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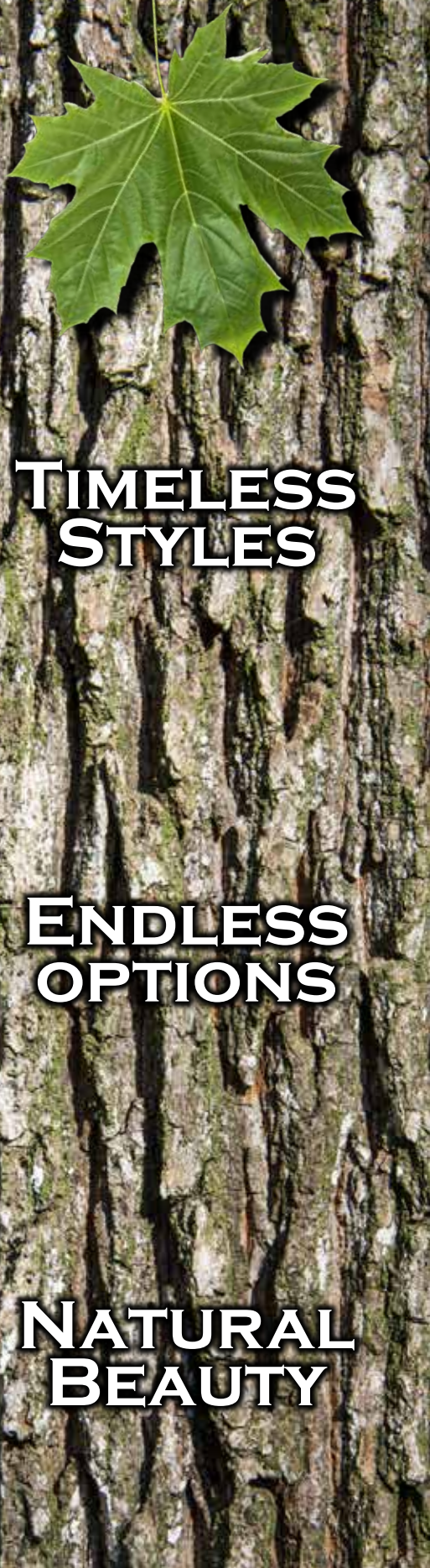
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Dear Readers,

Welcome to the last issue of 2019. It has certainly been an eventful year and we hope 2020 is even better. Here at Rafih Style, our magazine focuses to bring you the best in technology, innovation, business, finance, and of course, style and charity in the community.

Some of our features this year include a travel piece on a new and exciting location: *The Canary Islands*, several car buffs pieces on *Lexus*, our annual special on the *Finest in Retail*, and of course, a few more *car features*. There's many exciting and innovative cars coming in 2020 and we can't wait to see you get behind the wheel!

As you flip through the pages, we've set out to accentuate some of the most exciting technology and innovation in addition to prominent highlights of the business and financial sectors in our city and local community. As always, we are also proud to highlight some of our favourite places to eat, drink and shop, in the Windsor-Essex community.

We are so thankful for all of our readers which is why this publication exists; *thank you for reading Rafih Style Magazine!* From our family here at the Rafih Auto Group, to yours, we want to wish you a warm, fun, and most of all, safe holiday season.



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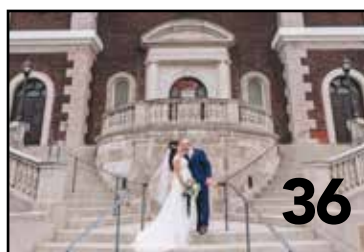
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DECEMBER 2019



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ISSUE 48

FINEST IN TRANSPORTATION EDITION



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Rafih Style Magazine is distributed to 15,000 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.

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

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By Lina Stoyanova

EXPERIENCE AMAZING WITH THE 2020 LEXUS RX & SELF-CHARGING ELECTRICS



Experience amazing with the 2020 Lexus RX line-up. With four dynamic models available including the iconic Lexus RX 350, RX 450h with a self-charging hybrid electric powerplant, along with available 7-seat options, you can tailor your RX to match your lifestyle.

Starting off with the redesigned **2020 Lexus RX 350**, the exquisite blend of style, substance and performance is highlighted by refined body lines and elevated luxury. Advanced safety is evident with ten standard, strategically placed airbags and a host of driver-aid features to give you peace of mind. This includes intelligent clearance sonar with rear cross traffic breaking which is designed to help drivers when revering out of areas of poor visibility. If no action is taken upon notification, the brakes are automatically applied.

The new 2020 Lexus RX also offers advanced connectivity. Lexus Display Audio with Remote provides a new dimension of convenience with features that include an available 12-inch touchscreen display and 12 speakers (compatible with Apple CarPlay and Android Auto). Additionally, the RX series offers even greater convenience and safety through the brand's proprietary Enform Connected Vehicle Service, along with Enform Safety Connect (standard on Lexus RX 350, 350L, 450h and 450h L).

When it comes to style, the **2020 Lexus RX** brings a powerful new look. Beginning with the bold outlook, the exterior is chiselled and starts with a refined front grille. Redesigned front LED headlights, fog lights, and rear taillights deepen the Lexus design signature with a pronounced L motif, as newly designed 18-inch wheels anchor the corners.



The side air vents above the fog lamps have been reshaped for improved aerodynamics, while a precisely honed character line runs from front to rear, creating an arrow-like profile with the flowing roofline to minimize drag, reduce noise and lend stability at high speeds. Offering spirited performance in any variant, the RX 350's 3.5-liter V6 (which requires only regular gas) has been tuned to 295 HP, and 290 HP on 350 RXL. Self-charging hybrid electric models generate 308 net horsepower in combination with an advanced electric motor and an Atkinson-cycle V6. RX 350 and RX 450h are both available with dynamic F SPORT packages. Style, power, and safety isn't all that the 2020 RX Series provides. Sublime comfort, superb craftsmanship, complete with a heated leather steering wheel, and elegant touches like a hand-stitched leather dash, an optional panoramic glass roof, kick-sensor power rear door, and choice of trims, are just a few of the factors that add to the RX's excitement.

When it comes to the **Lexus Self-Charging Hybrid Electrics**, there's no need to plug in, and best of all, no need to compromise in performance or fuel efficiency. **Lexus Self-Charging Hybrid Electrics** are electrified vehicles with a few key differences over pure battery electrics: you never need to worry about where the next charging station might be. Seamlessly combining a gas engine and electric motor, Lexus Hybrid Electrics recharge as you drive so they are always ready to go.

Whether the RX or RX Self-Charging Hybrid Electric, you're guaranteed power, comfort, style, and most of all, innovation.



That's just the start of what makes them the ideal choice for electrified driving. There's also immediate acceleration and torque delivery, high fuel efficiency, exceptionally low emissions when compared to a conventionally powered vehicle, and a luxuriously smooth ride, all without a need for a change in driving habits or need to plug in.

With their ability to operate in electric mode only and optimize fuel use at all speeds, Lexus Hybrid Electrics give you all the power you need, while dramatically reducing CO2 emissions, helping us all move towards a cleaner future.

When it comes to technology, **Lexus Self-Charging Hybrid Electrics** combine a technologically advanced gas engine with a powerful battery and electric motor, that automatically selects the best combination of gas and electric based on your driving needs. Since the battery re-charges both as you drive and during braking, you never need to take time out to plug in and you'll visit the gas pumps less often when compared to a conventionally powered vehicle.

