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Dear Readers,

Welcome to the *Finest in Food* edition. Whether you're looking for dinner inspiration, a new restaurant to try, or a place to host your upcoming events and parties, Rafih Style has all the inspiration you'll need.

As always, we're kicking off the magazine by showcasing professionals and companies that make up our vibrant environment. Here at Rafih Style, our magazine focuses to bring you the best in finance, technology and innovation, business, and of course, style in the community.

For this year's *Finest in Food* edition, Rafih Style continues to be all about tasting delicious meals and sipping on some fine vino. Read through the magazine to get your taste buds going! We also have plenty of exciting features in this issue including two travel pieces: hello *Braşov, Romania* and hello, *Hawaii*. We also wouldn't be Rafih Style if we didn't include a phenomenal car to rev your engine: meet the *BMW X6*. With features on professionals who offer amazing products and services, dinner inspiration, travel pieces, and of course, a touch of automotive love, we think there's plenty to enjoy.

There's also more to find in this issue, so grab your vino and read through the pages to ensure you don't miss the luxury and excitement that's going to be taking place. As always, thank you for reading Rafih Style Magazine, we appreciate you making a place in your home for us.

Cheers!



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SEPTEMBER 2019



12



36



28



20



54



68

FEATURE

12 Finding A Piece Of Paradise With Brady Thrasher

20 The Finest In Food

LIFE & STYLE

36 Celebrate Water's Edge

WHEELS

54 Designed To Lead, The All-New BMW X6

TRAVEL

28 A Breathtaking Trip Begins with Braşov Romania

68 Aloha From Hawaii

BUSINESS & FINANCE

62 Retirement: What You Need To Know To Retire Successfully

74 Tax Talk

IN THE COMMUNITY

42 Rosati: 50 Years Of Designing And Constructing In Community

58 Rafih Auto Group 8th Annual Golf Tournament

76 Rafih Community

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ISSUE 47
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Rafih Style Magazine is distributed to 20,000 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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Myndlogic Publishing Inc.
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Finding A Piece of Paradise With Brady Thrasher



S

Seize the moment and grab a piece of paradise with the help of Brady Thrasher; a home without compromise awaits you. A sales representative with RE/MAX Preferred Realty, Thrasher is dedicated to getting you closer to your dreams.

“I’m not the typical realtor where I just put the sign on the lawn. I approach the business aggressively and take on clients that desire something specific, even if it’s not on the market or listed. I knock on doors and find creative ways to create opportunities in the marketplace.”

Striving for excellence in all that he does, Thrasher invests in the education, coaching, businesses and lives of his team members and agents, to provide the best services possible not only for clients, but for the communities and neighbourhoods in which they work and live. Approaching both marketing and the marketplace differently, he spends time researching different trends that allow clients to invest and gain global exposure. By bringing uncommon levels of honesty and personalization to his work, Thrasher provides clients with copious amounts of information to ensure they make the best possible decision. Maintaining honesty, integrity, and a hard work ethic, it’s no surprise Thrasher has achieved numerous achievements like Top 30 Under 30 for RE/MAX, a lifetime achievement award with RE/MAX, recognition as a Top 75 team in the country, and most recently, being honoured by Real Estate Professionals Magazine (REP) as the Top 100 Agents in Canada. It’s hard to believe this charismatic, humble sales representative is only 32 years old with having accomplished so much.

It all began eight years ago. Thrasher was 24-years old when he finished writing his final real estate exam. He decided to go to Fort Lauderdale for a vacation with his now wife, Jessica, before starting his new career with RE/MAX Preferred. On route to his in-laws’ condo in Florida, Thrasher and Jessica passed a big building that had RE/MAX Preferred Realty plastered on it; intrigued at the coincidence since he just interviewed at RE/MAX in Windsor, exciting things began to take place. Enthusiastic, Thrasher decided he wanted to own the RE/MAX brokerage. But not just any brokerage, the one in Fort Lauderdale. As a 24-year old who didn’t have any money and didn’t have any experience in buying or selling homes, Thrasher clung to his ambition.

Five years later, Thrasher walked into the very same RE/MAX building in Fort Lauderdale and decided to go for it. Passing along his information, Thrasher was called the next day to have a business meeting. On that day, Thrasher embarked on a year-long negotiation to reach an agreement; the completed purchase of both the Fort Lauderdale and Plantation, Florida brokerages occurred on June 1st, 2018.

Fast forward to 2019 and it’s been quite the year for Thrasher as he now not only owns two brokerages in Florida with an amazing, qualified team, but also has his United States Working Visa; clients can now get their own piece of paradise in Florida. Whether a residence offering an unparalleled lifestyle of serenity, luxury, or an exquisite modern feel, there’s not only a home for you but also a specialized team of agents with in-house lending and insurance services available.

“I’m not the typical realtor where I just put the sign on the lawn. I approach the business aggressively and take on clients that desire something specific, even if it’s not on the market or listed. I knock on doors and find creative ways to create opportunities in the marketplace,” explains Brady Thrasher.

Selling real estate in both Windsor and Florida with the help of his world class team, Thrasher has full access to the south Florida real estate market including the best referral agents that can help clients work towards making their dreams of buying a property in Florida a reality. Utilizing resources and different ideas on how to market listings globally, Thrasher and his team make all the difference in your future deals.

“Moving forward, we want to continue to grow, and now that I’m able to engage in real estate in Florida, I plan on using all of my resources not just in Florida, but throughout Canada,” explains Thrasher. “I trust my team completely since they’re all very knowledgeable and experienced. My Windsor team is comprised of my sales partners Debbie Nedin and Robert Favaro, and my administrative team, my mom, Jayne Thrasher. My Florida team is comprised of 44 sales representatives and they’re the best of the best. There are a lot of interested people, especially locally, that either already own a secondary home in Florida or are eager to make that a reality. I have many clients that have expressed to me that they’d like to sell their secondary home in Florida, acquire one, and even relocate to Florida for retirement, and I want to help my clients do that, I want to be part of that. The Florida market is remarkable, everyone wants a piece of paradise. There’s so many new condos there and numerous places that have had many improvements done over the years, and with our specialized teams, it’s really the best of both worlds.”

Priding himself on quality, relationship-based client experiences versus managing large quantities of listings, Thrasher believes information, team-work and networking are key. Offering well-informed, passionate representation in all aspects of real estate investment and development across Windsor-Essex county, and now Florida, Thrasher is extremely thankful for his business partners, family, and clients, as he gets ready for what comes next.

“I wanted to share my story to inspire people. There are going to be moments you think an idea is crazy but remember, *the shot you don't take is the shot you don't make,*” explains Thrasher. “A valuable lesson I've learned is to always grow and evolve. I look at the real estate industry differently now. I don't view it as the death of a salesmen concept, where you have to kill yourself selling a ton of real estate until the day you die. I want to change as the business changes and make it more into a corporate business model where we can scale our business to provide a multitude of services for our clients, and world class training for our agents, that will further contribute to helping our clients achieve their dreams.”

From dreams to reality, sales representative Brady Thrasher can help you own a piece of paradise in both Florida and Windsor. Dream it, because Brady Thrasher can help you achieve it.



