertently get caught under this provision. The result: you will be required to file a US tax return and will be at risk of penalties for not filing although you may not owe any US taxes. Luckily, there are ways to avoid this by (a) claiming the closer connection exception or (b) protection under the US Canada treaty, both of which require filing of specific forms with US Internal Revenue Service.

IF YOU OWN RENTAL PROPERTY IN US

Rental income from US property is subject to US taxation. The US will normally impose a 30% withholding tax on your gross rental income. This could become very onerous. Chances are that you may have eligible expenses, for example, property taxes, insurance, maintenance, etc., that are deductible against gross rental income. You will be well advised to elect to use the net rental income method by filing Form 4224. This way you will avoid paying 30% on gross rental income. However, do note that you will have to file a US tax return and pay applicable taxes on net rental income. This income will also be reported on your Canadian tax return, but you will be able to claim the taxes paid to US as a foreign tax credit on your Canadian tax return. In short, you will end up paying the same tax as you would have ordinarily paid to Canada on this rental income.

IF YOU SELL US PROPERTY

If you sell US property for a gain, ordinarily it will attract a 15% withholding tax on the actual sale price. This tax is required to be withheld by the purchaser and remitted to IRS. Furthermore, you will be required to report the sale to IRS on Form 1040NR and pay applicable taxes, if greater than the amount withheld, on the net gain. You can apply to reduce the withholding tax by filing Form 8288-B, based on your expectation that the US tax will be less than the amount withheld. Again, this gain will be reported on your Canadian tax return (likely as a capital gain) and you will pay applicable Canadian taxes. However, you will also claim a foreign tax credit for taxes paid to the US. So, there will be no double taxation.

FILING US TAX RETURN

If you are required to file a US tax return as noted in the fact situations above, you must do so by June 15 of the year following the calendar year that you are filing the tax return for. For example, for the calendar year ending December 31, 2024, the filing deadline will be June 15, 2025. However, if you have US source employment income then the filing deadline will be April 15 instead of June 15 of the following year.

Since the filing and compliance requirements are complex, you are well advised to consult a US tax professional.