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AT THE WALKERVILLE BREWERY



N

ot all beer is created equal: a motto the Walkerville Brewery lives by. Beer is much more than the sum of its parts. In its most pure form, beer is made of just a few simple ingredients: hops, malt, water and yeast. It's through education and experience that together creates unique and interesting beer styles. Through the brewing process, it's possible to make an infinite number of flavour combinations and styles. It's this endless creative possibility that fuels the Walkerville Brewery's passion for fresh craft beer.

The Walkerville Brewery is a place of local hand-crafted beer, community, and above all, history. The Walkerville Brewery began with Hiram Walker (founder of Hiram Walker and Sons), who originally opened the brewery in 1890. After more than 100 years, co-owners Mike Brkovich and Ian Gourlay still honour the founding principles of the brewery: brewing fresh, unpasteurized beer in small batches with no artificial preservatives or colours, ensuring interesting, premium and flavorsome beers. That's why Mike Brkovich, Ian Gourlay, alongside Natalie Dolman, invite you to enjoy an ever-rotating variety of unique flavours, crafted with a passion for great locally made beer!

"First and foremost, craft beer has grown, and has been a positive influence on the overall beer industry. We offer a variety of craft beer styles which makes our range of beers attractive to a wide array of drinkers. We have our flagship Honest Lager and have created other beer styles—IPA, Scotch Ale, Wheat Beer, Red Ale and a range of limited-edition beers," explain co-owners Ian Gourlay and Mike Brkovich.

"I was one of the first employees here when we opened our doors," says front of house manager Natalie Dolman. "If you haven't had the opportunity to come to the brewery, you should certainly make your way in!"



From L to R: Sam McLean, Tyler Parry, Paige Craig, Marcus Hart and Stephan Brey



Walkerville Brewery co-owners Ian Gourlay & Mike Brkovich

"When you walk in our front door, you are immediately impressed by the heritage and history, not just about Hiram Walker but Windsor in general, which is known for several historic breweries. There is a mini-historical museum loaded with old Walkerville Brewery artifacts and lots of interesting photos to be viewed upon your arrival."

The Walkerville Brewery has won many awards, and rightfully so. They had their most successful night to date at the 2019 Ontario Brewing Awards held at the Berkeley Church in Toronto on September 12, 2019: Walkerville Brewery won a total of six awards. The awards they received were: GOLD for Purity Pilsener, GOLD for Waterfront Wit, GOLD for Kremlin Russian Imperial Stout, GOLD for Easy Stout, BRONZE for Geronimo IPA, and BRONZE for Honest Lager. With submissions from breweries all over Ontario, these Windsor local craft beers won over the judges and gained wide-spread recognition.

"We are really proud of these awards and the hard work of our brewing staff in achieving them," explains Gourlay. "We also congratulate all the other winners who showcased the range of world-class craft beers available in Ontario, and in particular across Windsor-Essex!"

"Heritage is very important to us; we equally value our position in the local community and our building, it's fantastic for our customers, however, all of this would be nothing without the great, locally brewed beer we produce," explains Brkovich. "We not only offer our beers at the brewery, but you'll find our products available at bars and restaurants throughout the Windsor-Essex area. We also distribute to the LCBO and some select Beer Stores and grocery stores Ontario-wide."

"We want to educate everyone on the history of the area and continually increase the number of events we do which are typically linked to local charities and initiatives. We've worked with many wonderful local charities and the money we've raised hopefully goes a long way for them," adds Dolman.



Walkerville's Russian Imperial Stout

Each year the Walkerville Brewery releases a new and unique holiday-themed beer at their Holiday Extravaganza which was hosted at the brewery on November 29th and November 30th. This year's 2019 exclusive is a Chocolate Ruby Porter available in their limited-edition bottles. Each year, the brewery partners with a local charity that will receive the donations from the Holiday Extravaganza admissions, plus a portion of the proceeds from all holiday beer sales. This year, all donations and proceeds will go towards Hospice of Windsor-Essex County, an organization near and dear to the hearts of the staff at the Walkerville Brewery.

Chocolate Ruby Porter is Walkerville's Limited-Edition seasonal beer for 2019; a decadent English Style Porter. Brewed with 100 percent malted barley and 25 lbs. of organic cacao beans, this smooth drinking porter has a dark roast character from the range of malts, and luxurious, dark chocolate flavours from the cacao beans. The resulting classic porter is dark in colour with a delightful ruby hue, true to its name. The limited-edition bottles will also be included in holiday gift packages with exclusive glassware for all gift-giving needs.

"The Christmas beer we come up with each year is always unique. It is a limited-edition brew so when it's gone, it's gone. Our holiday beers are always launched at our Holiday Extravaganza event. We want everyone to feel festive, so our event always has entertainment, food and even Santa! People can try our holiday beer and buy some to take home. The unique reason we chose this beer style was because this year is the Ruby Anniversary for Hospice; 40 years is a very significant date for our donation recipient," explains Dolman.



A pint of Chocolate Ruby Porter, Walkerville's holiday batch

"The 40th anniversary gemstone is the ruby; a stone with a vibrant red hue that perfectly symbolizes the passion and strength that is exemplified in our Hospice," explains Colleen Reaume, Executive Director at The Hospice of Windsor & Essex County.

The Walkerville Brewery will be donating a dollar from every bottle of Chocolate Ruby Porter sold, so they hope to see people stop by and try it out through the holiday season. They will conveniently have extended holiday hours from Monday, December 16th to Monday, December 23rd from 9 a.m. to 9 p.m. for all shopping and gift giving needs!

The Walkerville Brewery exists to accomplish one thing: brew the best beer using the finest malted barleys, quality hops, brewer's yeast and pure water. The quality of the ingredients is a testament to their devotion to craft brewing, which is evident in the superior flavour, balance and freshness of their beers. Paying homage to the original six breweries of Windsor-Essex, they are excited to release their "Heritage Series" beers. Showcasing beers from the British American Brewing Company, Riverside Brewing Company, Hofer Brewing Company, Walkerville Brewing Company, Tecumseh Brewery, and Old Comrades Brewery, customers can stop by and reawaken their taste buds. To date, the Walkerville Brewery's "Heritage Series" has included:

1. Riverside Brown Ale (Riverside Brewing Co.)
2. British Special Ale (British American Brewing Co.)
3. Rob Roy Scotch Ale (Walkerville Brewing Co.)

The Walkerville Brewery will complete the series over the next few years, carrying out a throwback for each of the original six. Stop by and drink the difference! To learn more, please visit: walkervillebrewery.com. Cheers!



The canning process for a new batch of Walkerville Easy Stout

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Picture it: the interior of a 107-year-old church on Riverside Drive in the throes of an intensive million-dollar renovation. Hand-carved oak pews have been relocated to the lower level while some are being lovingly reshaped for a new purpose. The cracked linoleum floor is being painstakingly removed, and outdated lighting has been pulled down as glittering chandeliers await in enormous packing crates. Just inside the soaring doors, modern bathrooms with elegant décor accents are being constructed, and in a transport truck in the parking lot, hundreds of boxed mahogany Chiavari chairs await their new home. Venue owners Larry and Dana Horwitz stand in the middle of the busy scene and direct artisans, artists, carpenters and decorators. Larry Horwitz not only has a vision, he has a wedding to host in two weeks. It's challenging to imagine how he can make it happen.