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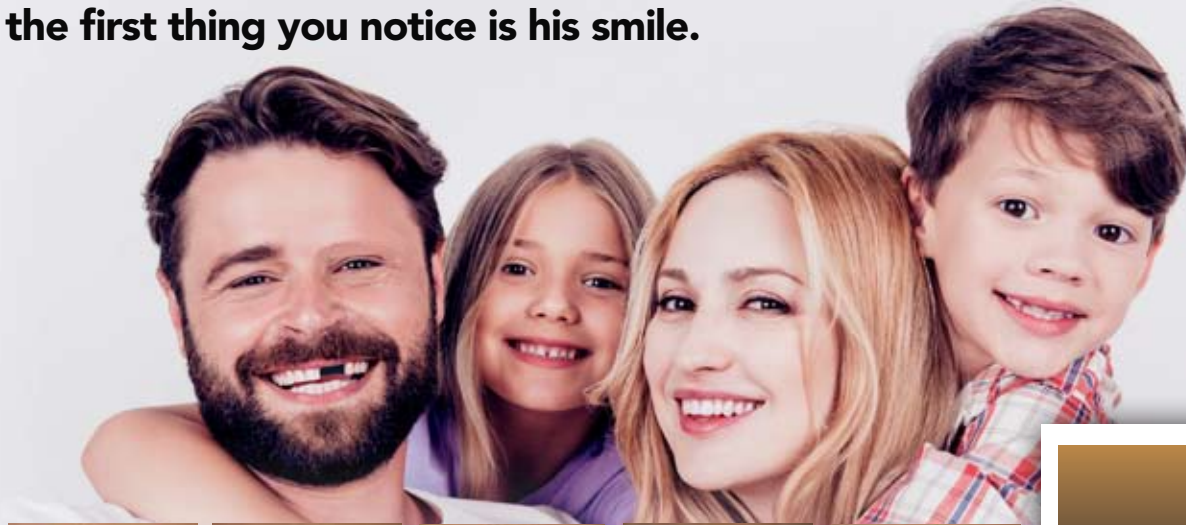
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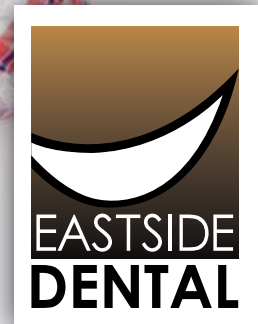
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A BREATHTAKING TRIP BEGINS WITH BRAȘOV, ROMANIA

Welcome to Brașov, Romania. The air is cooling and there's a relaxed, romantic feel as you wander through Brașov's narrow cobblestone streets. The 13th-century city transports you back in time with tangible authenticity. From beautiful nature and abundant wildlife to spectacular castles and exciting history and culture, this is a place with lots to offer. Brașov is perhaps the most well-known destination within Eastern Europe, and if you haven't been to Romania, it's absolutely worth the visit.

Brașov is one of Romania's most visited cities since it's situated in a Transylvanian sweet spot, making it an ideal base for your trip. Stroll around the old Town Hall Square (*Piata Sfatului*) where you can admire colourfully painted and ornately trimmed baroque structures. Take a peek inside the Black Church (*Biserica Neagra*), which is the largest gothic church in Romania with its name stemming from damage caused by the Great Fire of 1689, when flames and smoke blackened its walls.

The interior is impressive and well-kept and houses one of the largest organs in Eastern Europe.

Nearby are towering mountains, rolling fields, thick forests and villages with fortified churches. After you've been guided around the city of Brașov, it's time to get lost. This centuries-old city is not only beautiful but also a downright fairy tale. With plenty to do in Brașov, you can begin here.

HIGHLIGHTS

Brașov is a city in the Transylvania region of Romania, ringed by the Carpathian Mountains. It's known for its medieval Saxon walls and bastions, the towering Gothic-style Black Church and lively cafes. *Piața Sfatului* (Council Square) in the cobbled old town is surrounded by colourful baroque buildings and is home to the Casa Sfatului, a former town hall turned local history museum.

Location: Central Romania (Brașov County)

Size: 28.5 sq. miles (74 sq. km)

Elevation: 2,133 ft. (650 meters)

Population: 255,000

Inhabited since: 100 BC

START PACKING

Experience the City with a Free Tour

There's nothing quite like exploring a new city while on your trip with a knowledgeable local. **The Walkabout Free Brașov Tour** allows for two to three hours of discovering all things Romania, and did I mention, it's free. Start here as it'll help you familiarize yourself with the layout of the city and get the details regarding all the spots you might want to check out.

Begin with the Council Square (Piata Sfatului)

The **Piata Sfatului** is the heart of Brașov's medieval historic center. The arc-shaped "square" and its ornate rainbow of building facades will have you wondering where to look first. As the clock tower from the 13th-century Town Hall chimes, the Piata Sfatului is the perfect place to check out.

Parc Aventura

Go on an adventure at **Parc Aventura** which has the perfect mixture of physical activity and adventure. Located outside of the Old Town (a bus ride away), this amusement park is open to the public



and has high-ropes courses and zip lines for all skill levels should you wish to give it a go. There are also side activities like a 300-metre zip-line crossing a lake, and a literal leap of faith from a height of 16 metres. For adults, admission is 50 lei which is \$15 Canadian dollars (gear is provided as well as safety demonstrations), and you get to spend three hours climbing, jumping, and challenging yourself through obstacles. There's plenty of courses ranging in difficulty so if you need adrenaline, don't worry, you'll get it. Children under eight years old can take part on four purple courses, on which they'll be permanently attached by carabiner to a safety rope for maximum security. Go check it out!

Ski and/or Hike at Poiana Braşov

Poiana Braşov is known for the best skiing around. The area is well known as a great spot for hiking and winter sports (it was first mentioned in historical documents in 1427 with its first official skiing competition held in 1906). Poiana is tucked away in the Carpathian Mountains, but it's easy to get to from Braşov or other main cities. Currently, the resort is known as one of best natural resorts in Eastern Europe

and has plenty of accommodation and equipment rentals.

Hike and/or Ride the Cable Car Up to Tampa Mountain (Mount Tâmpa)

Rising 400 metres over the south of the Old Town, to a maximum height of 960, the wedge-like

Mount Tâmpa is an ever-present part of Braşov's landscape. During your visit, you're going to notice the Hollywood-like "BRASOV" sign placed high above the city on Tampa Mountain. If you like walking/hiking, you'll be itching to conquer this forest-covered limestone peak, once defended by a 13th-century Teutonic citadel, that has distant views of the Burzenland region at the top. You are able to either take the cable car or follow one of two hiking paths to the top. If you hike, it takes about an hour to get to the top. When you get there, walk the short path to the big white letters bearing the city's name. The mountain is also a nature reserve, providing a habitat for gray wolves, golden eagles, brown bears and Eurasian lynxes. The walk is not difficult, but there are enough rocks underfoot along the way to warrant wearing comfortable shoes. At the end, next to the "V" in Braşov is a viewing platform for a gorgeous birds-eye view of Braşov which makes it all worthwhile.

Rope Street (Strada Sforii)

Braşov is home to one of the narrowest streets in Europe. This tight squeeze is called **Rope Street** which is also known as **Strada Sforii**. Measuring only 1.32 metres wide but stretching for over

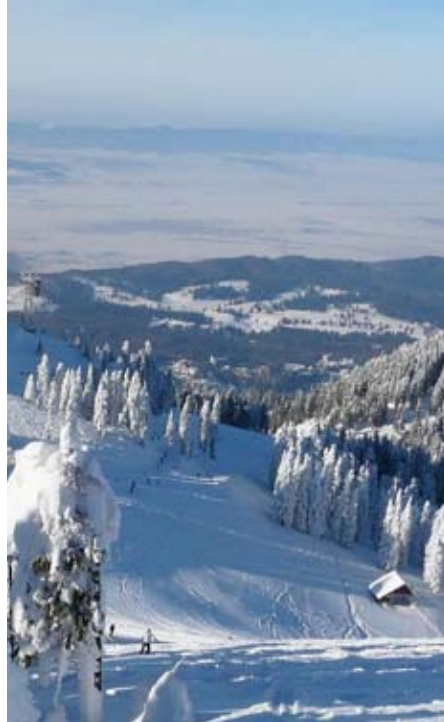
83 metres, it was originally intended to link Portii and Cerbului streets as a necessary passageway for firemen in Braşov. It's really interesting to check out, not to mention, great for neat photos, but know that it'll be impossible to spread your arms as you squeeze down this shadowy passage since it wasn't initially designed for everyday use.

The First Romanian School (Prima Şcoală Românească)

Dating back to the 17th century, **the First Romanian School Museum** is a very important piece of Romanian history. The first Romanian language courses were given back in 1583, and the school is situated in the grounds of Saint Nicholas Church. Today, the school is a museum displaying (among other things), the first textbooks printed in the Romanian language as well as the history of the Scheii Brasovului district and the nearby church. The present building is from 1760, when the school was renovated. Visit this historic site and check out more information on their website.

The Weavers' Bastion (Bastionul Tesatorilor)

The Weavers' Bastion is regarded as one of the best-preserved buildings of defensive architecture (it was built between 1421 and 1432). With watchtowers, the base of the walls are over four metres thick and feature reverse keyhole shaped windows for bowmen and upper wooden decks for musketeers.