CHARTERED PROFESSIONAL ACCOUNTING, TAXATION & FINANCIAL ADVISORY SERVICES



Gerald
Duthie & CO. LLP
Chartered Professional Accountants

PROUDLY SERVING
THE RAFIH
AUTO GROUP

525 WINDSOR AVE., WINDSOR ON. • PH. 519.255.9600 • FAX. 519.255.9525 • WWW.GERALDDUTHIE.CA



2022 Mercedes-Benz EQB 350
4dr All-Wheel Drive 4MATIC

8,808 km | Stock #: P9712

CASH PRICE **\$73,995** + TAX & LIC



1991 BMW 850ci RARE V12 ENGINE
AMAZING CONDITION-LOW KMS!!!

107,695 km | Stock #: P9713

CASH PRICE **\$33,995** + TAX & LIC



2020 BMW X5 xDrive40i 4dr
All-Wheel Drive Sports Activity Vehicle

75,607 km | Stock #: P9714

CASH PRICE **\$49,995** + TAX & LIC



2020 BMW X5 xDrive40i 4dr All-Wheel Drive
Sports Activity Vehicle

86,253 km | Stock #: P9711

CASH PRICE **\$51,495** + TAX & LIC



2021 BMW 330e xDrive 4dr
All-Wheel Drive Sedan

45,137 km | Stock #: 38,995

CASH PRICE **\$38,995** + TAX & LIC



2019 BMW X7 xDrive50i 4dr All-Wheel Drive
Sports Activity Vehicle

95,654 km | Stock #: P9556

CASH PRICE **\$59,995** + TAX & LIC



2022 BMW X7 xDrive40i 4dr
All-Wheel Drive Sports Activity Vehicle

25,754 km | Stock #: B9408A

CASH PRICE **\$81,888** + TAX & LIC



2021 BMW X5 xDrive40i 4dr
All-Wheel Drive Sports Activity Vehicle

39,825 km | Stock #: P9507

CASH PRICE **\$54,995** + TAX & LIC



2023 BMW 230i xDrive i 2dr
All-Wheel Drive Coupe

45,125 km | Stock #: PO94754

CASH PRICE **\$44,995** + TAX & LIC



**2023 Lexus IS 300 4dr
All-Wheel Drive Sedan**

6,100 KM | Stock #: PL1070

CASH PRICE **\$47,883** + TAX & LIC



**2022 Lexus NX 350 4dr
All-Wheel Drive**

42,508 KM | Stock #: PL5847

CASH PRICE **\$49,379** + TAX & LIC



**2020 Lexus RX 350 4dr
All-Wheel Drive**

64,325KM | Stock #: PL4838

CASH PRICE **\$41,379** + TAX & LIC



**2019 Lexus ES 350
Premium 4dr Sedan**

60,767 KM | Stock #: PL1462

CASH PRICE **\$39,777** + TAX & LIC



**2024 Lexus RX 350
4dr All-Wheel Drive**

800 KM | Stock #: TR7344

CASH PRICE **\$72,888** + TAX & LIC



**2024 Lexus TX 350 w/Luxury
4dr All-Wheel Drive**

8,851 KM | Stock #: TR0002

CASH PRICE **\$74,799** + TAX & LIC



**2021 Toyota Tacoma 4x4
Double Cab 5 ft. box**

54,738 KM | Stock #: TR8917

CASH PRICE **\$57,200** + TAX & LIC



**2021 Toyota RAV4 Prime XSE
4dr All-Wheel Drive**

65,847 KM | Stock #: PR7337

CASH PRICE **\$45,888** + TAX & LIC



**2021 Toyota RAV4 Hybrid Limited
4dr All-Wheel Drive**

81,254 KM | Stock #: TR2526A

CASH PRICE **\$44,443** + TAX & LIC

JAGUAR



**2020 Land Rover Discovery
Landmark 4dr 4x4**

86,688 KM | Stock #: PL37732

CASH PRICE **\$38,995** + TAX & LIC



**2015 Land Rover Range Rover
Sport V8 Supercharged 4dr 4x4**

133,53 KM | Stock #: TL17695A

CASH PRICE **\$27,995** + TAX & LIC



**2022 Land Rover Range Rover Sport
HSE Silver MHEV 4dr 4x4**

0 KM | Stock #: PL10063

CASH PRICE **\$72,995** + TAX & LIC



**2022 Land Rover Range Rover Sport
HSE DYNAMIC 4dr 4x4**

70,514 KM | Stock #: PL03865

CASH PRICE **\$75,988** + TAX & LIC



2020 Infiniti QX50

73,325 KM | Stock #: TO00787

CASH PRICE **\$29,395** + TAX & LIC



**2024 Land Rover Range Rover Sport
Dynamic HSE 4dr 4x4**

2,522 KM | Stock #: PL92317

CASH PRICE **\$128,495** + TAX & LIC



**2018 Land Rover Range Rover Sport
Autobiography Dynamic 4dr 4x4**

100,095 KM | Stock #: PO95556

CASH PRICE **\$49,995** + TAX & LIC



**2023 Cadillac Escalade
Sport All-Wheel Drive**

9,696 KM | Stock #: TO55569

CASH PRICE **\$118,488** + TAX & LIC



**2023 Land Rover Range Rover
Evoque R-Dynamic SE All-Wheel Drive**

20,067 KM | Stock #: RE02648

CASH PRICE **\$66,824** + TAX & LIC

519.972.6561 | 9275 TECUMSEH RD. E.