Picture it two weeks later: A beautiful bride and her dashing groom walk down the aisle of the newly created Water's Edge Event Centre. Hundreds of guests cheer them on. Every detail is perfect; the result of Larry's brainchild and Windsor's best craftspeople. The happy couple exchange their vows as Dana and Larry look in full satisfaction that their promise to the newlyweds is fulfilled. Dana notes of her property developing and visionary husband, "Larry promised our first bride that we would be ready for her wedding day. She trusted him although we didn't even have floors or bathrooms. I thought they were both crazily optimistic, but Larry is a man of his word and the wedding and the venue were flawless." Five years later, The Water's Edge Event Centre is thriving, as not only Windsor's only boutique wedding venue, but a place to throw unique events.



The Wedding of your Dreams

"Our dream of building this kind of venue grew out of the industry's need and Larry's crazy dream," muses Dana Horwitz, whose wedding expertise started with her own Manhattan wedding and the international weddings of her two (and counting) sons. Dana knows venue owners need to be a 'Jill of all trades' and be well-versed in all aspects of a wedding, from décor to food, to music and flowers.

You are invited! Please join Larry and Dana Horwitz at The Water's Edge Event Centre's Open House on December 10th between 5:00 p.m. and 8:00 p.m. Watch for the launch of their "Best Proposal" Contest starting next month! Couples can send photos or videos of their wedding proposal to win a trip for two to Las Vegas!



Owners Dana & Larry Horwitz

"A successful venue owner has to be the subject matter expert for excited and sometimes stressed couples. We have to be an encyclopedia of information for them," she explains.

Since The Water's Edge Event Centre is family-owned, Dana and Larry can offer unique and extended services to couples.

"Our weddings are matchless because they are very much a family affair," says Dana Horwitz. "We have deep roots in the community and work often with the same valued vendors, so we know what to expect from each other. Even after hundreds of weddings, it's always a joy for us. I look forward to seeing the dress, hearing the vows, and witnessing the emotional moments between family members."



Photo courtesy of Manifesto Photography

The Water's Edge Event Centre is one-of-a-kind in that it offers boutique, fully customizable packages in a venue that is much larger than most locations that offer bespoke arrangements. The Grande Ballroom, with its domed ceilings and elegant stained-glass windows, can accommodate 300 plus wedding reception guests. The White Room can accommodate 200, and the tranquil Ivy Courtyard hosts both ceremonies for up to 150 people and alfresco receptions for 100. Each room has features to be adored.

"The Ballroom's glamour is hard to beat but the elegant simplicity of the White Room resonates with me and the southern light beaming onto the lush walls of the Ivy Courtyard makes for some of the best wedding photographs I've ever seen," beams Dana Horwitz.



Photo courtesy of Manifesto Photography



Photo courtesy of Manifesto Photography

Each space offers something special and some couples choose to take advantage of all of them by having their ceremony in The Ivy Courtyard, cocktail hour in the White Room, and their reception in The Grande Ballroom. Dana points out that despite the large size of the venue, she books only one event at a time.

"I believe having only one wedding a day provides a level of privacy and exclusivity that couples want. When couples meet with me to discuss what we can offer them, they are entitled to our full attention from that first meeting to the last dance on their wedding day. They truly become like family as we work together," she explains.

The Water's Edge Event Centre doesn't rest on its laurels. Aware that innovation is the key to longevity, The Water's Edge is launching Windsor's first full-package small wedding program.

"Our beautiful Intimate Wedding Program takes all of the stress and financial strain out of having a wedding," enthuses Dana Horwitz. "We will offer three different packages that include everything from the officiant to the DJ and the food. Even the invitations and

boutonnieres! All you need are your outfits, rings and your betrothed."

The full packages for 50 guests feature pricing and products that honour a couple's financial reality and wedding dreams. Details will be revealed at their open house on December 10th from 5 p.m. to 8 p.m. It is flexibility and customization married to true customer service that characterizes The Water's Edge Event Centre's approach to weddings. Couples are invited to book a venue tour, stroll through the beautiful rooms, discuss options, talk about catering and supplier choices, and of course, share ideas.

"We love what we do," says Dana Horwitz proudly. "Our goal is to help couples have the day they want. We take that responsibility very seriously."

For additional information or to book a venue tour, call Dana at 519-257-1983, or email her at info@watersedgeeventcentre.ca. Mention this article for a special discount!



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Académie Ste-Cécile International School is a renowned school, employing teachers who lead their students toward academic excellence. This reputable facility also cultivates the talents of students in the fine arts of music and dance to individuals of all ages and proficiencies. The original campus in Tecumseh focusses on music and dance lessons while the Cousineau campus (located on a 30-acre park-like setting in Windsor) operates an elementary and secondary school for both day and international students. ASCIS, a strong family of schools, welcomes visitors to tour all campuses that showcase their private academic facilities as well as their dance and music schools. For the past 40 years, Académie Ste-Cécile has provided a place for people to learn and perform at the highest level.



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The corporation of Académie Ste-Cécile proudly celebrates a 40 year anniversary while the private school celebrates a 25th anniversary; the Music School opened in 1979 and the private school in 1993. Both entities have since progressed admirably. Recently, Académie Ste-Cécile International School announced the opening of their new Performance Arts Wing at the Cousineau Campus. Académie Ste-Cécile recently celebrated both the school's 40th anniversary and the Grand Opening of the new wing. The Christmas Gala Holiday Banquet celebration showcased the official opening of the school's Performing Arts Wing which has two dance studios equipped with Harlequin flooring and 18 individual one-on-one instructional classrooms, each housing a piano. There is also an exceptional ambiance created by the floor to ceiling tiled vestibule, foyer and lobby which features an additional performance stage, a world-class 9-Foot Steinway piano, and lastly, a Casavant Pipe Organ, donated by the Ursuline Sisters (The Pines) and restored by Dodington and Dodington (thanks to a generous restoration donation from Dr. Robert Langlois, an ASCIS piano teacher and member of the ASCIS Board of Directors and who holds impressive credentials in music).

As of September 2017, the music and dance students of the South Windsor Academy were relocated to the newly constructed conservatory of Académie Ste-Cécile's main building on Cousineau Road. This conservatory is part of the Académie Ste-Cécile Cultural Centre. As well, the nursery schools of both the Tecumseh and the South Windsor Academy were relocated in the elementary school of the Cousineau Road Campus.

ASCIS offers instruction to learners from pre-kindergarten to grade 12 IB. As in the past, the Tecumseh location of Académie Ste-Cécile Academy of Music continues to operate the Music School (via Académie Ste-Cécile Teachers' Trust Fund), and the Dance Studio of Académie Ste-Cécile.

Académie Ste-Cécile Academy invites the public to book a tour of its facilities and in particular, the new Performance Wing.

Enrollment at the dance or music school is not contingent on attending the private academic facility.

Please visit academiestececile.ca for further information.



Pictured from left to right 1. Mrs. Sovran, Mr. E. Sovran, Mrs. Morand, Mr. Chris Morand, Mr. M. Bomben, Mrs. R. Patterson 2. Mrs. C. Morand, Mr. G. Morand, Ms. Margaret Labute 3. Dr. Benjamin Cooper, Dr. Joan Deans 4. Mr. Ron Fuerth, Mrs. Joan Fuerth 5. Mrs. Theresa Cullen & Mr. David Cullen 6. Top: Mr. and Mrs. Haddad Sitting: Mr. and Mrs. Tepperman 7. Dr. Robin Deans, Mrs. Kekre, Mr. Kiran Kekre 8. Mr. Mark Butler, Ms. Irene Marton, Mr. Keith Fuerth

ADVANCE BUSINESS SYSTEMS

For over 35 years, Advance Business Systems has provided customized business solutions to companies throughout Southwestern Ontario by offering superior products and services that help balance costs, simplify workflow, and satisfy employee requirements. Advance Business Systems employs 55 families all of whom take pride in their sole focus of the business community. By specializing in complete customer care, sales, service and leasing, they have grown to be recognized as a 'One Stop Shop' for total office solutions.