The best-preserved part of Braşov fortifications houses a small but impressive museum (with some English captions) showing photographs of long-gone bastions, impressive weapons decorated with Arabic inscriptions and some huge guns. Most impressive of all is the large model of Braşov in 1600, made in 1896 for the Millennium Exhibition in Budapest. It's very cool to check out!

The Black Church (Biserica Neagra)

The Black Church sits just off the main square in Braşov and it's the largest Gothic church in Eastern Europe. The Black Church is not black in colour, it earned the name after a fire in 1689 burned the church and the walls darkened from smoke.

Liberty Bear Sanctuary

The Liberty Bear Sanctuary has 70 European brown bears living in 27 hectares of enclosures in deciduous woodland, providing ample tree cover, space to hibernate and lots of water in the form of streams and pools. If you'd like to check out a sanctuary on your trip, know that you can.

I certainly can't recommend every single thing there is to do in Braşov, but there's certainly plenty. Here's a few other suggestions:

- Visit local **Bars, Pubs, Art Museums** and **Churches** as there's plenty.
- Enjoy the vibrant nightlife by visiting some clubs like **Times Pub, Move Club, 4rooms, Opus 9**, or any others you think you'll enjoy.
- Visit the **Synagogue**: There has been a Jewish community in Braşov since 1807 when its first members were permitted to settle in the city.
- Go to **Solomon's Rocks (Pietrele lui Solomon)**: Today it's a favoured picnic and barbecue spot, while climbers are a common sight on the vertiginous slopes.
- Visit the **White Tower (Turnul Alb)**: There's a wooden staircase inside, which you can climb to stand behind the crenellations and view the Old Town against the backdrop of Mount Tâmpa.
- Go to **Bran Castle**: Whatever you think of the Dracula myth, Bran Castle is definitely worth a visit. The town of Bran is small and quaint, with the castle towering over it on a rocky precipice.

SOME OTHER FUN

The castle is very cheerful inside with interesting décor and plenty of historical information. It's a wonderful place to transport yourself back in time.

- Go to **Rasnov Fortress (Râşnov Citadel)**: Take a day excursion to Rasnov Fortress which is located just a short distance from Braşov's historic center. The Saxons built upon an already existing structure 650 feet up above the town of Rasnov and the fortress was perfectly positioned to protect against invasions from nomadic European and Asian tribes.
- Extend your trip and head into the **Carpathian Mountains** (trust me).

With so many things to do, know that you won't go hungry in Braşov. There are so many delicious restaurants and cafés that your biggest challenge will be deciding where to go. Do try to sample some flavourful Romanian dishes like the traditional dish *sarmale*, which is cabbage-wrapped rolls filled with minced meat, smoked pork knuckle with beans, and polenta with cheese and sour cream. Romanian food is meat heavy, but no worries, there's a lot of other dishes that can be enjoyed.

Braşov is surrounded by a rural countryside complete with tiny villages speckled among the rolling hills, tall mountain peaks and green forests. The landscape is pristine and perfect for hiking and any other adventure you might embark on! **You're guaranteed to have gorgeous views, pristine nature and unmatched tranquility.**

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By Lina Stoyanova

The Water's Edge Event Centre is where Windsor's most unique venue meets exceptional event planning. Its romantic history and architectural elegance are complemented by dedicated owners, experienced staff and contemporary conveniences. The Water's Edge is a matchless setting for weddings and family occasions, corporate gatherings, client and customer appreciation parties, fashion shows, concerts and fundraising galas. How you celebrate at the Water's Edge is as limitless as your imagination.

HOW IT ALL BEGAN

The Water's Edge Event Centre is a family-run business that began five years ago when Larry Horwitz purchased the former Holy Rosary Church on Riverside Drive. Windsor-born, property developer Larry has a passion for rescuing beautiful old buildings, and as soon as he saw the classic bones, he knew immediately how his transplanted from Manhattan wife, Dana, could apply her exquisite taste and artistic eye to transform the decommissioned church into a glamorous event venue. The personal touch at the Water's Edge is shaped by a hands-on approach and unique viewpoints.

"I approach every event as if it was for my own business, or family, and I enjoy escorting my clients along their event trajectory," explains Dana Horwitz. "Each event is a reflection of myself so I truly uphold the same standards that I would for my own family."

The creation of Water's Edge began with restoring the building's grand architectural detail to their original splendor. The Horwitz's preserved many artifacts of the site including the pictorial art of the stained-glass windows (including the Notre Dame style Rose Window in *The Loft*) and the Gothic local oak pews. The fascinating history of the venue includes the construction of the original church in the 1800s for early French settlers and nocturnal visits by colourful characters such as Al Capone during Windsor's important role in American Prohibition.

As Larry Horwitz bemusedly tells it, "Windsor was bootleggers paradise during Prohibition. Urban legend has it that Capone made generous donations in return for an illuminated crucifix on the roof that would serve as a beacon for his smugglers."

The gangster-funded sign will be on display during the Water's Edge's event to celebrate the centennial of Windsor's bootlegging past. *Stay tuned for the Bootlegger's Bash in October!*

CELEBRATE

WATER'S EDGE

EVENT CENTRE



The Grand Ballroom



From weddings to corporate events, and every kind of gathering in between, the Water's Edge takes the stress out of planning.



Owners Dana & Larry Horwitz



WINDSOR'S PREMIER EVENT SPACE

Hosting unique events is made easy at the Water's Edge with several spaces to utilize. The aptly named *Grande Ballroom* can accommodate over 300 guests seated for dinner or 400 for a cocktail reception. *The White Room* comfortably seats 170 guests for dinner or 300 for a cocktail reception. The charming *Ivy Courtyard* is a secluded location for wedding ceremonies, musical performances, and al fresco dining. *The Choir Loft* is a private VIP area to complement larger events or offer a truly unique setting for photoshoots.

From weddings to corporate events, and every kind of gathering in between, the Water's Edge takes the stress out of planning. Their event management approach includes consultation, event design, logistics planning and on-site coordination. Dana and her team start by understanding your vision, goals and budget. Dana is especially skilled in helping you maximise your budget and connect your vision with the correct suppliers. *Need multi-lingual bartenders?* Dana's got them. *Need to turn the ceiling into the Aura Borealis?* Dana can tell you exactly who can do that for you.

With its Instagram-worthy backdrops, the Water's Edge provides couples with Windsor's only boutique wedding space. Amenities such as Chiavari chairs, adjacent parking, absolute exclusivity, and flexible bar service make celebrations totally customizable. Dana meets couples from the first inquiry and guides them along the way right down to the last dance on their wedding day. With tools such as custom floor plans and seating charts, trained mixologists and certified coordinators, the Water's Edge is uniquely equipped to make your day everything you have always dreamed of. The Water's Edge also specializes in community and business organization events including fundraising galas, training initiatives and employee/client appreciation parties. The exclusivity of the venue provides full privacy for events such as product launches, training, and off-site meetings. From the ease of planning to meeting budget goals and achieving your vision, the Water's Edge is the obvious choice for your next event.





The White Room



JOIN US

Building on a solid foundation of experience, the Water's Edge is always innovating to enhance your event. This season, there's a new floral wall in the *Ivy Courtyard* and an update to both the *Grande Ballroom* and the *White Room* bars with stunning lighting features. Dana and Larry are proud to partner with local artisans to achieve a result that is true to a 'buy local' ethos and the building's history and purpose. The Water's Edge is also developing enhancements to Windsor's venue scene (*stay tuned for some exciting news*), and a unique event to celebrate

the 100th year of bootlegging in Windsor. Dana is also offering enticing (free cranberry shots, anyone?) early bird incentives to holiday party bookings and off-season weddings (who doesn't love a free champagne toast for your entire guest list?).

It's true to Larry and Dana's vision of creating a unique venue space that they live and breathe every event at the Water's Edge. They consistently give their clients a fully satisfying experience and relish in the stellar reputation it has earned them. With a professional and friendly team that is matched by a stunning space and passionate owners that love what they do, The Water's Edge Event Centre is truly Windsor's premier event space.

Call or email Dana today at 519-257-1983 or email info@watersedgeeventcentre.ca to start planning.



