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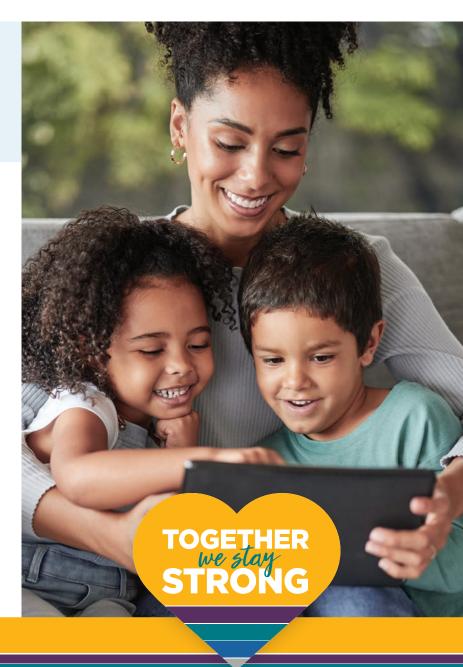
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Dear Readers,

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





RANGE ROVER SPORT DYNAMIC LUXURY



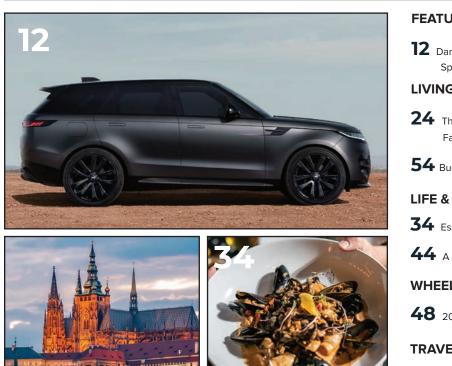
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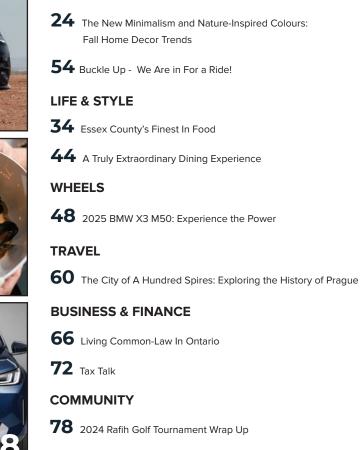
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| Design & Layout | Jayson Pynn |
| Ad Design | Jayson Pynn, Adam Patterson Erwin Parungo |
| On the Cover | 2025 Range Rover Sport |
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Rafih Style Magazine is distributed to households and businesses 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.

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FALL 2024 ISSUE 62



PUBLISHING

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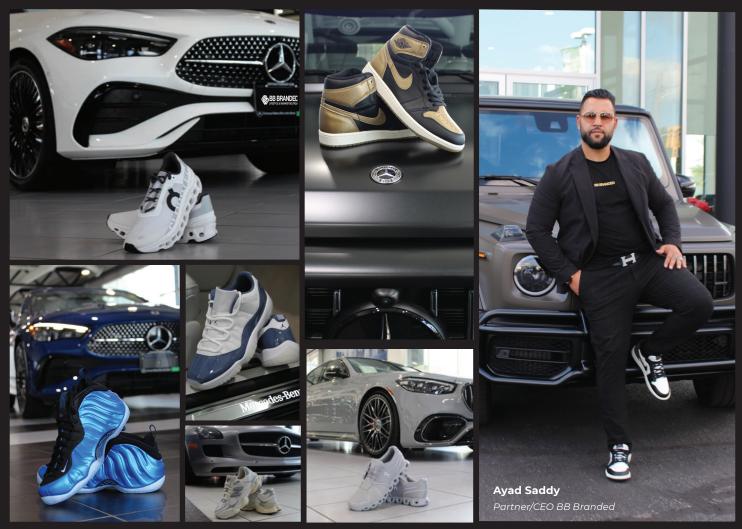
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By Paula Just

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.

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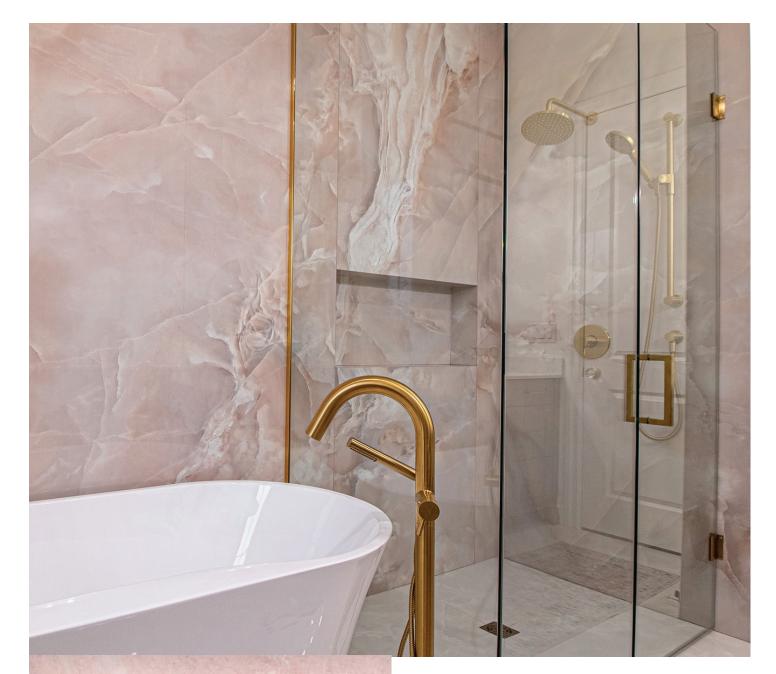
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THE NEW MINIMALISM AND NATURE-INSPIRED COLOURS: FALL HOME DECOR TRENDS



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.