“At Advance Business Systems, we understand that our customers’ criteria for total satisfaction must also be our sole target for future success. Our strategic plan is to stay one step ahead in the ever-changing world of technology.”



The Advance Business Systems Annual American Thanksgiving Day Football Classic

Gearing up for the holidays, Advance Business Systems is hosting their annual American Thanksgiving Day Football Classic and is excited for locals to take part! The event first took place on November 28, 1991, with a small group of customers and suppliers taking a bus and heading over to the Pontiac Silver Dome for the game as a customer appreciation event. Twenty-eight years later, it's now Essex County's premier networking event, attracting over 500+ customers and suppliers to the Windsor Yacht Club where they celebrate, network and enjoy the game! The annual event also partners Advance Business Systems with local businesses and national companies across the country, where together, they support a local children's charity.

Each year Advance Business Systems selects a different local children-based organization to receive 100 percent of all the generous donations. Past recipients include *Windsor Regional Hospital Surgical Safari, Make-A-Wish Foundation, Children's First, Family Respite Services, Children's Aid Society, Farrow Riverside Miracle Park, John McGivney Children's Centre* and many others. To date, this fun and exciting event has raised over \$200,000 for local organizations.



"One longtime guest said to me that he likes coming to our party because it gives him a chance to catch up with all the people he hasn't seen in a year," explains Jack Jorgensen.

Through the years, Advance Business Systems has always maintained close ties to the community, focused on Southwestern Ontario, where they continue their charitable work with a clear focus on children. The Advance Business Systems' team also prides themselves on community involvement by participating in numerous community activities - giving their time, expertise, and energy to many causes. Advance Business Systems was founded on the belief that a business should support the community that supports it back. The values of compassion, support, charity and community involvement equally apply in their professional and personal lives.

This attitude has always begun with the president and CEO, Jack Jorgensen, who has not only been financially supportive of the community over the past 35 years, but also incredibly generous in the amount of time spent fundraising for children. In fact, he received the prestigious "Outstanding Achievement Award for Volunteerism in Ontario" for all his efforts.

Jack Jorgensen believes strongly, and never misses an opportunity to share, "*Windsor is Canada's best kept secret.*" To learn more about the event and Advance Business Systems, please visit www.advancebusiness.net.



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By Lina Stoyanova

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.



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 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.



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.

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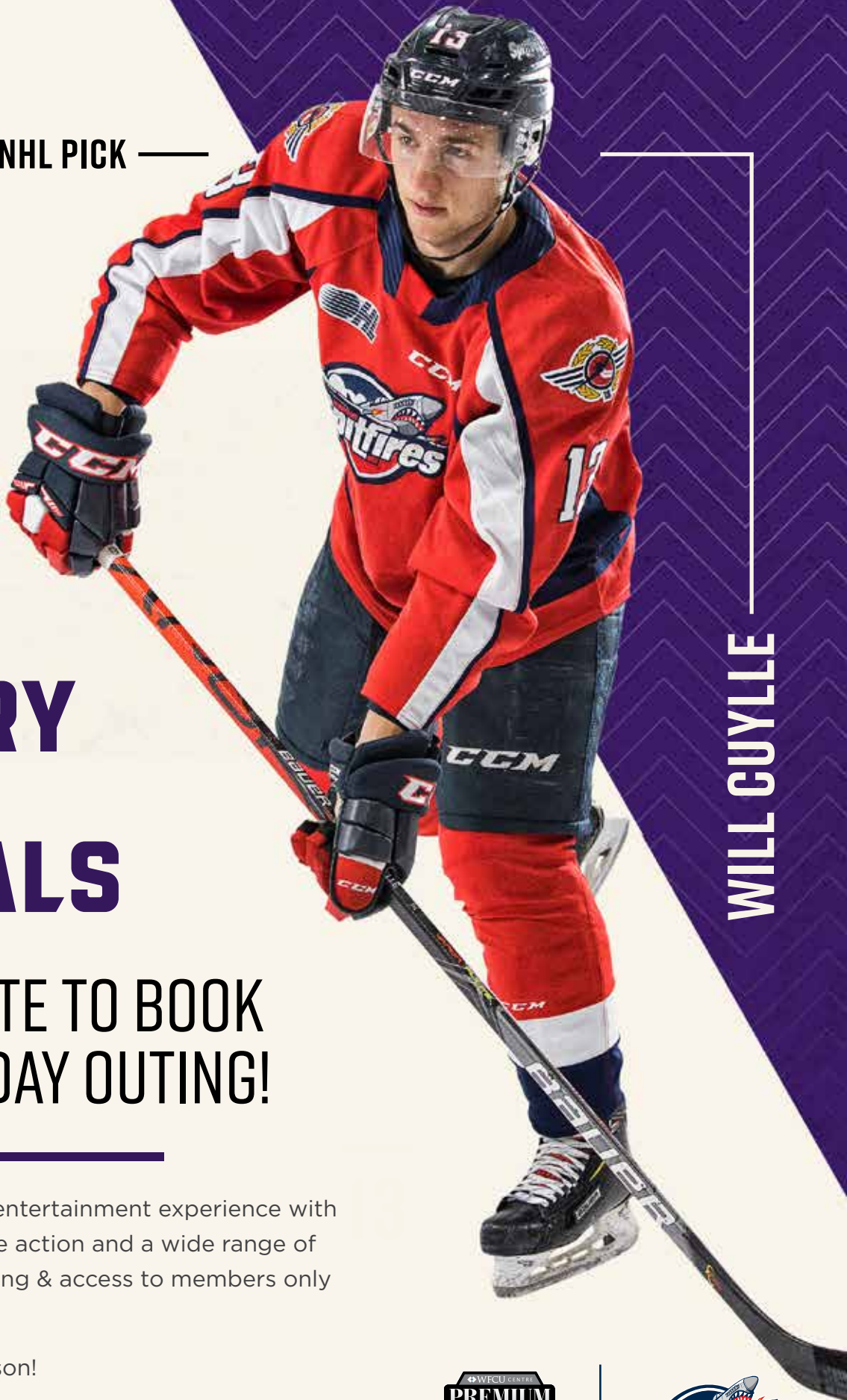
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CHRIS BUSCH

Chris Busch is the Acting Associate Vice President, Enrolment Management at the University of Windsor. A former long-time Chair of our Board of Directors he was also a former "Little" for three years.

Having experienced first-hand the impact of having a mentor in his life at a young age, Chris remains committed to the Agency's mission to ensure that every child in the community that needs a mentor has a mentor.

"'Bigs' make a difference in the lives of a young person, not only by giving them someone to look up to but someone who cares about them, shares similar interests, and ultimately, believes in them. My Big Brother, Brian, was transformational in helping me become the man I am today. He was both a mentor and a friend to me during my childhood. Someone who supported my development and reminded that I have unlimited potential. Now as an adult, I think of "Bigs," such as my former Big Brother Brian, as Superheroes who are changing the world one child at a time."



JACQUIE REAUME

Jacqui Reaume is a Vice President, Investment Advisor at TD Wealth Private Investment Advice.