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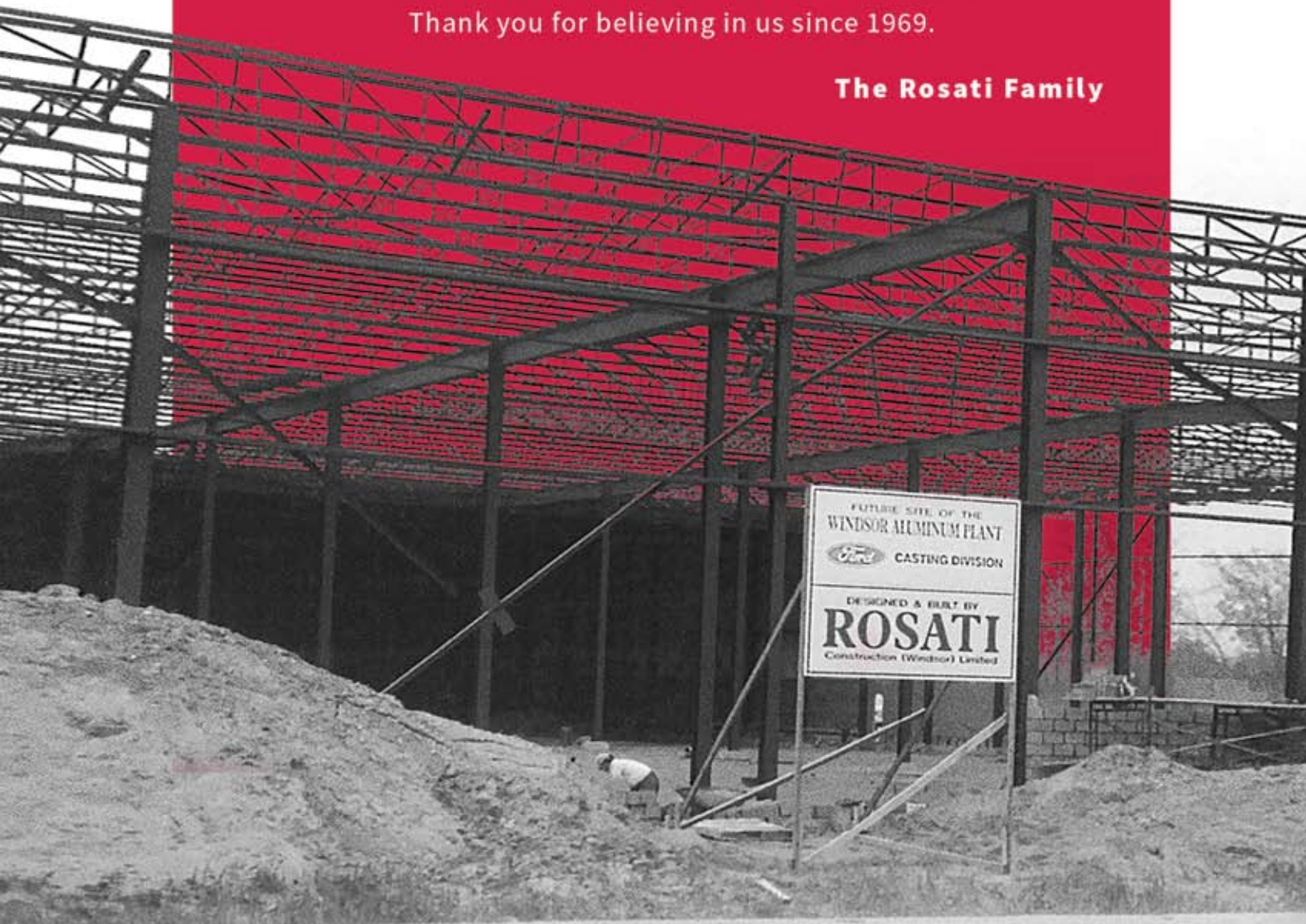
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WITH A DESK AND TYPEWRITER set up in a bedroom closet for Olivia and a 1969 Ford F-250 pickup truck for Vince, the couple was ready to open their family business.

Vince and Olivia Rosati, both immigrants from Italy, founded Rosati Construction 50 years ago, back in 1969. Little did they know at the time they were building the first blocks of the foundation of a long-term prosperous company that would lead to the Rosati Group building more than 15 million square feet of commercial and industrial space in this region.

Initially, Olivia single handedly managed the office while Vince was focused in the field. They humbly began as a masonry contractor and evolved to becoming one of this area’s first Design-Build construction companies with a specialty in fast-track design-build turnkey construction solutions.

Along their journey they had two sons, Tony and Nick, who proudly took over the reins on January 1, 1999.



At that time, they together officially took ownership and moved to the forefront of the Rosati Group to continue their parent’s legacy. They both vowed to maintain their parent’s vision, philosophies and commitment to the highest integrity in business values.

Since then, Tony and Nick have continued to build on the company’s reputation, brand, and focus on key sectors such as Design-Build, Construction Management, General Contracting, Machine Foundations, Butler Pre-engineered Building Systems, and Industrial and Commercial Land Development and Leasing.



Photos from Left to Right:

The First Rosati Truck in 1969

Co-owners Nick and Tony Rosati, MPP Sandra Papatello, with founders Olivia and Vince Rosati celebrating Rosati's 2008 Lifetime Achievement Award

Staff photo from 1989

Jobsite photo

Founders, Olivia and Vince Rosati

What makes the Rosati Group so unique is that Tony and Nick have built an in-house Team complete with a full Engineering Department, Legal Counsel, Real Estate Agents, Masonry Division, Site Services Division and as well Foundation Crews. They have a team member for every step of the way of any construction project or development, making the process faster and smoother.

“We have simply created a one-stop-shop for any construction project. Our customers enjoy being able to look only to us for accountably from the first sketch to the first shovel in the ground, and right to handing over the keys,” says Tony.

Another strong passion of the entire Rosati Family is that they all believe it is very important to give back to the community. The Rosati Family Foundation has contributed funds and countless hours to many charitable causes over the years but there are a few closer ones to their hearts such as Transition to Betterness, Windsor Lifeline Outreach, Italian-Canadian Handicapable Association and Windsor Goodfellows.

“We feel this community has embraced and supported us over the years and we strongly feel that we have a responsibility to help the people in it. We are fortunate enough to be in a position where we can give back and we are very proud to do so,” says Nick.

As the company moves forward into its next chapter, the Rosati Group would like to extend a special THANK YOU to all our valued customers, sub-trades and the Rosati team of employees since the beginning, in 1969, for believing in our vision and contributing to the success our company.

“You are all the foundation of our success and for this we are extremely grateful,” said Tony and Nick Rosati.





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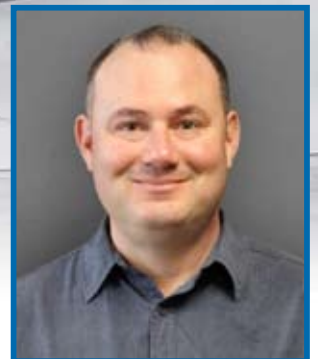


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DESIGNED TO LEAD

THE ALL-NEW X6



Masterful suspension and dominant design go hand-in-hand with the new 2020 BMW X6. At first glance, the new BMW X6 showcases its muscular, athletic design with the sturdy 22" M light alloy wheels in V-spoke style in addition to other sporty details. The X6 has equipment options such as the BMW kidney grille 'Iconic Glow', the BMW Laserlight in X design, and Panorama Glass Roof Sky Lounge which set additional distinctive accents. The interior of the X6 is just as impressive with its exclusive design details such as the glass applications 'CraftedClarity', the sports seats and ambient light. The BMW X6 has a TwinPower Turbo 8-cylinder 523 hp petrol engine, so in addition to looking fierce, you can embark on a new adventure that displays true greatness.



DRIVING FEATURES

The new BMW X6 is the ideal car for the road no matter the terrain. The luxurious ride has a confident character with driving dynamics that are sure to wow.

- Top performance 523-hp 8-cylinder petrol engine.
- Outstanding precision of the Adaptive M suspension.
- Effortless cooperation between Adaptive 2-axle air suspension and xOffroad package.

SAFETY

The new BMW X6 offers a lot of safety since standard equipment includes BMW's Active Driving Assistant, blind-spot detection, forward collision warning and park distance control. For an extra fee, there's also options for active equipment, lane-keep assist, automatic lane-change assist, side-collision avoidance and more.