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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.





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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



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> 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 oldfashioned 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 ambiance 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









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



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

<image>

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

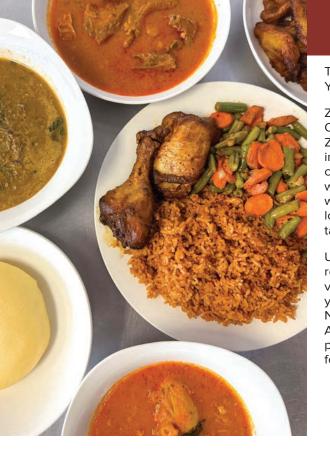
ZULEEATS

The flavours of ghana, made with love in windsor, ontario You're Ghana love the flavours of Zuleeats!

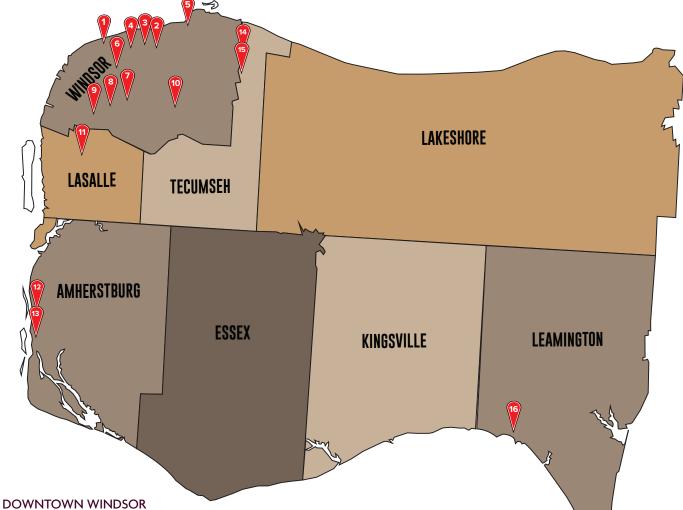
Zuleeats, a vibrant woman-owned business in Windsor, Ontario, specializing in food from Ghana, West Africa. Chef Zule, recognized as one of Canada's Top 100 Women to Watch in 2022, pours her passion for cooking into every plate she creates. Your new favourite dish may be the traditional mouthwatering 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-inyour-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 Country's FINEST IN FOOD MAP



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

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

LEAMINGTON

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

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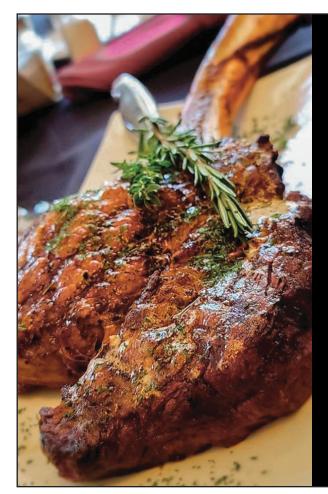




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A TRULY EXTRAORDINARY DINING EXPERIENCE

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.







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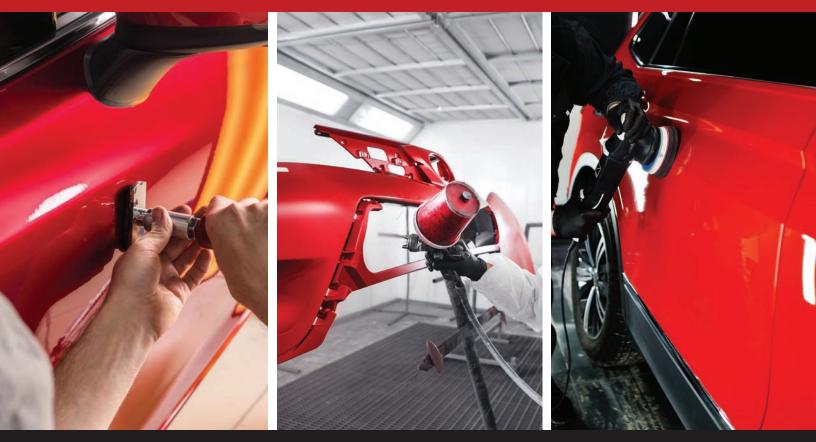


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Powered by the M TwinPower Turbo inline 6-cylinder engine and enhanced with features like the M Sport differential, variable sport steering, and optional adaptive M suspension, it delivers a precise and dynamic driving experience without sacrificing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

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|----------|--------|--------|-------|
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| 16 Yard | 4' | 14' | 8' |
| 20 Yard | 4' | 20' | 8' |
| 30 Yard | 6' | 21' | 8' |
| 40 Yard | 8' | 20' | 8' |

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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.



