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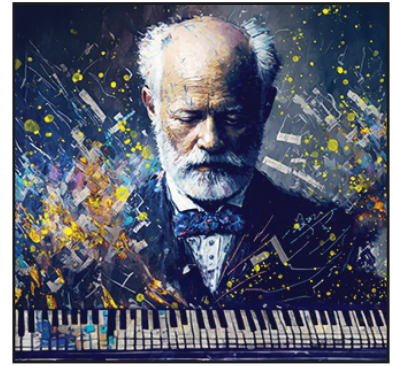
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Dear readers

As we close out the year and step into 2025, we're reminded of new beginnings and possibilities. In this issue of Rafih Style Magazine, we explore that very theme—how innovation, luxury, and community intertwine to shape the way we live, travel, and grow.

Our cover story dives into the new world of cutting-edge advancements, which sets the tone for a new year of power and precision. Additionally, we dive into the luxury of modern concrete designs, and reveal the latest landscaping trends for the 2025 market.

Of course, none of our publications would be complete without exploring a beautiful travel destination, and today we bring you to a glorious European city.

Let's not forget the importance of community and support as the Rafih Coat Drive reminds us that giving back is the ultimate luxury.

Thank you, once again, for joining us on this journey.



Terry Rafih

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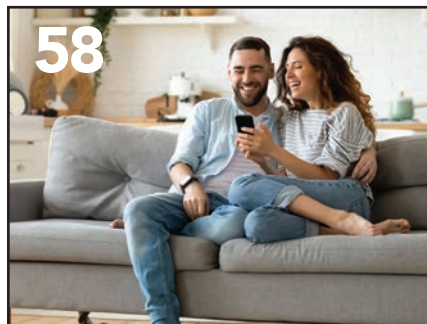
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STYLE MAGAZINE

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STYLE MAGAZINE

WINTER 2025 ISSUE 63

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2025

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THE 2025 AUTOMOTIVE LINEUP promises an exciting evolution in luxury, performance, and electrification, with leading brands setting new standards in design and technology. BMW is expanding its electric offerings with the 2025 BMW X3, which brings the spirit of M performance to your everyday drive. Mercedes-Benz continues its innovation with the mid-size GLC SUV, while Lexus focuses on refining its hybrid SUVs like the TX and GX, and strengthening its electric RZ lineup.



By Jessie Gurniak



LEXUS

Lexus solidifies its reputation for reliability and luxury with updated SUV offerings. The redesigned TX and GX models showcase bold new designs and hybrid powertrains, appealing to eco-conscious families. Meanwhile, the brand's focus on electric vehicles gains traction with the Lexus RZ, an electric SUV that promises increased range and innovative features, blending futuristic technology with the brand's signature attention to detail.

The Lexus GX is a luxurious and capable SUV designed for those who seek adventure without compromising

comfort. With its bold, commanding presence and legendary reliability, the GX blends off-road ruggedness with the refined elegance expected from Lexus.

Safety is a top priority in the GX, equipped with the Lexus Safety System+, which includes adaptive cruise control, lane departure alert, and pre-collision braking. Its bold, modern design features the iconic Lexus spindle grille, LED lighting, and strong lines, ensuring it stands out on any road.



LAND ROVER

Land Rover continues to merge off-road capability with luxurious design, and the 2025 Defender takes this even further. Designed to excel in the toughest environments, it embodies adventure with its durable construction, advanced off-road technologies, and bold, purposeful design. Whether navigating urban streets or exploring remote terrains, the Defender is built to inspire confidence and adaptability.

Powered by a range of efficient yet powerful engines, including mild-hybrid and plug-in hybrid options, the Defender offers a dynamic driving experience with impressive towing capacity and off-road prowess. Inside, the Defender strikes a balance between utility and sophistication. The spacious cabin features

premium materials, intuitive technology, and a practical layout with ample storage. With its unbeatable combination of durability, luxury, and advanced features, the Land Rover Defender is a versatile SUV ready for any journey.

In 2025, the luxury car market is all about innovation, sustainability, and luxury. These brands are not just focusing on electrification but also on creating seamless, high-tech experiences, proving that the future of driving is both eco-friendly and high-performance. From electrified performance vehicles to luxury SUVs designed for both style and substance, 2025 is shaping up to be a pivotal year in automotive innovation.



BMW

Power meets progress with a lineup that emphasizes electrification and dynamic performance. Leading the charge is the all-electric BMW X3, combining dynamic M driving capabilities with a sleek, modern design, and the unmistakable presence of a BMW X model. Discover the BMW X3, along with its impressive range of features and technical specifications.

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 2025 BMW X3 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.