EXTERIOR

The 2020 BMW X6 is the third-generation version of the coupe-styled crossover and shares much of its design with the midsize SUV. The 2020 X6 stands out thanks to its coupe-style roof, hunchback rear section, and rides on the same BMW Cluster Architecture (CLAR) as the X5. Sculpted, powerful and loaded with tech, here are some highlights:

- **BMW Kidney Grille 'Iconic Glow'**- Innovative LED fibre technology sets impressive visual highlights.
- **BMW Laserlight**- In laser high-beam mode, Laserlight illuminates a range of up to 500 meters for better visibility in

the dark and significantly increases safety. The blue X signature and the BMW laser lettering underline the technological standards.

- **Welcome Light Carpet**- Projects an ambient light graphic in front of the vehicle doors and also makes getting out in the dark more comfortable.
- **Panorama Glass Roof**- When open, the Panorama Glass Roof provides fresh air, and when closed, it creates a bright, light-flooded atmosphere. It's also equipped with slide and lift functions, roller sunblind and wind deflector.
- **22" M Light Alloy Wheels Double-Spoke Style 742 M with Mixed Tires**- 22" M light alloy wheels Double-spoke style 742 M Jet Black with mixed tires, front 9.5J x 22 with 275/35 R22 tires, rear 10.5 x 22 with 315/30 R22 tires.

INTERIOR

The unique equipment options of the BMW X6 highlight the distinctive appearance with exclusive paint finishes combined with fine leather upholsteries and interior trims. Here are some highlights:

- **Ambient Light**- There's ambient contour lighting in the front and rear doors. The welcome light carpet illuminates the area and there's six dimmable light designs.
- **Glass Application 'CraftedClarity' for Interior Elements**- The hand-made glass elements enhance the interior. Details of the gear selector, volume control, iDrive Controller and Start/Stop button are all made of fine crystal.



while you plan your destination via the innovative operating concept using the BMW iDrive 7. Innovative features like the Digital Key, temperature-controlled cupholders or the impressive 12.3" touch-capable Control Display support you in every situation.

In addition to the technologies and features like the BMW Head-up Display, the new BMW X6 is equipped with the latest BMW assistance systems, such as the Reverse Assistant or the Driving Assistant Professional with Steering and Tracking Assistant. This includes tight maneuvering support, local hazard warning and lane departure warning with active side collision protection, to guarantee a maximum level of safety. There's also the innovative voice control system, BMW Intelligent Personal Assistant, to ensure your drive is pleasurable.

- **Panorama Glass Roof Sky Lounge-** Creates space during the day and at night it lends to an atmospheric mood with a light design consisting of more than 15,000 light elements.

INNOVATIVE TECHNOLOGIES & ASSISTANCE SYSTEMS OF THE X6

The technology of the new BMW X6 is sure to impress. The innovative BMW Laserlight in the X design provides a powerful look, and once you open the door with the Digital Key using a smartphone or the Key Card, you are greeted by the latest highlights in matters of communication and entertainment. As soon as you have placed your drink in the temperature-controlled cup holder, which keeps it either hot or cold at the touch of a button, you enjoy the incomparable sound of the Bowers & Wilkins Diamond surround system

OPTIONS & PRICING

The 2020 X6 will be available in three options. The base model is the sDrive40i, followed by the xDrive40i and the M50i. When it comes to the M Sport package in particular, BMW guarantees an increase in driving pleasure. The Adaptive M suspension, the Steptronic Sport transmission, the M Sport exhaust system, the M Sport brake and the M Aerodynamics package optimize all driving dynamics. The base X6 sDrive40i starts at \$64,300 in the U.S., not including \$995 for destination. Visit the Rafih Auto Group for more information.



"I'd like to congratulate Anita Imperioli and the In Honour of the Ones We Love committee for serving our Community for over 22 years. This volunteer fundraising organization brings support to patients with cancer and other life threatening illnesses within our community. In Honour strives to raise awareness and ensure our community has access to the best medical treatments with state-of-the art facilities, specializing in enhancing patient care."



"It has been such a pleasure to work with John since he's been a dedicated supporter of In Honour of the Ones We Love for over 20 years. John's real estate expertise has been extremely invaluable to the organization, and us individually, through the sale of our own homes. We want to extend a huge thank you to John for his support. John, thank you for contributing to the success of In Honour of the Ones We Love and the programs that support individuals with life-threatening illnesses in addition to children with different abilities." - Anita Imperioli

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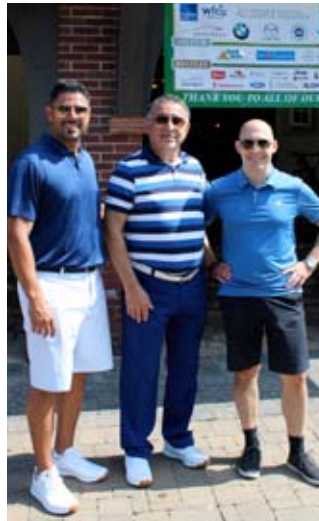
The Rafih Auto Group recently hosted the 8th edition of its Annual Charity Golf Tournament. Each summer, the Rafih Auto Group teams up with Beach Grove Golf and Country Club and the Windsor-Essex County community to put on a premier charitable golf event. One of the Group's annual highlights is that the tournament continues to improve and grow year after year.

This year, several members of the Rafih family convened at the Club, where they joined an assemblage of high profile Rafih Auto Group customers, business partners, and associates, for a full day of golf, dining and community building. Sponsored by Jaguar Land Rover, the Group was happy to present a \$25,000 donation to the Windsor Regional Hospital Foundation.

From its inception in 2017, the Annual Charity Golf Tournament was designed to be an ongoing event to help generate funds for Windsor-Essex charities. To date, the flagship philanthropic initiative has raised \$175,000 for philanthropic organizations in the community. In addition to Windsor Regional Hospital, previous tournaments have also benefitted the Multicultural Council of Windsor and Essex County.

On behalf of everyone at the Rafih Auto Group, Rafih Style would like to thank the participants, volunteers, and Beach Grove staff who've collectively helped to build the Rafih Auto Group Annual Charity Golf Tournament into one of our region's most successful ongoing philanthropic initiatives. See you next year!





Terry Rafih
Chairman & CEO

Photo courtesy of DAN JANISSE/The Windsor Star

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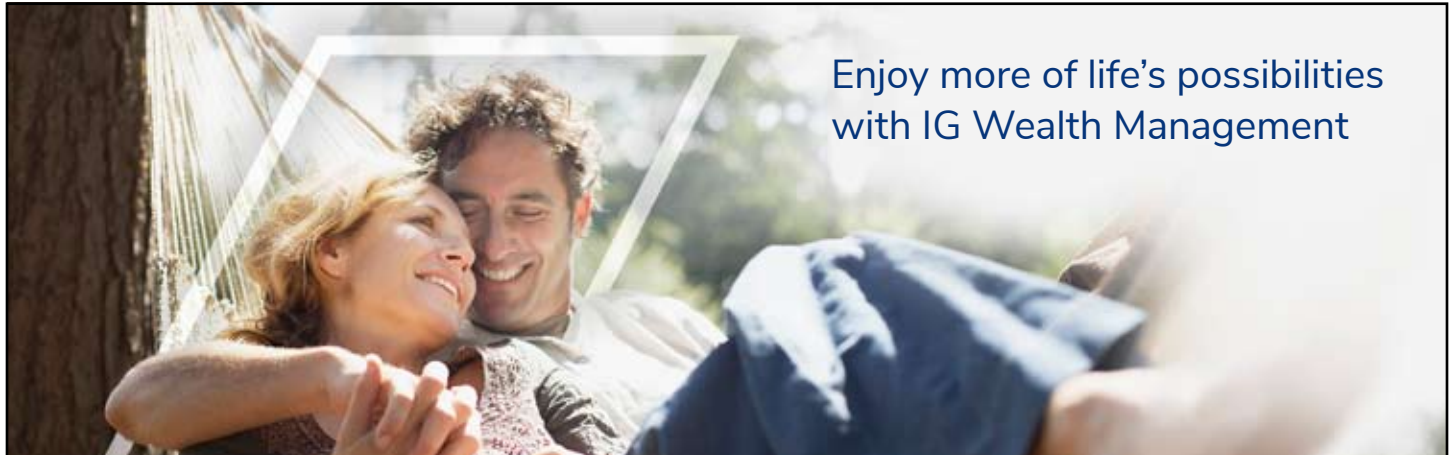


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by Trevor LeDrew
Regional Director,
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RETIREMENT: WHAT YOU NEED TO KNOW TO RETIRE SUCCESSFULLY

The financial decisions you make as you ease into retirement will have implications that may be felt, quite literally, for the rest of your life. Retirement is a major life change. Clearly, a fulfilling retirement requires not only financial preparation, but also a clear vision of what kind of life you'd like to lead during retirement.

