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Dear Readers,

Welcome to the first Rafih Style issue of 2020! We're kicking off the year with our Business and Finance issue, which provides new ways of looking at professionals and companies who make up our vibrant business environment. It's a great time to be a resource for businesses who are strategizing for the months ahead, looking for ways to better serve their clients and improve their products and services. 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.

We have very exciting features this issue, starting off with our travel piece: Hawaii! We also have all of the details for the all-new 2020 Land Rover Defender, business and finance advice, a look into business trends, and since we don't want to spoil all of the fun, several other in-depth features. There is plenty more to find in this issue, but you'll have to flip page by page to ensure you don't miss the luxury and excitement that's going to be happening throughout the year.

We are so thankful for all of our readers which is why this publication exists. We want to thank you for reading Rafih Style Magazine, and from our family here at the Rafih Auto Group to yours, we want to wish you continued success and abundance throughout the year.



Terry Rafih
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ISSUE 49
BUSINESS AND FINANCE EDITION



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By Lina Stoyanova
editor-in-chief



YOUR ADVENTURES, YOUR DEFENDER

2020 LAND ROVER DEFENDER

H

ave you seen the all-new 2020 Land Rover Defender? Land Rover has reopened the book on one of its most iconic nameplates with the all-new 2020 Defender, and it's a beautiful thing. Its boxy shape and retro details combine with design language found on modern Land Rovers to create an appearance that's both sophisticated and nostalgic.



ABOVE & BEYOND



While the 2020 Defender looks like an ordinary crossover, it has serious off-road capabilities and rugged equipment that help it live up to its go-anywhere heritage. The new model represents 70 years of innovation and improvement honouring the vehicle's history for rugged solidity while thoroughly remaining a Defender for the 21st century.

The Land Rover Defender has always been a symbol of strength and the new model is the toughest and most capable Land Rover vehicle yet, combining a new body structure with all-new technologies and proven hardware to create a Defender that's fit for the 21st century. The new Defender is built for adventurous hearts and curious minds, for those who know the value of community, and strive to make a difference. In addition to exhaustive simulation and rig testing, the all-new Defender has been driven 1.2 million kilometres and completed more than 45,000 individual tests to ensure that it's the toughest Land Rover vehicle ever made.

DESIGN

Everything about the Defender exudes quiet confidence from its purposeful stance to its reductive, sophisticated surfaces. The unmistakable silhouette is familiar yet new. It looks tough (and is tough) but designed with purpose and engineered to excite. Iconic in name, shape and capability, the Defender can be personalized to allow owners to make the most of their world.

DURABLE INTERIOR MATERIALS

The spirit of boundless adventure is the first and lasting impression of the Defender interior thanks in part to its materials. These include a canvas-inspired Robust Woven Textile, which is offered with the grained leather seats to reduce wear and tear in areas where it's needed most.

INTERIOR & EXTERIOR

The Defender's interior is functional, flexible and characterful, encapsulating the spirit of adventure on which the brand was built; rugged, robust user interfaces, plus grab handles and rubber floors, combined with a flexible interior architecture which facilitates a wide range of integrated accessories. There's premium durable materials including durable Rubber Flooring in the cabin and load space designed to be flush with door sills and easy to clean/ sweep dirt or debris out from the cabin, as well as carpet mats. The Defender's unique Durable Rubber Flooring extends into the load space and lines the back of the second row seats to create a fantastic extended flat load space floor that is extremely durable and wiped clean. The Defender has a choice of two optional veneers available: Smoked Oak or Rough Cut Walnut.



As well the Cross Car Beam is available in the following Powder Coated finishes: White, Light Silver or Dark Grey. An industry first, the All-New Defender will expose the structural Cross Car Beam surface. The cross car beam colour chosen will also carry over to the armature of the steering wheel, gear shifter lower plinth and door cards, with door accents only when the Meridian sound system is fitted.