MERCEDES-BENZ

Electrification and elegance combine as Mercedes-Benz continues to pioneer luxury with its 2025 lineup, featuring a harmonious blend of sophistication and cutting-edge technology, proving that there are no bounds to electric driving. Whether you're looking for a versatile family SUV or a stylish vehicle for daily commutes, the Mercedes-Benz GLC offers a compelling package of luxury, performance, and practicality.

The GLC is equipped with the latest Mercedes-Benz User Experience (MBUX) system, featuring voice activation, a high-

resolution touchscreen, and customizable digital displays. Advanced safety features like Active Brake Assist, Blind Spot Monitoring, and adaptive cruise control provide peace of mind for drivers and passengers alike.

This is a luxury SUV that blends performance, style, and advanced technology. Known for its sleek, aerodynamic design, the GLC features bold lines, a distinctive grille, and LED lighting, exuding elegance and modernity. Inside, it offers a refined cabin with premium materials, ergonomic seating, and cutting-edge technology to enhance every journey.



LINCOLN

Refining luxury, Lincoln is making waves in 2025 with updated versions of its flagship SUVs. The Navigator gets a facelift with additional luxury features and hybrid powertrain options, while new electric SUVs—including Aviator, Nautilus, and Corsair—are on the horizon.

With its distinctive interior themes, unique 22-inch bright-machined wheels, standard Perfect Position front seats, and available Jet Appearance and Black Label Special Edition packages, the all-new 2025 Lincoln Black Label Aviator offers exclusive benefits* and more, making it the pinnacle of Lincoln design and personalized service.



Lincoln continues to offer high-end interiors, intuitive technology, and a smooth driving experience. With a focus on comfort, the brand is also embracing cutting-edge tech features to enhance the user experience, ensuring that luxury and innovation remain central to its offerings. Immerse yourself in captivating design features and driver-centric technologies that enhance and elevate your driving experience.

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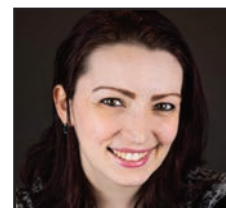
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*Bucket List Coffee counter by ANR Concrete Studio
Photo provided by Enroute Productions*

THE LUXURY OF CONCRETE



By Jessie Gurniak

Modern concrete is checking all the boxes for innovation and sustainability. Thanks to advancements in material science, it is now lighter, easier to install, and more adaptable than ever before. From indoor furniture to outdoor cooking centres, concrete can now be used for many applications.

ANR Concrete Studio, a local leader in custom decorative concrete, is at the forefront of this design revolution. Their team specializes in crafting one-of-a-kind pieces that combine form with function, including countertops, fireplaces, furniture, and more. Their work highlights the endless creative possibilities of concrete, showcasing its versatility and durability in both residential and commercial settings.

Concrete offers a freedom of shape and design that traditional materials like stone simply cannot match. Whether it's flowing curves, bold geometric forms, or intricate textures, concrete can be shaped to suit any vision. This design potential is why it's increasingly seen in architectural feature walls, urban landscaping, and even range hoods.

One of the most exciting developments is "smart concrete," which can incorporate embedded items like lights or induction ranges. This allows for sleek, uninterrupted surfaces where appliances or lighting are integrated directly into the material, creating futuristic designs with hidden functionality.

Another star in the concrete revolution is microcement, a thin, versatile material that's taking the design world by storm. At just 3mm thick, microcement can be applied over existing surfaces such as steel, ceramic, or wood, allowing homeowners and designers to renew spaces without demolition. Its ability to cover visible joints and adhere to both horizontal and vertical surfaces makes it a popular choice for renovations and custom designs alike. ANR Concrete Studio has embraced microcement as a complement to their decorative concrete offerings.



Photo provided by Enroute Productions



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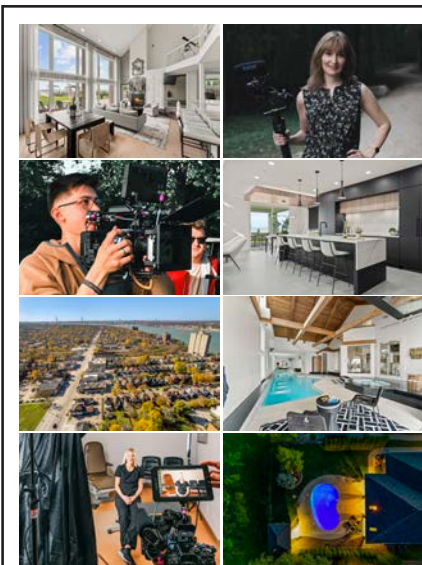
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Concrete’s adaptability extends to furniture, both indoors and outdoors. Its durability makes it ideal for withstanding the elements. Outdoor cooking centers and landscape features are also becoming popular, merging utility with luxury.