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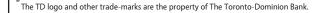


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If you are looking to move in Essex County, buying OR selling, trust the experience of The Legal Edge Team at Manor Realty. You'll be happy you did! Our sincere thanks once again to Mark Eugeni, Tina Pickle and Donna Eugeni. The best in the business!





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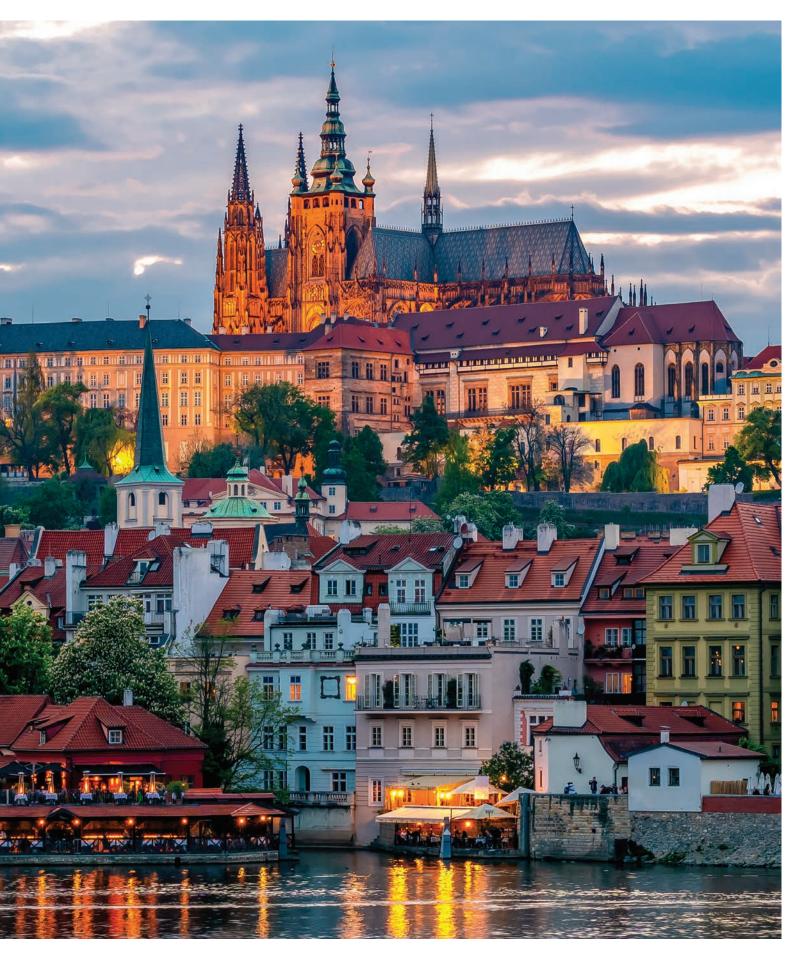




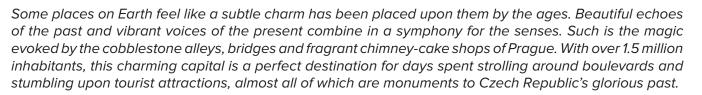
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THE CITY OF A HUNDRED SPIRES: **EXPLORING THE HISTORY OF PRAGUE**





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."

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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. Ceský 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 musttry. After being prepared, the dough is rolled around a cylinder and baked until golden and crispy. Trdelnik 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!





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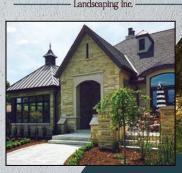
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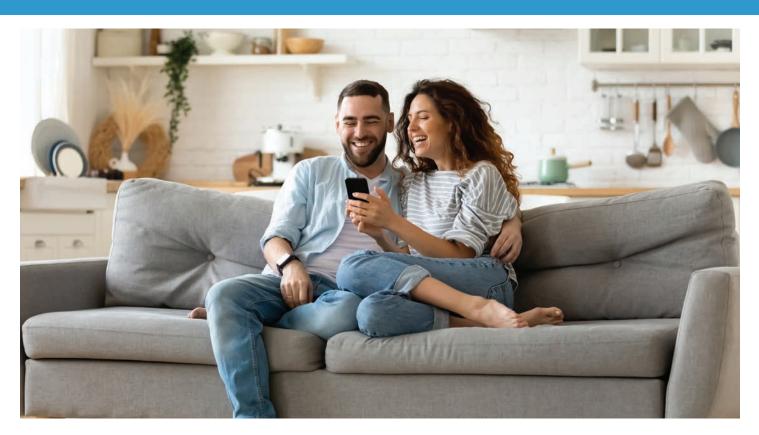
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LIVING COMMON-LAW IN ONTARIO



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. By Trevor LeDrew Regional Vice President, IG Weath Managment.



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 oppositesex 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 incomeearning 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). Commonlaw 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 commonlaw 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.



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TAX TALK: CROSS BORDER TAXATON

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.







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