WWW.JAGUARWINDSOR.COM

WWW.LANDROVERWINDSOR.COM

Mercedes-Benz
Overseas Motors



Authorized Mercedes-Benz
Retailer



2017 Mercedes-Benz CLA 250 Coupe 4dr
All-Wheel Drive 4MATIC

109,446 km, Stock #: PM9083A

CASH PRICE **\$21,776** + TAX & LIC



2017 Mercedes-Benz CLA 250 Coupe 4dr
All-Wheel Drive 4MATIC

69,639 km, Stock #: PM9021

CASH PRICE **\$23,595** + TAX & LIC



2019 Mercedes-Benz GLA 250 4dr
All-Wheel Drive 4MATIC

110,786 km, Stock #: PM9026

CASH PRICE **\$24,729** + TAX & LIC



2021 Mercedes-Benz GLB 250 4dr
All-Wheel Drive 4MATIC

86,910 km, Stock #: PM9104

CASH PRICE **\$35,900** + TAX & LIC



2022 Mercedes-Benz A-Class A 220 4dr
All-Wheel Drive 4MATIC Sedan

14,364 km, Stock #: M8621

CASH PRICE **\$37,994** + TAX & LIC



2021 Mercedes-Benz GLC 300 4dr
All-Wheel Drive

46,890 km, Stock #: PM9087

CASH PRICE **\$41,900** + TAX & LIC



2022 Mercedes-Benz GLB 250 4dr
All-Wheel Drive 4MATIC

11,445 km, Stock #: M8523

CASH PRICE **\$46,994** + TAX & LIC



2023 Mercedes-Benz GLA 250 4dr
All-Wheel Drive 4MATIC

10,091 km, Stock #: M8574

CASH PRICE **\$49,889** + TAX & LIC



2023 Mercedes-Benz C-Class C 300 4dr
All-Wheel Drive 4MATIC Sedan

15,713 km, Stock #: M8692

CASH PRICE **\$56,887** + TAX & LIC



11TH ANNUAL RAFIH AUTO GROUP CHARITY GOLF TOURNAMENT

The Annual Rafih Auto Group Charity Golf Tournament has raised

\$250,000

to date for charitable organizations in Windsor-Essex.



Charity Golf
Tournament

THANK YOU SPONSORS

PLATINUM



GOLD



Brazier Dupuis Wealth Management

SILVER

Mercedes-Benz Financial Services



BRIAN L. CHILLMAN
BARRISTER AND SOLICITOR



The Rafih Auto Group Annual Charity Golf Tournament marked its 10th anniversary with a celebration of community and generosity. On July 15th, 2024, more than 144 golfers and sponsors gathered at Beach Grove Golf and Country Club, raising \$25,000 for the Windsor Regional Hospital Foundation.

Since its inception, the tournament has raised \$250,000 for charitable organizations in Windsor-Essex County. The Rafih Auto Group wishes to thank each and every sponsor for their unwavering support.



A 'fresh and healthy' selection of both modern and time tested classics.



fratelli
pasta grill

13340 Lanoue St., Tecumseh, ON 519-735-0355

www.fratellipastagrill.com

NOW OFFERING
OPTIMUM CLEAR COAT RESTORER
REPAIR DAMAGED CLEAR COAT
FLR PAINT TOUCH UP SYSTEM



WE ARE THE EXCLUSIVE DEALER
FOR G TECHNIQ CERAMIC COATINGS

ASK ABOUT DEAN'S DETAILING, WINDOW TINTING
& PAINT PROTECTION FILM. GIFT CARDS AVAILABLE

Lifetime warranty on ceramic coating and all window tinting.
Estimates available online, by phone or in-person

1150 PROVINCIAL RD. • WINDSOR • 519.969.2315 • DEANSAUTOSHINE.CA

ARE YOU INTERESTED IN ADVERTISING IN RAFIH STYLE MAGAZINE?

WINDSOR ESSEX COUNTY'S
LUXURY LIFESTYLE MAGAZINE

Tony Catalano, Publisher
519-252-1607 tcatalano@mediaduo.com

Contact us today to discuss all
of our advertising options

VISIT RAFIHSTYLE.COM



TOUGH. TESTED. TIMELESS



FORD F-150 BLACK APPEARANCE PACKAGE

For the folks who work hard, play hard, and never get precious about their mud guards, there's no other truck like it. The power and capability of the F-150 are matched only by its intelligent tech. As Canada's best-selling truck series for 58 years with multiple awards under its belt, the nation's favourite pickup truck speaks for itself.