Whether you’re dreaming of a modern countertop, a bold feature wall, or sleek outdoor furniture, concrete has you covered. It’s sustainable, innovative, and versatile—a material that’s transforming the way we design.

With experts like ANR Concrete Studio leading the way, homeowners and designers can explore the full potential of concrete. Their recent projects include stunning custom pieces for local businesses like Bucket List Coffee and The Point Wellness Spa—both located in Amherstburg.

Visit the ANR Concrete Studio showroom at 921 Tecumseh Rd W or explore their designs online at www.anrcs.ca.



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CHATHAM-KENT HEALTH ALLIANCE FOUNDATION: STRENGTHENING HEALTHCARE THROUGH COMMUNITY SUPPORT

By Andrew DeBoer

Healthcare is the heartbeat of any thriving community, and in Chatham-Kent, that heartbeat is driven by the dedication and generosity of those who support the Chatham-Kent Health Alliance Foundation (CKHAF). As the fundraising arm of Chatham-Kent Health Alliance (CKHA), CKHAF plays a vital role in ensuring that the hospital and its staff has access to the resources necessary to provide high-quality, patient-centered care.

A Mission of Caring and Innovation

CKHAF inspires and engages the community through philanthropic efforts to enhance local healthcare. Its mission is clear: to raise funds for equipment renewal, program innovation, and modernized facilities at CKHA's Chatham and Wallaceburg sites. These funds impact the hospital's ability to provide cutting-edge treatments, improve patient outcomes, and create an environment where both staff and patients feel supported.



The Foundation's vision is one where every donation contributes to a healthier, more resilient Chatham-Kent. Built on values of integrity, collaboration, and accountability, CKHAF ensures every dollar raised is used effectively and transparently.

The Power of Community Support

Government funding alone is not enough to cover the cost of vital medical equipment. Hospitals rely on community-driven initiatives to bridge this gap, ensuring that medical staff have the tools they need to provide exceptional care.

Through the generosity of donors, businesses, service clubs, grateful patients, and many other community members, the Foundation makes a tangible impact on local healthcare. Donations help fund life-saving diagnostic equipment, upgrade patient care areas, and introduce innovative medical technologies. Every dollar raised stays in the community, directly benefiting CKHA and the thousands of patients it serves each year.

In the current fiscal year alone (which ends March 31st, 2025), CKHAF has committed nearly \$1.4 million to CKHA. This commitment will help fund crucial equipment like a new Fluoroscopy machine, Rapid AI Automated Stroke Imaging software, a Bladder Scanner, two new ECG Stress Testing CASE Systems, and much more.



**EVERY DONATION,
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Fundraising Initiatives That Unite and Inspire

CKHAF has developed a stellar reputation for their unique and engaging fundraising initiatives that bring the community together in support of local healthcare, raise much-needed funds, and help foster unity and shared purpose.

These initiatives include their **Igniting Healthcare 50/50 Fundraisers**, which run three times per year with campaigns in the Spring, Summer, and during the Holiday season. These thrilling lottery draws offers participants from across Ontario a chance to win significant cash prizes while supporting CKHA.

CKHAF's annual **Charity Golf Tournament**—which is slated to return on Friday, June 6th—brings together local business leaders, healthcare advocates, and Foundation supporters for a day of friendly competition, philanthropy, and a blend of golf and entertainment that can only be found in Chatham-Kent. Funds raised directly support the purchase of essential medical equipment.



Finally, the Foundation's annual **Parade of Chefs Gala**—scheduled to take place later this year on Saturday, September 27th—is a one-of-a-kind culinary experience that showcases a wide variety of local restaurants and talented chefs. Guests can indulge in gourmet dishes from some of the best eateries in the region while enjoying a night of unique entertainment unlike anything else in Chatham-Kent. This gala truly offers an unforgettable evening that highlights the creativity, the unique beauty, and the generosity of the community in support of local healthcare.

Looking Ahead: A Future Built on Philanthropy

As CKHAF continues its mission, it remains committed to engaging the community in meaningful ways. As part of a unique and vibrant region, the Foundation is committed to forging partnerships with other local non-profits to build upon the tremendous culture of generosity that exists in Chatham-Kent. By working tirelessly with donors, volunteers, businesses and other local partners, the Foundation team continues to achieve its goals, ensuring that CKHA remains at the forefront of patient care.

Every donation, no matter the size, makes a difference. Whether through monthly giving programs, one-time donations, planned giving, gifts of securities, or event participation, there are countless ways to contribute to the health and well-being of the community.