Also a former "Little" for 9 years, she continues to give back to the community as a sponsor, former member of our Board of Directors & Chair of the Program Committee.

Jacqui offers a very interesting perspective when she describes her experience as a mentee:

"As the youngest of three children in a single parent household, Big Brothers Big Sisters gave me something of my own and showed me that my family circumstance was not unique. Having a Big Sister made me feel special and it gave me the one-on-one attention I craved. My involvement as an adult has taught me how important it is for children to experience diversity while growing up. I've come to believe that breaking the cycle of poverty, starts with a child knowing there's another way to live."



ANDY SULLIVAN

Andy Sullivan is the Regional Manager of Health, Recreation and Aquatics for the YMCA of Southwestern Ontario and was a Little Brother for 10 years! In his adult life he has continued to give back to the community as a Big Brother, and now, as a member of our Board of Directors.

When asked about how Big Brothers Big Sisters of Windsor Essex impacted his life this is what he had to say:

"Being a Little Brother gave me direction. Being a Big Brother gave me purpose. My Big Brother was one of the most steady elements in my life - he was someone I could look up to, count on and go to for advice. Not only did we do a lot of fun activities, but more importantly, we shared a lot of experiences and were together for a lot of pivotal moments in my youth. I will forever be grateful for the impact my Big Brother made in my life."



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AP Painting Solutions provides epoxy coating solutions to industrial, commercial, automotive, institutional, medical labs, pharmaceutical, and residential flooring. This solution is durable, easy to maintain, and best of all, provides a variety of creative designs.

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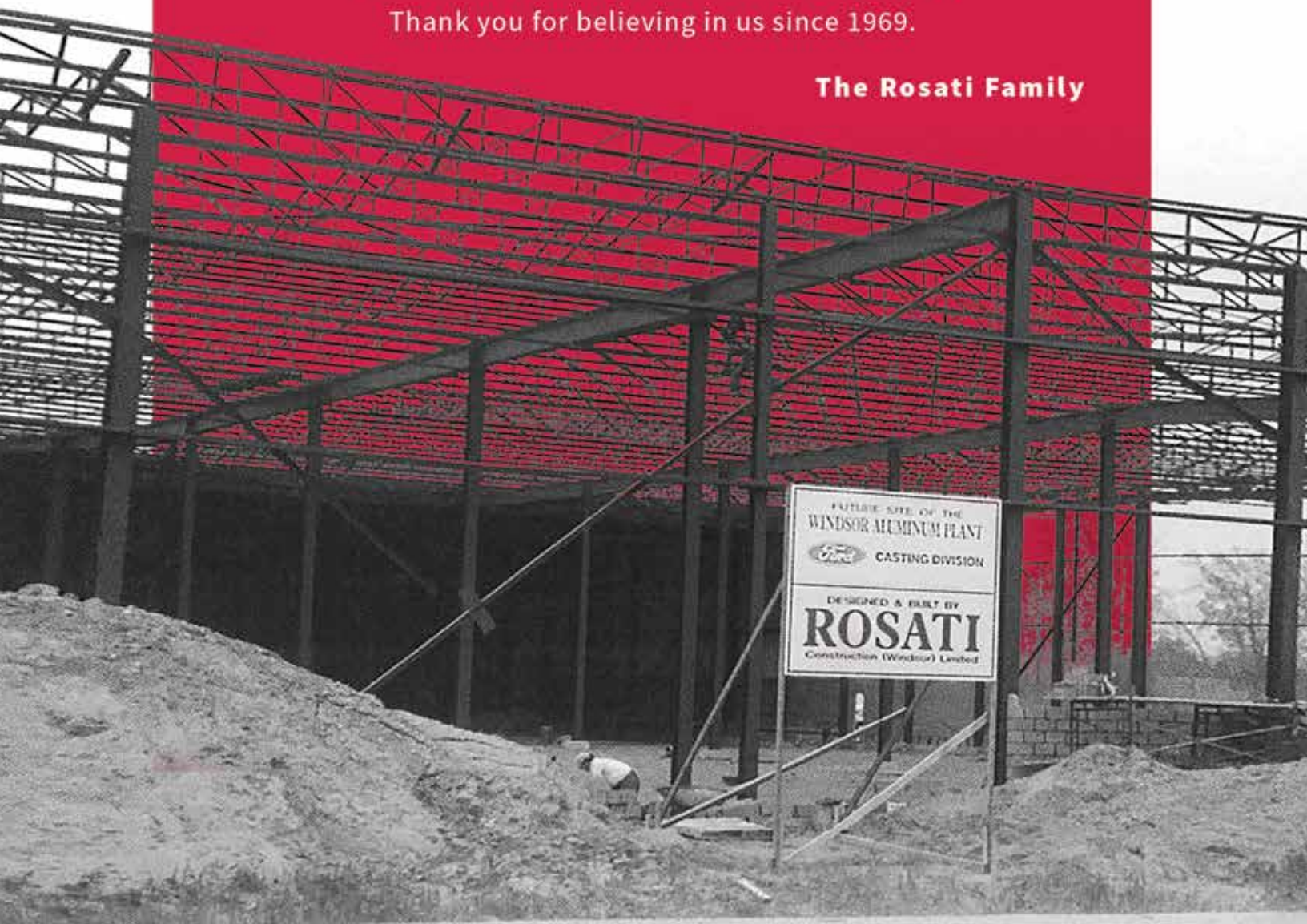
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*“You have a vision
for your retirement.
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how much retirement
income you will
have, or how
much you
will need?”*



A RETIREMENT CHECKLIST

The sources of your retirement income and your strategy for withdrawing your savings can have a significant impact on your cash flow and tax burden. We can help you calculate your current expenses, project them over your retirement, and develop the customized withdrawal strategy that works best for you.

Here are some retirement income sources you need to consider:

GOVERNMENT SOURCES

- Old Age Security (OAS)
- Guaranteed Income Supplement (GIS)
- Canada Pension Plan / Quebec Pension Plan (CPP/QPP)

EMPLOYMENT-RELATED SOURCES

- Company pension plans
- Group RRSPs
- Deferred profit sharing plans

PERSONAL SOURCES

- Registered investments (RRSPs, RRIFs, LIRAs, LIFs, PRIFs, TFSAs)
- Non-registered investments
- Guaranteed Investment Fund (GIF) policies with Lifetime Income Benefit (LIB) option
- Annuities
- Home equity

OTHER SOURCES

- Part-time employment or income from a second career
- Income from rental property
- Business assets
- Vacation property equity
- Other savings

MULTIPLE RETIREMENT INCOME SOURCES MULTIPLY THE COMPLEXITY

Throughout your career, you receive a paycheck from your employer or business. When you retire, you could instead receive multiple paycheques made up of government benefits, employer sponsored plans and personal savings. Financial management can be challenging when your income is from multiple sources. At IG Wealth Management, we break retirement income planning down into four steps to help you get a firm grip on your retirement income and ensure you live your retirement on your terms.

STEP 1: UNDERSTAND CANADA'S RETIREMENT INCOME SYSTEM

Canada's retirement income system consists of three tiers. Understanding them can help ensure a financially secure retirement.

TIER 1: GOVERNMENT BENEFITS

Old Age Security (OAS) is available to everyone who has resided in Canada for at least 10 years after the age of 18. OAS benefits can begin at age 65, although the government allows for the voluntary deferral of OAS benefits for up to five years to receive a higher annual benefit. OAS is “clawed back” in increasing amounts as your individual net income climbs above a threshold amount, until it disappears entirely at an upper income level. This level is adjusted annually, so speak with us for more details.