TIPS FOR PLANNING BEYOND RETIREMENT

- Contribute the maximum to your Registered Retirement Savings Plan (RRSP) for as long as you can. You can contribute to your RRSP until the end of the year in which you turn 71 – whether you're working or not – if you have contribution room available.
- Since RRSP contribution room is based on your previous year's earned income, you will have RRSP contribution room the year after you retire. Be sure to make an RRSP contribution the year after you retire. If you intend to work beyond age 71, you can still contribute to a spousal RRSP if your spouse is younger than you. If this is not possible, consider making an over-contribution to your RRSP in December of the year in which you turn 71.
- Base your Registered Retirement Income Fund (RRIF) withdrawals on the age of the younger spouse. This will minimize the amount of RRIF income you'll be required to expose to tax.
- To get the most tax-deferred growth from your RRIF, withdraw only the minimum amount required and choose December 31 of each year as the date you'll receive your annual income. You're not required to receive any RRIF income until December 31 of the year following the year that your RRIF was established.

SOURCES AND CHOICES

In the coming months you face the task of striking a balance between your need for income and your need to ensure you don't drain your resources prematurely during your retirement.

The bottom line is your retirement lifestyle will dictate how much income you'll need. If you plan on spending your time reading the classics and tending to your garden, you'll require much less than if you plan on traveling the world.

You'll also need to establish your sources of retirement income. Determine how much of your income will come from public sources like the Canada/Quebec Pension Plan (CPP/QPP), how much, if any from an employer sponsored pension plan or Old Age Security (OAS) and how much will come from your personal retirement savings.

BUILDING A PORTFOLIO FOR YOUR RETIREMENT

While your retirement is a few years away, you can't afford to lose sight of the fact that you may require an income for 20 years or more. As a result, you'll need to protect yourself from the danger of outliving your savings. Your plan could include stocks (equities) or equity mutual funds. Generally speaking, these kinds of investments have consistently provided better returns than those available on interest-bearing accounts over longer periods of time. Your plan should also guard against market volatility, especially a market decline early in retirement that could significantly reduce your retirement income.

Essentially, your portfolio needs to include a mix of investments that help protect against market downturns, while also delivering a cash flow that will sustain your retirement lifestyle.

The most pressing question is, when do you wish to begin receiving benefits? You can choose to start receiving benefits at any time between the ages of 60 and 70.

TAX-FREE SAVINGS ACCOUNT (TFSA)

A TFSA can be used as another source of retirement funds as it is designed to help Canadians save for important goals and reduce their overall tax bill. You put money in, you get the money and growth back out tax-free. This means you can withdraw funds at any time and for any purpose without incurring tax. There are also no age restrictions on withdrawals and your eligibility for federal income-tested benefits, such as OAS, the Guaranteed Income Supplement (GIS) and the Age credit will not be affected.

COMPANY PENSIONS AND LOCKED-IN ACCOUNTS

Defined Benefit (DB) Plans. As the name suggests, DB plans “define” the pension benefit payable upon retirement based on a formula that reflects your earnings and years of service.

Flexible Benefit (flex) Plans. Some DB pension plans contain a flexible benefit (or “flex”) feature. These give members the option of making additional voluntary contributions to the plan. Upon retirement, the value of the member’s flex account can be used to purchase one or more ancillary benefits, such as some form of cost of living increase, a bridging feature – which provides a higher income prior to receipt of CPP/QPP and OAS benefits – or an unreduced pension for early retirement.

Defined Contribution (DC) plans. With a DC plan, the member’s contributions, together with their employer’s contributions and the plan’s investment earnings, are used to purchase a life annuity contract. Alternatively, these amounts can be transferred to a locked-in plan such as a Locked-in Retirement Account (LIRA), a Life Income Fund (LIF) or, in some provinces, into a locked-in Retirement Income Fund (LRIF) or a “Prescribed RIF” (PRIF).

LIFs and LRIFs are similar to RRIFs in that you are required to withdraw a minimum amount each year. However, the withdrawals are also capped. In other words, pension legislation establishes a “band” or range of income. You then decide what amount, within that range, you’ll withdraw to meet your needs. This is intended to ensure the LIF or LRIF is not depleted prematurely.



APPLYING FOR CPP OR QPP

Most people don’t realize they’re required to submit an application to receive CPP or QPP benefits. You can apply as early as one year in advance of the month you intend to begin receiving benefits. Because you’ll need to address a number of key questions, you’ll want to allow ample time to prepare your application.

PROTECTING YOUR RETIREMENT INCOME

Coverage under your employer’s group benefits package may come to an end upon retirement. Be certain to assess what you’ll be giving up and the potential impact on your retirement income. You need to carefully assess your need for critical illness, long-term illness and other supplementary health and dental insurance coverage upon retirement, as an unexpected health problem can easily put a dent in your retirement resources.

Further, insurers often allow employees to transfer their group life insurance coverage to personal plans without the need to provide evidence of insurability. You may have a small window of opportunity – often 30 days from the date of your departure – to avoid a complete loss of coverage and the need to re-apply.

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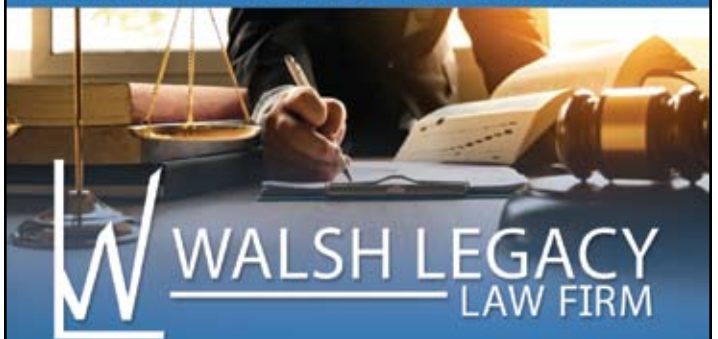


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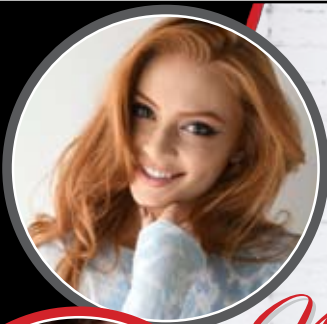
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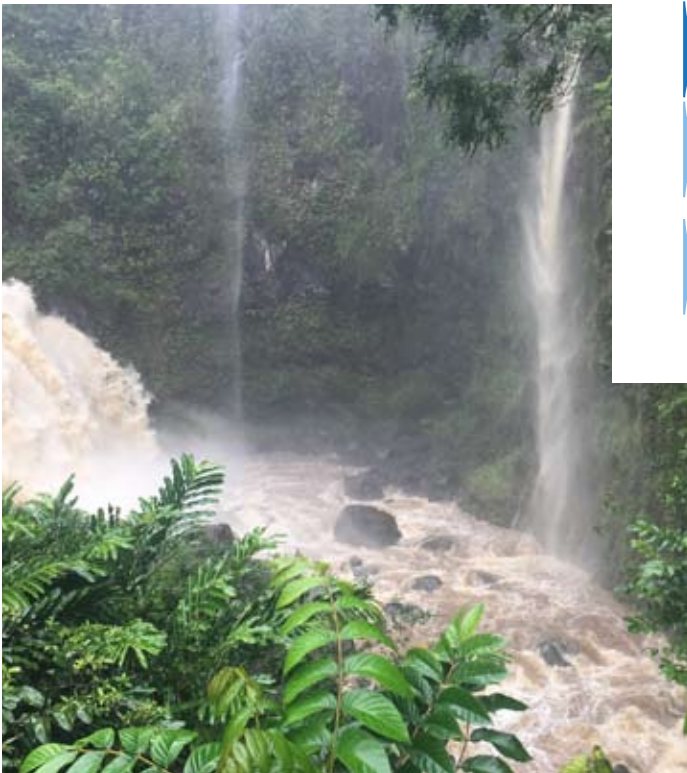


By Lina Stoyanova

Aloha from

Bask in the tropical weather and check out your next travel destination. Hawaii has **six major islands**: Kauai, Oahu, Molokai, Lanai, Maui, and the island of Hawaii. I'm going to focus on **Maui** and **Oahu** and provide a brief overview of both islands and some interesting things to do; can you smell the ocean breeze?