In Chatham-Kent, healthcare is not just about hospitals and equipment—it's about people. It's about ensuring that every patient receives the best care possible, close to home; and it's about building a legacy of compassion, generosity, and innovation that will benefit generations to come.

To learn more about how you can support the mission of Chatham-Kent Health Alliance Foundation, visit www.ckhaf.ca.

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THE 2025 CANADIAN HOUSING: SIMPLIFIED

*By Shan Hasan
Broker of Record, Signature Realty*

After a slowdown, we expect more buying and selling as pent-up demand meets changing economic conditions. While affordability is still a concern in some places, the overall picture suggests a potentially strong year with opportunities for both buyers and sellers. This article breaks down the key factors at play.

More Buyers Entering the Market

After waiting on the sidelines due to high interest rates and economic uncertainty, many potential buyers are expected to jump back into the market in 2025. As borrowing costs potentially stabilize or even go down, and as people feel more confident about the economy, this increased demand will likely drive market activity.

Prices Rising, But Differently Across Canada

Increased demand usually means rising prices. However, price growth won't be the same everywhere. Big cities in British Columbia and Ontario, where prices are already high, might see smaller increases. Places like Alberta and Saskatchewan, with lower prices and potentially limited supply, could see bigger jumps.

Interest Rates: A Key Factor Interest rates are crucial.

Whether they stay the same, go up, or down will significantly impact affordability and buyer behavior. Lower rates could make mortgages more accessible, increasing demand and potentially pushing prices higher. Finding the right balance is important. Knowing these regional differences is key for buyers and sellers.

More Homes Needed: The Supply Challenge

The number of homes available is important. In some areas, there aren't enough homes for sale, which can drive prices up when demand increases. New construction is essential to fix this, but rising building costs, labour shortages, and regulations can make it difficult.

Balancing new construction with these challenges is vital. For there to be true success, there must be full government cooperation from the municipal level all the way up to the provincial.

The Economy's Influence and Potential Risks

The overall health of the Canadian economy matters. Things like inflation, jobs, and consumer confidence influence how people feel about buying homes. Global economic conditions and other unexpected events can also create uncertainty. Keeping an eye on these potential risks is important. Keep in mind that sometimes when others run, that is the time for you to jump in. Taking advantage of these markets as a buyers is key.

Regional Markets: Many Different Stories

The Canadian housing market isn't one thing. It's made up of many different regional markets, each with its own story. Some areas might see rapid growth, while others change more slowly. For example, some Prairie and Atlantic provinces have already seen some recovery, while BC and Ontario might take longer, considering the build up inventory. This is making it prime for want to be buyers to step up to the plate. Understanding these regional differences is key.

Investors Returning to the Market

Investors are expected to return to the real estate market in 2025, attracted by potentially lower borrowing costs and a better market outlook. This could further boost demand and prices, but it also raises concerns about affordability for regular homebuyers. Finding a balance is important.

Mortgage Rules and Lenders: More Options for Buyers

Possible changes to mortgage rules and more competition among lenders could make it easier for some people to get mortgages. This could lead to more demand and activity in the market.

In Short:

The 2025 Canadian housing market has a lot of potential. More buyers, possible interest rate changes, the economy, and the balance of supply and demand will all play a role. While there are opportunities, especially for those who have been waiting to buy, it's important to consider regional differences, affordability, and potential risks. Staying informed and making smart decisions is key to success.