The Guaranteed Income Supplement (GIS) is available to those who have little or no income apart from OAS. GIS benefits are typically based on income for the previous year and are not taxable. An allowance is available to low-income earners between the ages of 60 and 64 who are widowed, or the spouses/common-law partners of low income seniors.

THE CANADA PENSION PLAN / QUEBEC PENSION PLAN

(CPP / QPP) is available to every employee or self-employed person who contributed to the plan while working. You may choose to start receiving CPP / QPP benefits any time between the ages of 60 and 65, but your benefit is reduced; if you start to receive CPP or QPP benefits between ages 65 and 70, the amounts are increased. CPP / QPP is currently intended to provide about 25 percent of your average annual employment earnings during your working life, up to certain limits. Starting in 2019, the 25 percent will gradually increase to 33 percent over a number of years.

TIER 2: PRIVATE PENSION PLANS AND GROUP RRSPs

Many Canadians belong to employer pension plans and/or group RRSPs. The retirement income from these sources will depend on the type of plan(s) you have and many other factors, such as the amount you and/or your employer have paid into the plan(s) and your years of service.

TIER 3: PERSONAL SAVINGS

Government benefits and employer pension plans are meant to provide a foundation, but your personal savings are the essential building blocks that can help provide financial security through your retirement years. Your personal savings could include RRSPs, TFSAs, other investments or savings accounts, cash value life insurance plans and real estate that can generate income during retirement. All of these investments can provide various amounts of money on a variety of schedules and will often demand that you make informed decisions to keep them producing the income you need.

STEP 2: DEVELOP A RETIREMENT INCOME PLAN

You know it's important to have an effective investment strategy. It's equally important to have a detailed plan for withdrawing retirement income from the investments you've nurtured over the years. Otherwise, your retirement income may end up being a lot less than you expected and not last as long as you need. Establish the level of income you'll need in retirement. Some people use a rule of thumb that you'll need 70 to 80 percent of your current household income to maintain your lifestyle in retirement. But you may need more or less, depending on your personal retirement vision. To see how much income you will need, we merge your retirement vision with the financial realities of your retirement life.

- We will help you identify expenses that can be decreased or eliminated – things like commuting costs, and perhaps, moving from two cars to one. Your budget will break out essential expenses (the money you need to live) and discretionary expenses (the money for your fun activities such as travel).

- We can calculate the income from government benefits plus employer sponsored plan(s) benefits you expect to receive in retirement. The gap between your expenses and this income will need to be filled by income from your personal savings.

Let us design your plan for retirement. In retirement, your personal savings will still need to grow and to outpace inflation and inevitable cost-of-living increases.

At the same time, your plan needs to guard against market volatility, especially a market decline early in retirement that could significantly reduce how much income can be generated from your investments. This doesn't mean relying only on fixed income investments such as guaranteed income certificates (GICs) that are "safe" but deliver low returns. We can help design your portfolio to include a mix of investments that help protect against the downturns while also delivering a cash flow that will sustain your retirement lifestyle.

YOUR PLAN SHOULD CREATE A STEADY INCOME STREAM.

Keep in mind that you may require an income for 30 years or more. Our process includes an assessment of the potential longevity of your retirement income. We then recommend retirement income solutions to help ensure you'll have a steady income stream throughout your retirement. When meeting with us, be sure you identify all your sources of retirement income and when you can expect to receive money from each source (weekly, monthly, yearly). You will want to ensure your guaranteed income sources meet your essential expenses where possible, giving you peace of mind that your retirement is secure.

STEP 3: BE TAX-EFFICIENT

An effective retirement savings withdrawal plan can allow you to take full advantage of tax benefits, such as the age credit, the pension income credit and other tax credits, while possibly avoiding OAS clawbacks.

HERE ARE A FEW OF YOUR OPTIONS:

- Splitting income with your spouse when possible can help not only increase tax credits, but may also shift income to a lower tax bracket.

- Investing in mutual funds that allow you to receive a portion of the income stream from fund earnings and a portion from a return on your initial investment. Your capital is not considered income and is not subject to tax in the year it is received.

- Withdrawing only the minimum for your RIF and other fully taxable investments or, depending on your age, withdrawing just enough to maximize the value of the pension income credit.

- Non-registered investment choices that offer preferential tax treatment.

- Knowing how to use TFSA withdrawals to provide a tax-free source of cash flow in retirement.

- Working part-time or consulting past your official retirement date.

STEP 4: CONSOLIDATE AND SIMPLIFY

As you move toward retirement, start thinking about simplifying the administration of your assets by consolidating your various investments, savings accounts, registered plans, and insurance plans. When you have a number of investments and income sources, it's easy to lose track and miss opportunities to enhance your retirement income or reduce taxes. It's often possible to achieve consolidation without financial penalties or incurring tax on capital gains.

We can help you simplify your various sources of retirement income, minimize taxes and develop the right retirement savings withdrawal plan for your unique situation and retirement goals. We will also revisit your plan regularly to account for potential life transitions such as caring for parents or your own health care needs. And if you'd like to continue planning your life in retirement around a regular paycheck – just as you did during your career – we can do that for you, too.

YOUR PERSONAL RETIREMENT PLAN

You've spent a lifetime preparing for your retirement – and you still have many important decisions to make. We will look at your complete financial life and design a living plan designed to fit your cash flow needs through all the years of your retirement. Helping you turn your life vision into your life reality – that's what we do best.

Talk to us soon about creating your retirement income plan.

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“Once your claim is reported, we will handle all details starting with rental arrangements, estimating and communicating with your insurance company,” explains Dino Spadafora. “All of our repairs are guaranteed, and we provide loaner vehicles free of charge until the repair work is done.”

“We are family-owned which is very important to us,” explains Marco Spadafora. “We have experienced mechanics and a terrific staff which enables us to help as many people as possible. We provide loaner vehicles for customers that do not have rental coverage, free of charge of course, which is just our way of showing we want to make our customers feel important, because they are. We are one of the highest rated auto body repair facilities in Southwestern Ontario through Google reviews which is very exciting and humbling.”

In business since 1979, Metro Collision was founded by Jerry and Lucy Spadafora and has seen a continuous growth spurt over the years, especially when their sons Dino and Marco joined the team. Located at 1240 Windsor Avenue, the shop boasts experienced and professionally trained staff, computerized equipment and a network of satisfied customers.

“As time goes on, we will continue to upgrade our training and technology so we can ensure we always provide accurate repairs to all vehicles,” explains Marco Spadafora. “Our staff is also always being trained through I-Car Training, so we are more than equipped to handle customers’ concerns.”

Utilizing some of the best equipment, Metro Collision uses car benches to repair the unibody of vehicles, floor frame racks, a new water-based spray booth with an oven for a baked finish, on-site computerized colour matching and mixing, and utilizing their computerized estimating program. Metro Collision ensures to provide exceptional customer service and to ensure the customer’s vehicle is always in pristine condition.



“Some new and exciting things we’d love locals to know is that we now offer aluminum body repairs and we also have a newly renovated parking lot!” explains Marco Spadafora. “The customer’s satisfaction is always our first priority; we want everyone happy with the work we’ve done!”