HAWAII





MAUI

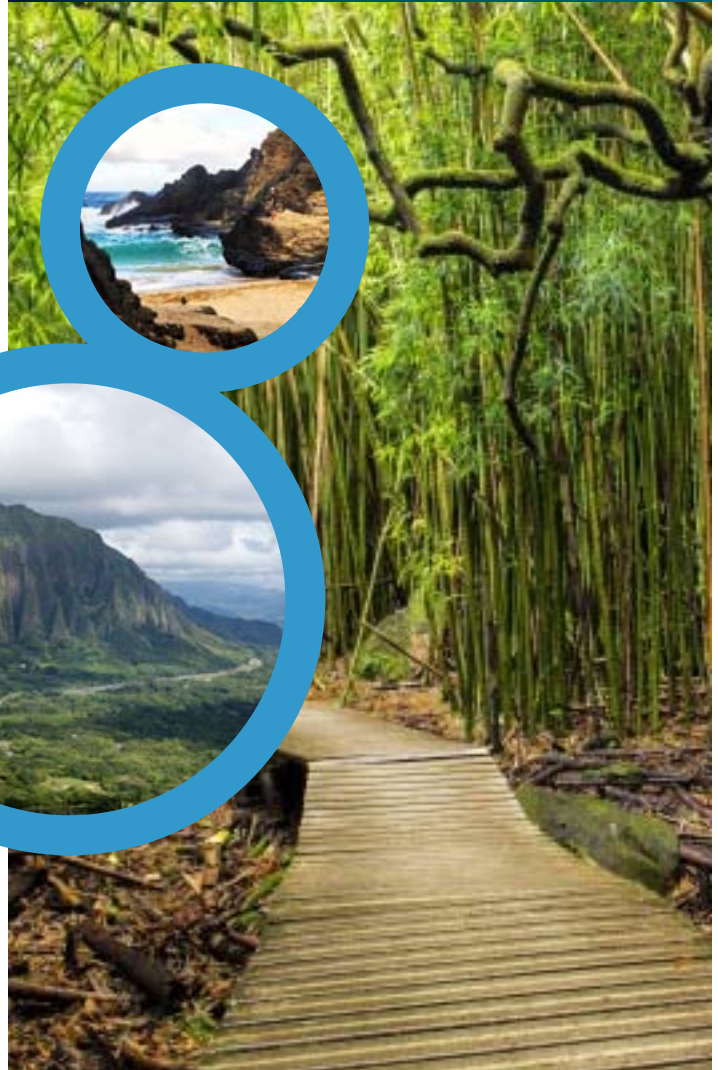
Just typing Maui feels relaxing. Maui is one of the top 15 islands in the world due to its natural beauty, state parks, dormant volcano, lush rain forests, and how can I not mention, more than the 30 miles of breathtaking beaches. As an island in the Central Pacific, the island's 30 miles of beaches include golden-crescent Kapalua, sheltered from strong currents by lava-rock promontories. In addition to pools, waterfalls and Haleakala National Park which encompasses the island's highest peak, volcanic Haleakala, there's plenty of things to do in Maui. Here are some exciting ideas:

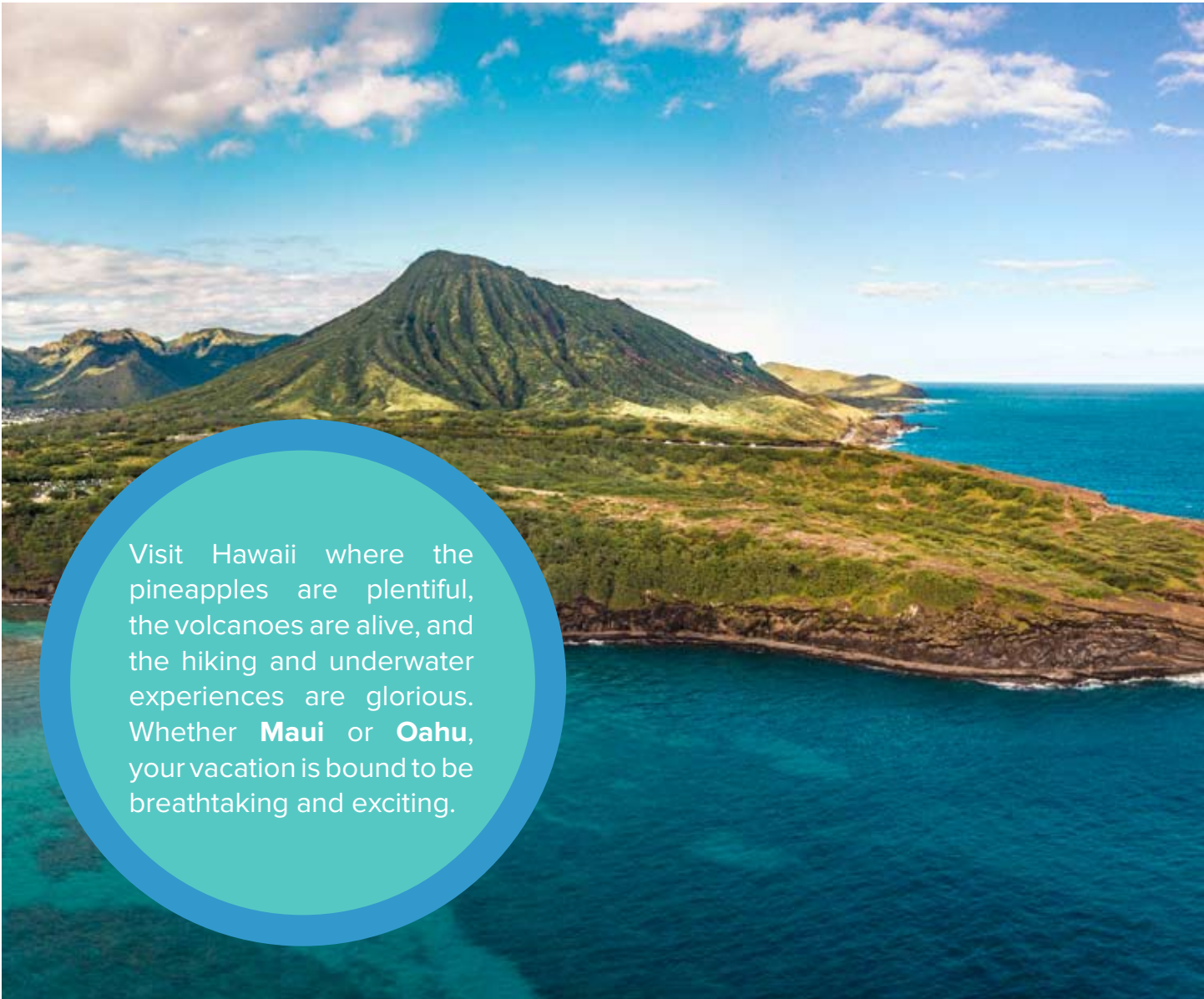
- Hula- *Duh.*
- Attend a Luau.
- Drive the Road to Hana- *There's breathtaking waterfalls, hiking spots, and beaches.*
- Go Whale Watching.
- Swim with Sea Turtles.
- Learn to Surf.
- Bask in the Sun at Wailanapanapa State Park Black Sand Beach- *You can explore tide pools, lava tubes, blow holes and even a few caves.*
- Paddleboard.
- Milk a Goat- *It's a thing there.*
- See a Blow Hole.
- Visit Kihei Cove.
- Visit Ali'i Kula Lavender Farm.
- Go to Maui Brewing Company.
- Check out the Seven Sacred Pools.
- Pose With Lahaina's Banyan Tree.
- Tour a Pineapple Farm.
- Have Ululani's Hawaiian Shave Ice.
- Learn to Husk a Coconut.
- Sleep in a Yurt.
- Do a Waterfall Rappel.
- Go Ziplining.
- Do a Helicopter Tour.
- Snorkel Molokini Crater.
- Bike Down a Volcano- *There's bike companies that will take you on an adventure that starts at the summit of Haleakala (Maui's largest volcano). The exciting 27-mile bike ride includes bicoastal and crater views, in addition to other stops along the way.*