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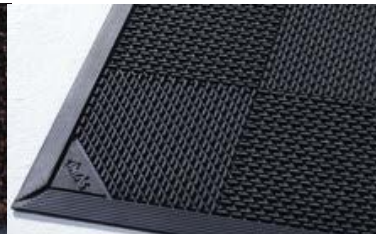
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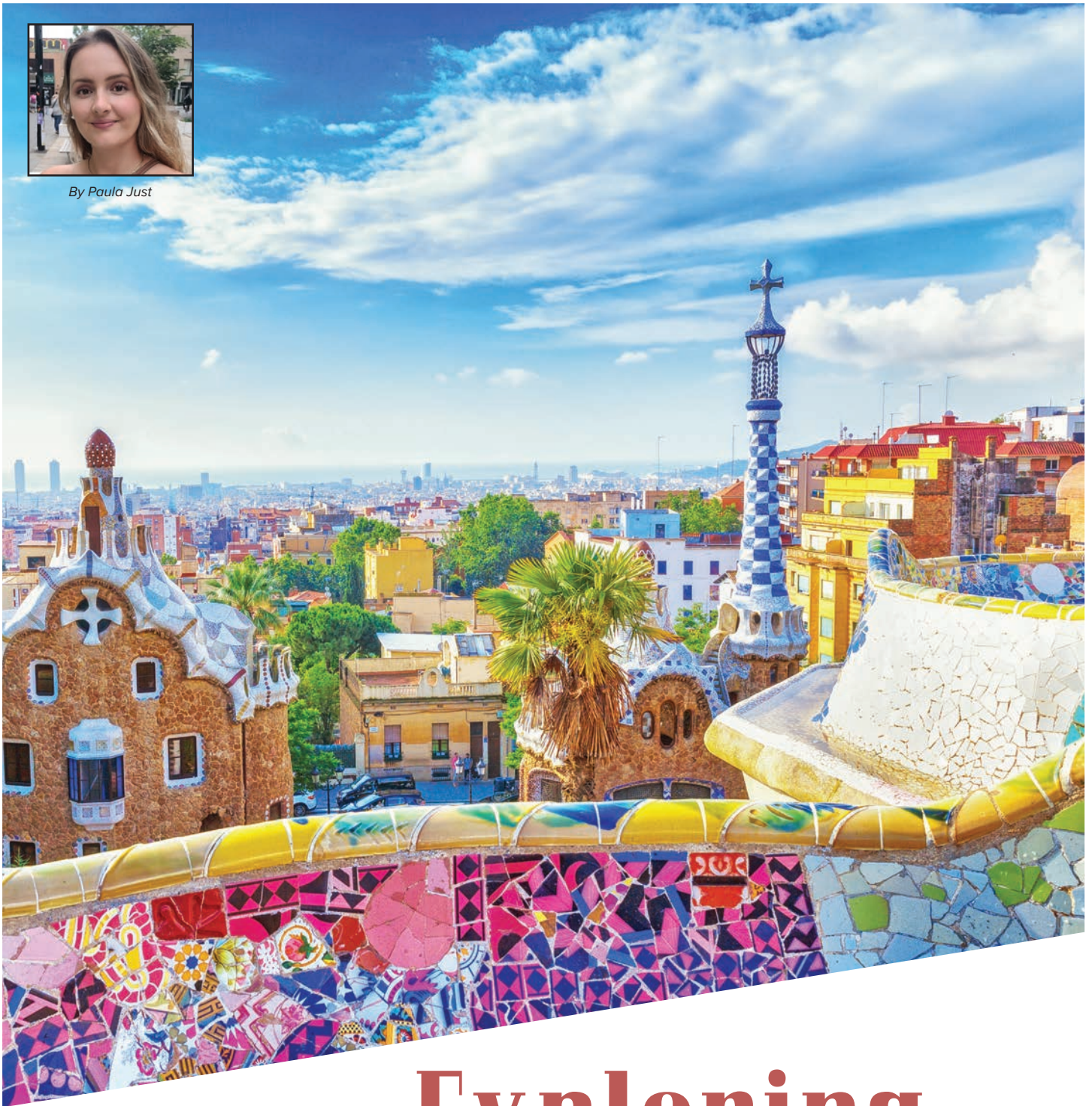


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By Paula Just



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Exploring Barcelona



Barcelona's allure is undeniable. It's so captivating that it surpasses Spain's capital, Madrid, in the number of annual tourists: over 12 million tourists visited the destination last year, compared to the 10 million who went to Madrid. Exploring Barcelona means immersing yourself in nature, warmth, vibrant beaches, art, culture, and iconic landmarks. Today, the place is home to nearly 2 million residents, and serves as the capital of Catalonia, one of Spain's autonomous communities.

Although located within the European country, Barcelona maintains a strong Catalan identity. It's common to find signs, menus, and official communications in both languages. Additionally, locals often switch naturally between Catalan and Spanish. Established as a Roman colony, the city became an important commercial hub and during the Middle Ages, it rose as a maritime power. After overcoming the challenges of a dictatorship era, it was reborn as a global cultural centre, boosted by the 1992 Olympics.

Owing to the Olympics, the capital also created what is now one of its main attractions: the beaches. Barcelona is on the eastern coast of Spain, alongside the Mediterranean Sea. Its coastline spans approximately 4.5 kilometers, and before the Games, it was used for commercial purposes. Today, it offers well-structured urban beaches such as Barceloneta, Nova Icària, and Bogatell. These beaches are always busy with tourists and locals who enjoy the climate and the clear waters.





For those who aren't fans of sand and sea, the city is equally cosmopolitan, with art being a significant part of its identity. It is said that Pablo Picasso spent part of his youth in the region, where he began his involvement with the Cubist movement. However, one of the place's most iconic artists is undoubtedly Antoni Gaudí. He designed one of Barcelona's most famous treasures: the Sagrada Família Basilica, a masterpiece of architecture. The basilica—featuring Gothic and Art Nouveau styles—began construction in 1882 and remains unfinished. Beyond the Gaudí's death, financial limitations, economic crises, wars, and other historical events have also impacted progress. The current projection is that construction will be completed in 2026, marking the centennial of the artist's death.