No one wants to get in an accident, but should a collision occur, Metro Collision provides a free, reliable estimate, as well as complete repair and finishing services. Metro Collision also provides detailing services like vehicle washes, polishing, and shampooing when necessary. Some of the services they offer are:

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- **Other collision services**

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W E L C O M E T O T H E

CANARY ISLANDS

The Canary Islands (Islas Canarias), a Spanish archipelago off the coast of northwestern Africa, are rugged volcanic isles known for their black and white sand beaches. The seven main islands (from largest to smallest in area), are **Tenerife, Fuerteventura, Gran Canaria, Lanzarote, La Palma, La Gomera** and **El Hierro**. The archipelago includes many smaller islands and islets: La Graciosa, Alegranza, Isla de Lobos, Montaña Clara, Roque del Oeste and Roque del Este. Whether relaxation, or activity galore, the Canary Islands has something for everyone, all while offering amazing nature and breathtaking views.



Geography & Temperature

The autonomous community was established by the statute of autonomy of August 10, 1982. The capital is Santa Cruz de Tenerife, and as of 2018, the population was 2.128 million. The official language spoken is Spanish and the Canary Islands are an archipelago in the Atlantic Ocean. The Canary Islands fall into two groups: the **western group**, made up of Tenerife, Gran Canaria, La Palma, La Gomera, and Ferro islands, which consists of mountain peaks that rise directly from the ocean floor, and **the eastern group**, which comprises Lanzarote, Fuerteventura Island, and six islets surmounting the Canary Ridge which rises about 4,500 feet from the ocean floor. The western islands exceed 4,000 feet at their highest points with Teide Peak on Tenerife rising to 12,198 feet, the highest point on Spanish soil. The Canary Islands were formed by volcanic eruptions millions of years ago and are a breathtaking sight. The Canary Islands have a subtropical climate with little seasonal variation: temperatures are warm with little precipitation. As an example in Las Palmas city, the average afternoon temperature in August is in the high 70s (about 26 °C).

Why Go?

The Canary Islands are perfect for relaxing; letting everything go, feeling the sun on your skin, and dipping your toes in the water. But, if you'd like more than just relaxation, here are some ideas to get you started.

Diverse Islands

From the vibrant Gran Canaria, to the beautiful Fuerteventura, the amazing waves of Tenerife, and let's not forget, the moon landscape of Lanzarote, showcase the beauty and diversity of each and every island.

Whale & Dolphin Watching

There are about 26 species that live around the Canary Islands. The gigantic blue whale and beautiful dolphins all live close to shore, making the islands Europe's most popular wild whale and dolphin watching spot.

Check Out the Volcanos

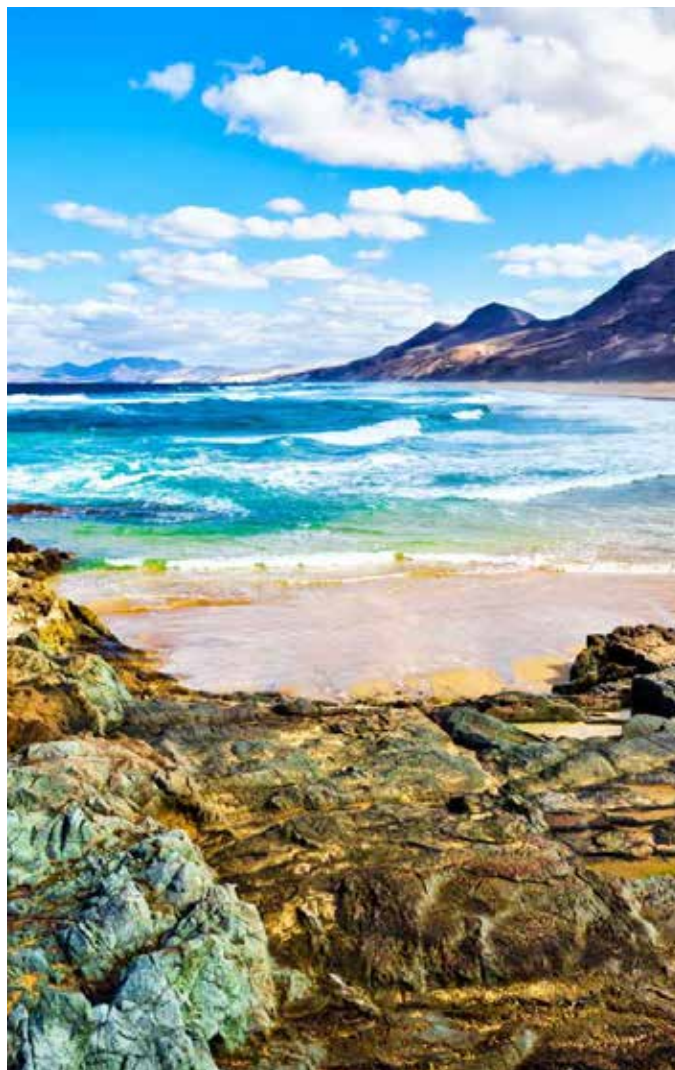
There's a ton of stunning volcanos. Whether you'd like to stare at them and take it all in, or take a memorable hike, the volcanos are a great reason to visit.

Remarkable Hike

There are spectacular trails in the Canary Islands. If you'd like pristine nature as you embark on an exciting hike, definitely check out some volcanos to hike, and some of the trails.

The Bluest of Blue Water

If you love crystal blue waters, here's your reason to visit the Canary Islands. Aside the diversity and nature, you will get the bluest of blue water, in addition to the most beautiful white sandy beaches and black beaches!





Snorkel & Dive

This goes without saying. The Canary Islands have beautiful water, beautiful beaches, and it gives you the perfect opportunity to go snorkeling, diving, and/or surfing.

Blue Marlin Fishing

Catching a Blue Marlin is an enormous challenge and if you like fishing, the Canary Islands have you covered. They have many activities (like Blue Marlin fishing) and competitions.

The Milky Way

The Canary Islands have an advantageous location which gives the opportunity for seeing the Milky Way—how magical is that? If you'd like to ensure you see the Milky Way, you can easily visit one of the observatories.

Waterparks

Since the average annual temperature is 20 °C, whatever time you go, you'll always be able to plunge down turbulent rapids and go on slides in amusement parks like Aqua Park, Aqua Water Park and Siam Park, the largest water park in Europe.

Theme Parks

Get your pulse racing as you hurdle down hair-raising water slides and feel the adrenaline rush on a rollercoaster ride. Whether with friends or family, a theme park is always a fun idea. There's also fun to be had while swinging over rivers on a zip wire, walking over hanging bridges and enjoying mechanical rides.

Botanical Gardens

I love the botanical gardens, and come on, what's not to love? Enjoy the views and interesting sights during your trip.

Year-Round Golf

The Canary Islands are great for golf: play surrounded by volcanic landscapes and contrasting views.

The islands are vastly different from one another and each has its own unique, beautiful attributes. Whether you visit Lanzarote for the stunning views, La Palma for the greenery, or Tenerife for the large tourist destination offers, there's plenty of reasons to visit The Canary Islands.

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Enhance your Drive with the Lincoln Corsair

By Lina Stoyanova



The Lincoln Corsair embodies depth and attraction through a free-form exterior of flowing, connected lines. Inspired by human beauty and movement, S-curves are implemented into every aspect of the body to establish a stunning landscape of seductive form.