Book your test drive today!

FACTORY ORDER MAY BE REQUIRED



1150 PROVINCIAL RD., WINDSOR, ON | 519.972.6500 | Toll Free 866.683.0867

www.performancefordwindsor.com

THE 2025 JAGUAR F-PACE



2025 JAGUAR F-PACE SVR MODEL SHOWN

A CELEBRATION OF POWER

Powerful proportions. Precision performance. The Jaguar F-PACE: a luxury performance SUV. An illuminating presence. The Jaguar F-PACE is a cutting-edge luxury performance...

Jaguar London

1035 Wharncliffe Rd S, London, ON N6L 1J9
226-781-7067
londonjaguar.ca

The Grand EXPERIENCE



CIOCIARO

FEROCIOR AD BELLANDUM

ANEX

PHOTOGRAPHY BY:
Anessya Media Group

CIOCIARO
C L U B

519.737.6153 ciociaroclub.com
3745 NORTH TALBOT RD.



THE ALL-NEW 2025

Lincoln Nautilus

The new Lincoln Nautilus delivers a new take on comfort, revitalization and connectivity, moving the notion of sanctuary forward with a reimagined digital experience and sophisticated new design expressions.



3285 Mavis Rd, Mississauga
whiteoaklincoln.ca

Call Now to Book Your Appointment

289-806-5263

PROUD MEMBER OF



RAFIHAUTOGROUP.COM

RANGE ROVER SPORT DYNAMIC LUXURY



The New Range Rover Sport combines dramatic modernity and distinctive character with electrified performance.



Land Rover London
1035 Wharncliffe Rd S, London, ON N6L 1J9
226-781-7067
londonlandrover.ca

Factory Order May Be Required

EXPERIENCE PERSONAL TRAINING IN A GROUP SETTING
- WELCOMING ALL FITNESS LEVELS -



DAWN & DUSK PROMOTION! ONLY **\$149.99**
PER MONTH. 1 YEAR COMMITMENT

FOR 5:30AM, 6:30AM, 4:30PM & 5:30PM CLASSES
MONDAY THROUGH FRIDAY ONLY

EVOLUTION
INTENSITY TRAINING

GREEN VALLEY PLAZA - 13300 TECUMSEH RD. E AT MANNING RD.

519-980-7741 **EVOLUTIONTRAINING.CA**

**ELECTRIFYING
EVERYWHERE YOU LOOK**



**THE GMC
HUMMER EV**

HUMMER EVS' UNMISTAKABLE DESIGN IS INFUSED WITH SIGNATURE CUES. THE FRONT LIGHTING ANIMATION GREETES YOU WHILE ICONIC H-ILLUMINATED TAILLAMPS REMIND FOLLOWERS THAT THE REVOLUTION JUST PASSED THEM BY.

FACTORY ORDER MAY BE REQUIRED

Leamington 

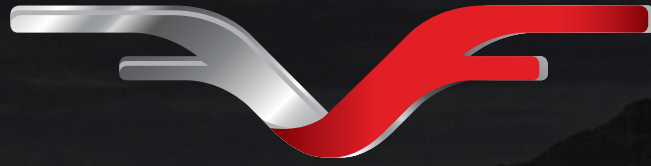


GMC



108 Erie St. North, Leamington, ON | 519.326.3206 | Toll Free 866.340.1406 | www.leamingtongm.com

The only FULLY INDEPENDENT, **CERTIFIED COLLISION CENTRE.**



FORMULA FIRST
COLLISION INC

At Formula First, YOU ARE the customer.
Not the insurance company.



Mercedes-Benz

MAYBACH



smart

LEXUS
LEXUS LFA CERTIFIED
COLLISION REPAIR CENTRE

9420 TECUMSEH RD. E WINDSOR **519-979-2937** www.formulafirstcollision.com



Often copied. Never duplicated.