Gaudí also left his mark on another iconic project: Park Güell, one of the most visited attractions in the city. This colorful park features stunning mosaics, peculiar structures, and breathtaking views that the artist designed. Park Güell is recognized as a UNESCO World Heritage Site.

Another must-see is Montjuïc Castle, a historic fortress atop Montjuïc Hill, offering a panoramic view of the city and the Mediterranean Sea. Built in the 17th century, the castle was initially designed for military purposes but later served as a prison and event venue. Besides its historical significance, Montjuïc Castle is a popular tourist attraction, featuring cultural exhibitions and relaxing gardens.

Ensure your itinerary includes the Magic Fountain, located at the base of the National Palace, right in the urban centre's heart. The fountain is one of Barcelona's most iconic attractions, drawing thousands of spectators weekly. The show combines lights, colors and synchronized music to create a unique experience for visitors of all ages. The fountain is an impressive structure with 3,620 water jets and 4,760 lights, capable of shooting water up to 52 meters high. The shows occur at various times throughout the year, so it's always recommended to consult the website for dates and schedules.

Barcelona is also a foodie's paradise, serving up unforgettable culinary experiences. The city's traditional cuisine reflects Catalonia's rich culinary heritage, combining Mediterranean flavors with fresh ingredients.





Although originally from Valencia, paella is very popular in Barcelona. One of the most famous dishes is the fideuà, a flavorful seafood dish akin to paella, prepared with noodles instead of rice, typically featuring monkfish, squid, and prawns cooked in a rich fish and shellfish broth. The crema catalana is a must-try for dessert—a caramelized custard similar to crème brûlée, with hints of cinnamon and lemon.

For those who enjoy walking and want to immerse themselves in the essence of the metropolis, a visit to La Rambla is a must.

This famous avenue is known for its vibrant atmosphere, which is filled with cafés, shops, and street performers. Stretching 1.2 kilometers, it connects Plaza de Catalunya to the Port of Barcelona. Originally a dry riverbed, La Rambla is one of the city’s most iconic landmarks.

Barcelona offers everything you need for an incredible trip: history, art, gastronomy and culture. If you visit, remember to share your photos and tag us!

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As we look toward the future, 2025 promises to be a year of groundbreaking innovations, especially in the realm of high-end technology.

REVOLUTION **TECH** TRANSFORMATIONS



By Jessie Gurniak

From artificial intelligence to next-generation entertainment, the technological advancements poised to revolutionize our lives are awe-inspiring. Here's a preview of some of the most anticipated high-tech developments coming our way.

Artificial Intelligence (AI) is already a central part of our lives, and by 2025, it will reach new heights. The continued development of machine learning algorithms will enable more accurate predictions, improved decision-making, and enhanced automation across various sectors, from healthcare to finance. AI-powered systems will become more intuitive, personalized, and embedded in daily tasks. AI is not the future anymore—it's already firmly here.

On a related matter, quantum computing, which leverages the principles of quantum mechanics, is expected to make significant strides in 2025. While still in its early stages, the technology promises to revolutionize industries like cryptography, materials science, and drug discovery. Could 2025 be the year that quantum computers will be capable of solving complex problems and integrating into our daily lives?

Additionally, smart homes have been quickly becoming a normal way of living. Household appliances,

thermostats, lighting, home security systems, and more can now communicate with your phone and with each other, making it easy to do simple tasks like adjusting your home temperature without needing to stop what you are doing. Even most shopping can be done right from your home using smart home devices. Now, imagine a world where this level of convenience was spread throughout the city.

The future is here and smart cities are not just something you'd find in science fiction films. Several cities across the world—including Geneva, Abu Dhabi, Helsinki, Beijing, and Prague—have already begun using information and communication technology (ICT) to collect data that aids in city operations, connecting infrastructure, services, and citizens in ways that were unimaginable just a few decades ago. With advanced technologies creating urban spaces that are more efficient, sustainable, and responsive to the needs of their residents, it should be no surprise when smart cities become further refined over the next few years.



It seems that between AI, computing, smart technologies, and other advancements, human-machine synergies are creating environments where technology doesn't just complement human effort but actively enhances it, making everyday tasks more efficient and freeing up time for more meaningful pursuits. Of course, there are always concerns and noted risks with any new technology, and it's no different for these groundbreaking advancements. Privacy, security, and ethical considerations remain at the forefront of discussions surrounding AI, smart cities, and quantum computing. As we embrace a more interconnected world, the potential for misuse of data or unintended consequences looms, but ensuring that these technologies are developed and deployed responsibly is in the hands of the creators, policymakers, and society itself.