Peaks and valleys drawn from natural elements and exaggerated lines draw a vision of continuous light play that reflects its environment and creates a sense of a moving sculpture. With unique harmony and balance, this design emerges from its environment with an elegant yet confident grace. When you head out for a drive, the Lincoln Embrace adds a human touch to your vehicle as it activates upon your approach. The Lincoln Corsair invites you in with sequential lighting, a Lincoln logo welcome mat, a soft LED exterior glow and overhead lighting that illuminates the interior.

The Lincoln Corsair interface provides a warm and human touch by offering considerate prompts. If your vehicle is equipped with navigation, when you're low on gas, a message in the digital cluster can direct you to a nearby gas station; if your tires need air your car can provide available turn-by-turn navigation to the closest dealership. If you're stopped on the side of the road, your vehicle will ask if you need assistance calling help. The Lincoln Corsair also has Lincoln Co-Pilot 360 Plus which provides additional and enhanced technologies including a 360-Degree Camera, Active Park

Assist Plus, Evasive Steering Assist, Reverse Brake Assist and Adaptive Cruise Control with Traffic Jam Assist, which includes Stop-and-Go and Lane Centering, as well as Speed Sign Recognition. The Lincoln Corsair also has accessible vehicle commands which are set up using information from your personal device. With the available Phone As A Key through the Lincoln Way app, your smartphone can be set up to execute traditional key fob functions such as unlock, lock, remote start and liftgate access.

The Lincoln Corsair offers a choice between a 2.0L I-4 engine and an available powerful 2.3L engine that puts out 295 horsepower. With a new 8-speed transmission and 4-wheel independent suspension, this vehicle provides agility, liveliness and easy handling. The smooth acceleration of the Lincoln Corsair, paired with a seamless performance, delivers an energetic and seemingly frictionless driving experience.

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2016 BMW X3 xDrive35i

Mineral Silver | 43,859 km | Stock #: P81474

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2014 BMW 3 Series 328i xDrive

Blue | 98,500 km | Stock #: B7982A

CASH PRICE **\$19,900** + TAX & LIC



2016 BMW 4 Series 435i xDrive

Silver | 11,582 km | Stock #: B7875A

CASH PRICE **\$52,900** + TAX & LIC



2017 BMW X3 xDrive28i

Black | 46,885 km | Stock #: B8024A

CASH PRICE **\$35,945** + TAX & LIC



2017 BMW X5 M Base

Blue | 52,900 km | Stock #: B7934A

CASH PRICE **\$77,789** + TAX & LIC



2019 BMW M2 Competition

Silver | 1,523 km | Stock #: B8052A

CASH PRICE **\$69,425** + TAX & LIC



2016 MINI Cooper Clubman

White | 75,739 km | Stock #: B7742A

CASH PRICE **\$18,990** + TAX & LIC



2016 BMW 6 Series 650i xDrive

Silver | 41,860 km | Stock #: P7869

CASH PRICE **\$48,026** + TAX & LIC



2013 Volvo XC60 3.2

Brown | 121,000 km | Stock #: B8114A

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**2017 JAGUAR F-PACE
5t R-Sport 4D**

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**2018 Range Rover
Velar P380 SE R-Dynamic 4D**

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Td6 4D**

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CASH PRICE **\$46,900** + TAX & LIC



2015 MERCEDES-BENZ S 63

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2015 MERCEDES-BENZ SL 550

Only 66,099 km, Stock #: PM7390

CASH PRICE **\$61,900** + TAX & LIC



2017 MERCEDES-BENZ G 63

Only 4,397 km, Stock #: PM7405

CASH PRICE **\$154,900** + TAX & LIC



2016 MERCEDES-BENZ CLA 250

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Black | 121,604 km | Stock #: TL3084

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White | 12,501 km | Stock #: PL0664

CASH PRICE **\$59,940** + TAX & LIC



2018 LEXUS ES 350

White | 35,136 km | Stock #: PL3212

CASH PRICE **\$37,285** + TAX & LIC



2017 LEXUS RX 350 SUV

White | 82,457 km | Stock #: TL6748

CASH PRICE **\$38,990** + TAX & LIC



2016 LEXUS RC 350

Nebula Grey Pearl | 47,074 km | Stock #: PL6556

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TAX TALK

If you happen to own a corporation, there are two most commonly used methods you can choose to compensate yourself: salaries or dividends (or a combination of both). It is important to know the distinction between the two as there are different tax implications that follow from adopting either option.

Salaries are considered a tax-deductible expense for the corporation whereas dividends are distributions from tax paid earnings, and therefore, not a deductible item for tax purposes. This distinction is often a source of much confusion.

Consider, for example, a corporation that has net income of \$100,000 before salaries to the owner/manager. Assume that the company has decided to pay a salary of \$50,000 to the owner/manager and distribute the balance as dividend to the owner. Assume further that the corporate tax rate is 15.5% and the marginal tax rate of the owner/manager is in the highest tax bracket (say, 53.4%).

The tax implications will be as follows: the company will reduce its income to \$50,000 by claiming a deduction for salary and will pay corporate tax of \$6,250 (12.5% of \$50,000). The remaining balance of \$43,750 is distributed as dividend to the owner/manager. Note that the company does not get a deduction for this payment.

The owner/manager will have two types of income to report: a salary of \$50,000 on which he will pay a tax of \$26,700 (53.4% of \$50,000), and a dividend of \$43,750 on which he will pay a tax of \$20,737 (47.4% of \$43,750).

Note the different tax rates applicable to salaries and dividends.

The different rates are aimed at integration such that the combined tax between the corporation and owner is the same as if the individual had received all of the income directly.

Having looked at this basic distinction, there are several factors that need to be considered in deciding whether a salary or dividend (or a combination of both) is to be used. Usually, the option that results in the most optimal tax rate for both, the corporation and the individual combined, should be chosen.

The following guidelines are generally recommended:

- Consider a salary that makes you eligible for maximum CPP contribution. This will provide for retirement income. Dividends do not qualify as earned income and therefore, are not eligible for CPP coverage.
- Consider sufficient salary (approximately \$147,200) that makes you eligible for maximum RRSP contribution of \$26,500 (for 2019). This would provide for retirement funds in the future.

- Where your corporate income from active business is in excess of \$500,000 (the maximum threshold for small business tax rate of approximately 12.5%), consider a salary sufficient to reduce the income below \$500,000.

- Consider salary in case where your company is engaged in research and development and the salary directly relates to this activity. The research tax credits can be scaled back, particularly, if the corporate income is over the \$500,000 small business limit.

- Consider dividends for compensation in excess of \$147,200 (required for maximum RRSP contribution).

- Consider dividends where your company has earned investment income in the past to recover any taxes previously paid on investment income.

- Consider paying out tax free dividends from capital dividend account, in case where the company has realized capital gains. The capital dividend account represents tax exempt portion of capital gains, and therefore, presents the opportunity to extract tax free monies from the corporation.

- Consider leaving after tax monies in the Corporation if you do not need the funds personally. You can use the monies for investment purposes, for example, investment in real estate, stocks, or acquisition of another business, without any restriction. This way there will be no further tax other than the 12.5% tax paid at the corporate level. In other words, you will have a permanent deferment of any further tax until such time that you draw the monies out of the Corporation for personal use.

- Consider dividends instead of salary for corporate income in excess of \$500,000. In years past, a common strategy

was to declare a salary for the excess income to bring it down to the \$500,000 threshold. As a result of changes to the dividend tax regime, it may now be beneficial to consider having the corporation pay the higher tax on excess income and then declare dividend from this income pool.

One final comment: These tax strategies require consideration of other matters specific to your circumstances. As always, it is important to consult your tax advisor.



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