OAHU

From scenic beaches to interesting museums and moving historical monuments, there are many things to do if you visit Oahu. Known as “the Gathering Place,” since it’s the most visited island by travelers to Hawaii, Oahu is a U.S. island in the Central Pacific (part of the Hawaiian island chain and home to the state capital, Honolulu), with plenty to offer. Here are some ideas should you wish to check out Oahu:

- o Walk Around Historic Honolulu- *Visit historic buildings like the Iolani Palace, home to Hawaii’s last monarchs that’s the only royal palace on U.S. soil.*
- o Snorkel at Hanauma Bay.
- o Do a Pearl Harbor Tour.
- o Tour the Polynesian Cultural Center.
- o Visit Waikiki Beach.
- o Diamond Head Walk.
- o Drive to Oahu’s North Shore- *Known as the “surfing capital of the world,” Oahu’s North Shore spans from La’ie to Ka’ena Point.*
- o Swim at Lanikai Beach.
- o Surf.
- o Explore the Bishop Museum.
- o Hike to Makapu’u Point in Southeast Oahu.
- o Visit the Arizona Memorial.
- o Go Whale Watching.
- o Go Golfing.
- o Drive to Oahu’s Leeward Coast.
- o Visit the Honolulu Zoo and Waikiki Aquarium.
- o Visit Kualoa Ranch.
- o Do Some Shopping in Waikiki and the Greater Honolulu Area.
- o Go Horseback Riding.
- o Enjoy Hiking.
- o Eat Poke and Drink Lanikai Juice.
- o See a Polynesian Luau.
- o Play at Duke Kahanamoku Lagoon.
- o Enjoy a Waikiki Sunset.
- o Visit Places Where “Lost” Was Filmed- *Aside a few scenes, the entire series was filmed on the island of Oahu making great use of the islands diverse geography and architecture. If you’re into the show, go exploring!*







Visit Hawaii where the pineapples are plentiful, the volcanoes are alive, and the hiking and underwater experiences are glorious. Whether **Maui** or **Oahu**, your vacation is bound to be breathtaking and exciting.

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TAX TALK

Although tax planning should begin early in the year, we still have reasonable opportunity to consider tax planning strategies that may be relevant. Here are some that you may wish to consider:

SPLIT INCOME WITH FAMILY

If you own a business, consider employing your spouse and children if they are constructively and factually providing services. You can pay them the same market value rates as you would pay to an arm's length employee. Since we have a progressive income tax regime this arrangement could be very effective in keeping the overall tax cost lower as the same household income can be shared amongst family members.

CONTRIBUTE TO A SPOUSAL RRSP

If you are eligible to contribute to a RRSP plan and if your spouse is in the lower income tax bracket, consider making a spousal RRSP contribution. If you leave the money in the spousal plan for a reasonable period, 36 months in most cases, any withdrawals after that time will be reported as income on your spouse's tax. Potentially, this can result in a significant tax reduction. Consider making the contribution early in the year.

CONSIDER INCORPORATING YOUR BUSINESS

If your business is earning income in excess of what you require personally, consider incorporating your business. The difference can be quite significant depending on your marginal tax rate. The reason is that the corporate tax rate on active business income is much lower (12.5% in Ontario) than if the same income is earned personally at the high marginal tax rates - that could be as high as 53.53%.

Besides, there is an additional tax reduction opportunity. Consider making your spouse and adult children, shareholders in your company. You can then pay dividends to them and reduce your family's overall tax bill.

ORGANIZE YOUR DOCUMENTATION

Be proactive. Take a look at how you record and store your financial information. Have a system in place that tracks and organizes information efficiently. Nothing is more nerve racking than looking for information and not being able to locate it when you need it (happens to all of us). Lost information could very well mean lost tax savings. Good documentation is key to effective tax planning, particularly, when you are faced with the specter of a tax audit.

LEND MONEY TO CHILDREN FOR LONG TERM INVESTMENTS

If you have funds available for long term investments, consider lending or gifting cash to children under 18. The investments can then be made by the children. The attribution rules do not apply to capital gains earned by a minor and, therefore, this could potentially be a very effective tool for splitting family income.

CONSIDER A LOW INTEREST SPOUSAL LOAN

If you have an investment portfolio that generates significant investment income, consider shifting the income to your spouse, if her income tax bracket is significantly lower than yours.

The strategy would work like this: You will loan monies to your spouse and she will then use the monies to make the investment in her own name. You would be required to charge interest. The current prescribed as announced by CRA is 2% and this rate is in effect till December 31. You can set this rate now for a long-term loan and the 2% interest rate will remain constant for the duration of the loan. Interest should be paid annually by January 30 of the following year.

TRIGGER CAPITAL GAINS

Although capital losses can be carried forward to future years indefinitely, these losses can only be applied against capital gains. Now is a good time to take inventory of your investment portfolio and if you have any unused capital losses from earlier years, consider selling off some of your portfolio to realize capital gains to the extent of capital

losses available. Make sure that the decision to sell is carefully thought out and is not purely tax driven.

MAKE TAX INSTALLMENT PAYMENTS ON TIME

Unless there are unavoidable circumstances, it is very costly to borrow from the tax man. The reason is that Canada Revenue Agency (CRA) charges interest that is compounded daily, on late or deficient tax installments. If you are likely to owe more than \$3,000 then it is advisable to make tax installments to avoid interest. Generally speaking, if you make the installments in accordance with the installment tax notice sent to you by CRA, you should be able to avoid interest and penalties.

As always, consult your tax advisor before embarking on a strategy that is appropriate for your circumstances.



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Jaguar Land Rover Grand Opening

Thursday, June 27, 2019

The Rafih Auto Group had its Jaguar Land Rover grand opening event and hosted Wolfgang Hoffmann, President of Jaguar Land Rover Canada, along with other corporate representatives. In addition to guests that were in attendance, Windsor's Mayor, Drew Dilken, was also present to see the new state-of-the-art facility. The event celebrated the brand-new dealership at its new location in east Windsor: 9275 Tecumseh Rd. East.

Event highlights included the all-new 2020 Jaguar and Land Rover model line-up, outdoor ice bar, a cigar roller, acrobatic style performers, and a variety of food and cooking stations. The delicious food was catered by Koolini's and the entertainment was by Heigt Entertainment which provided gold painted models and acrobats. We hope to see everyone at our next event!

Performance Ford's Loyal Customer

Born on June 22, 1919, in Amherstburg, Ontario, Earl Wilson is the sunny retiree that is 100 years old! Living in Windsor-Essex for the majority of his life, Earl went to Performance Ford Windsor, located at 1150 Provincial Road, on Monday, July 8th, to pick up his brand new 2019 Ford Escape.

Earl Wilson is one of 16 children and has maintained a hard work ethic during his whole life. Earl started his career at Ford in 1941 and retired 35 years later in December 1976. He's been buying Ford vehicles for over 40 years and leased one this year. Here at Rafih, we couldn't be more excited to see him enjoy his brand-new vehicle! Earl has over 100 grandchildren, a few great grandchildren, and one great, great granddaughter. With a big family come a lot of laughs and good times!

Earl Wilson is currently enjoying being an independent man that lives on his own. He also has a lot of hobbies, like cooking and traveling. Three years ago, he took a trip down to Cuba, and most recently in 2018, he went on a cruise. He enjoys walking along the riverfront downtown, fishing and hunting, and being involved in his grandson's church; Earl stays busy!

Earl Wilson has been a client and friend of Performance Ford from the very beginning. We are happy that at 100-years old, he's still living life to the fullest!

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2016 LEXUS ES 350 4D SEDAN

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2017 LEXUS ES 350 SEDAN

White | 48,405 km | Stock #: PL5258

CASH PRICE **\$32,994** +TAX & LIC



2015 LEXUS RC 350 2D COUPE

White | 64,321 km | Stock #: PL2383A

CASH PRICE **\$32,994** +TAX & LIC



2017 LEXUS RX 350 4D SPORT UTILITY

Gold | 63,029 km | Stock #: 60104

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