By approaching this new era with responsibility, collaboration, and foresight, we can harness the power of technology to build a future that is not only more advanced but also more equitable, sustainable, and human-centered. What else could 2025 and beyond bring to this new era of technology?

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TAX TALK: CROSS BORDER TAXATION

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

This is a sequel to our previous edition which dealt with the tax and reporting requirements for Canadians who have US connections. In this issue, we will discuss the tax and reporting requirements of US citizens who have Canadian connections.

UNDERSTANDING THE TWO TAX REGIMES

Just as a refresher you should know that the fundamental difference between US and Canadian tax systems is that the US tax levy is based on citizenship while the Canadian tax levy is based on residency. If you are a Canadian citizen but do not reside in Canada, you will not be liable for taxes to Canada on income earned outside Canada. On the other hand, if you happen to be a US citizen then you will be liable for US taxes on your income even though you may be a resident of another country, say Canada, and the tax would apply to all of your income even if it is earned outside the USA.

Now, let's look at some more specific rules.

IF YOU ARE A RESIDENT OF CANADA

As mentioned above, being a United States citizen, you would be required to file an annual personal tax return (Form 1040). In other words, for tax purposes, it would not matter that you are no longer a resident of the USA and that you are now a permanent resident of Canada. You will also be required to file a Canadian tax return and report your world income to Canada as well. So you are thinking, double taxation! Not quite. First, because of US Canada tax convention, you will be entitled to a Foreign Earned Income Exclusion of US \$126,500 (2024), and second, if your income was above the threshold and you paid US taxes, you will be entitled to claim that amount as a foreign tax credit on your Canadian tax return. Thus, you will essentially be paying tax only once on your world income.

TAX FILING DEADLINES

Ordinarily, for Americans living in the United States, the filing due date for US personal tax returns is April 15 and April 30 for the Canadian tax return. However, for US citizens living abroad (in this case, Canada) there is an automatic two-month extension granted. Therefore, your tax filing deadline will be June 15. The Canadian tax return, however, must be filed no later than April 30 as there are no extensions granted under the Canadian regime.

CAPITAL GAINS AND OTHER TAX DISPARITIES

There are some unique differences between Canada and US when it comes to capital gains. For example, if you own a principal residence in Canada and happen to sell it, the gain from this sale will not be taxed in Canada as this is considered a tax-exempt transaction for Canadian tax

purposes. However, the US will likely treat this as a taxable capital gain and will levy tax accordingly. There are similar differences in the taxation of income earned in Canada on TFSA or RESP accounts. While Canada does not levy tax on interest, dividends, and capital gains earned inside these plans, the US treats these as taxable events. The technical details are beyond the scope of our discussion. However, you should be mindful of these differences in the two tax regimes.

OTHER REPORTING REQUIREMENTS

You should be aware of US filing requirements in addition to the annual personal tax return. The IRS and US treasury have in recent years made it mandatory to file certain information returns. The most common is Form TDF90-221, also commonly known as FBAR. This form essentially captures information on foreign financial accounts controlled by a US citizen. This form is filed directly with the US treasury department and is not filed with the personal tax return. It is important to note that the FBAR must be received by the department of treasury by June 30 of each year. There is no extension for filing this return and the penalties for non-filing are quite significant.

TAX ON DEATH

You should also know that the US levies an estate tax on all US persons, regardless of where in the world do they reside. This generally would apply to high-net-worth individuals. Although there is a base exemption of US \$13,610,000 (2024), nonetheless, the US estate tax can be a huge burden for those with larger estates. The top rate for the estate tax could be as high as 40 percent.

As always, consult your tax professional for circumstances that are unique to your fact situation.

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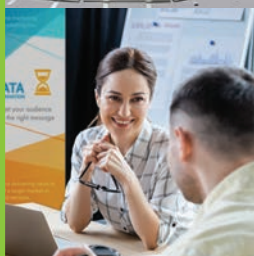


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LIVING COMMON-LAW IN ONTARIO



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.



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Sonny Borrelli,
National Director
Miss Universe® Canada

Madison Kvaltina,
2023 Miss Universe® Canada

BREAKING NEWS



MISS UNIVERSE CANADA

2025 PAGEANT COMING TO WINDSOR, ONTARIO
SATURDAY AUGUST 9 - CHRYSLER THEATRE

Local businessman Sonny Borrelli has been appointed as the National Director of Miss Universe® Canada and is bringing the prestigious competition to Windsor. This is a monumental event, as the winner will go on to represent Canada on the global Miss Universe® stage.

The event will feature over 100 contestants from across Canada, competing for the coveted title. This marks the 74th year of Miss Universe® Canada, one of only two countries with such a longstanding history in the pageant.

Exciting Highlights:

Miss Universe® Canada, officially affiliated with Miss Universe®, will take place August 9th, 2025 at the Chrysler Theatre, with the Preliminary event taking place August 7, 2025. Tickets will be available for both events. The reigning Miss Universe® Canada, Ashley Callingbull, will be in attendance, proudly wearing her crown. The competition celebrates women, providing them with a platform to showcase their talents, advocacy, and ambitions.

Commitment to Giving Back:

Every year, Miss Universe® Canada raises funds for charitable causes, including support for children in developing countries. This year, the organization is partnering with the Canadian Mental Health Association to make a meaningful impact. Every contestant's fundraising efforts will contribute to this noble cause, with hopes of breaking records and reaching a \$300,000 donation goal before crowning the winner.

Be Part of the Legacy:

With new leadership and management, the focus is on producing an unforgettable show that uplifts and inspires. Sponsorship opportunities are available for local and national companies looking to support this prestigious event.

For more info visit missuniversecanada.ca or contact **Sonny Borrelli**, National Director at 519-818-9963 or email mucword@gmail.com



2024 Reigning Miss Universe® Canada
ASHLEY CALLINGBULL

Ashley Callingbull is an actress, model, TV host, and First Nations activist from the Enoch Cree Nation. She has starred in shows like Blackstone and Tribal and was a contestant on The Amazing Race Canada. As a motivational speaker, she has addressed audiences at Harvard, TED Talks, and WE Day.

Her achievements include the Top 20 Under 30 Award, Canada's Top 10 Power Women, and the Youth First Nations Award from Indspire. She was also inducted into the Circle of Honour at the Esquao Awards and received the UN Role Model Award on Global Dignity Day.

Ashley made history as the first Indigenous First Nations woman to become a Sports Illustrated model and appeared on Fashion Magazine's September 2024 cover. She is an In-Game Sports Host for the CFL, NLL, and NHL, and has a book deal with Harper Collins.

Now, she becomes the first Indigenous Cree woman to hold the title of Miss Universe® Canada and the first over 28 to do so. She is also the first Indigenous First Nations woman from North America to compete at Miss Universe®.

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2023 Toyota RAV4 Prime XSE
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4MATIC

4,521 km | Stock #: PM9182

CASH PRICE **\$117,800** + TAX & LIC



2022 Mercedes-Benz GLC 300
4MATIC

61,548 km | Stock #: PM9176

CASH PRICE **\$43,800** + TAX & LIC



2020 Mercedes-Benz A 220
4MATIC

51,000 km | Stock #: PM9091A

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2022 Mercedes-Benz GLC 43 AMG
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14,342 km | Stock #: M8608

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2021 Mercedes-Benz GLC 300
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CASH PRICE **\$36,779** + TAX & LIC



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3rd Annual We Care

Kid's Winter Coat, Hat and Gloves Drive

The Rafih Auto Group sincerely thanks everyone who contributed to the success of the 3rd Annual We Care For Kids Drive, held in partnership with the Children's Aid Society in Windsor, Ontario. This inspiring initiative, which has now concluded, was dedicated to helping local children and families in need during the winter season.

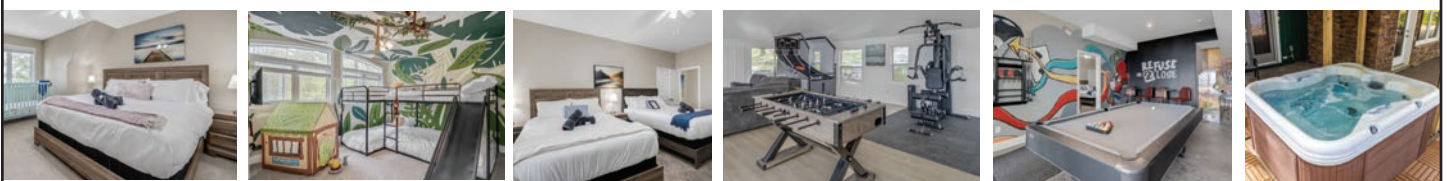
Throughout the campaign, we focused on collecting essential winter items such as coats, hats, gloves, and holiday gifts, ensuring that children remained warm and experienced the joy of the holiday season. Hosted at our Windsor dealerships, this drive exemplified our unwavering commitment to fostering care, compassion, and community support.

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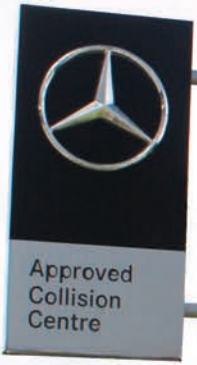
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