The Defender has unique exterior styling and instantly recognizable design cues such as its classic square silhouette with the chamfered (sloped) roof line from the front of the vehicle and the alpine lights in the roof. Further enhancing its design language and giving an image of strength is the floating Signature Graphic (with interior storage) over the rear wheel arch which also connects the roof to the body and the side-opening tailgate with rear-mounted spare wheel.

CONFIGURABLE TERRAIN RESPONSE

A world first, the Defender allows the driver to configure certain chassis and tractions related systems based on their personal preferences, allowing the expert driver to optimize their settings for their current surroundings; throttle, traction, differential, etc. It uses pre-defined Subsystem settings from within the Terrain Response programs, relative to each of the user inputs.

This enables more experienced drivers the opportunity to customize the vehicle's set-up to their own specific preferences and promotes novice drivers toward understanding the vehicle technologies available. The customer will then have the option to save their configuration for use at a later date.

NEW TECHNOLOGY

CLEAR SIGHT GROUND VIEW

Available as part of the 3D Surround Camera system, ClearSight Ground View gives drivers confidence when maneuvering around any obstacles (even curbs in the city). This feature displays a camera view of the front underside of the vehicle on the large central touchscreen - in normal circumstances, this area would be invisible to the driver.

CLEAR SIGHT REAR-VIEW MIRROR

The new smart rear-view mirror transforms into an HD video screen at the touch of a button. By displaying a rear-facing camera feed onto the mirror, the driver's view remains unrestricted by passengers or large items in the back, while also providing a wider 50-degree field of vision using a camera positioned above the rear window. This technology also delivers clearer visibility in low light conditions.



NEW PIVI INFOTAINMENT SYSTEM

The all-new Defender will be the first vehicle to use the all new PIVI vehicle infotainment system from 20MY which replaces Touch Pro. There will be two versions of the new PIVI system available through JLR products, simply PIVI and PIVI Pro. Defender will only take PIVI Pro, which is the high-line version of the system that includes navigation.



INTERFACE

An all-new User Interface has been heavily influenced by smart-phones, so it feels familiar and easy to use. The home screen provides an at-a-glance view of the most relevant information as well as direct access to the most commonly used features and content. There's a one-touch setting of home or other predicted destinations, drivers can select a track from their music queue with just two clicks, and drivers can view ETA, next turn and a summary of traffic flow on route.

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INTERACTIVE DRIVER DISPLAY

PIVI Pro features a 12.3" high-definition Interactive Driver Display. It can display a wide range of relevant information, entertainment and driver assistance data, including a full screen 3D map-view navigation and phone and media.

POWERTRAIN AND VEHICLE DYNAMICS

The new 2020 Land Rover Defender has a choice of two Ingenium gasoline engines mated to an 8-Speed Automatic transmission.

- P300: 2.0L turbocharged inline 4 cylinder gasoline engine producing 296hp
- P400: 3.0L turbocharged and electric supercharged inline 6 cylinder MHEV gasoline engine producing 395hp

MILD HYBRID ELECTRIC VEHICLE (MHEV) HIGHLIGHTS

Mild Hybrid Electric Vehicle (MHEV) technology will be fitted to the P400 engine. It harvests and stores energy normally lost during vehicle deceleration and intelligently redeploys it to increase the engine's efficiency. This system helps to boost the vehicle's performance. MHEV technology is fitted to compliment the Ingenium 6-cylinder gas engine which uses electrical energy to assist the combustion engine when additional power is needed; it utilizes a Belt integrated Start Generator. This replaces the alternator with a single device which assists the powertrain. Unlike conventional Hybrid Models, vehicles fitted with MHEV technology are unable to run on electrical power alone - the combustion engine will always run when the car is moving.

The all-new 2020 Land Rover Defender is sure to excite. To learn more about this vehicle, its features, or to take it out for a spin, please visit **Land Rover of Windsor** or visit www.landroverwindsor.com.

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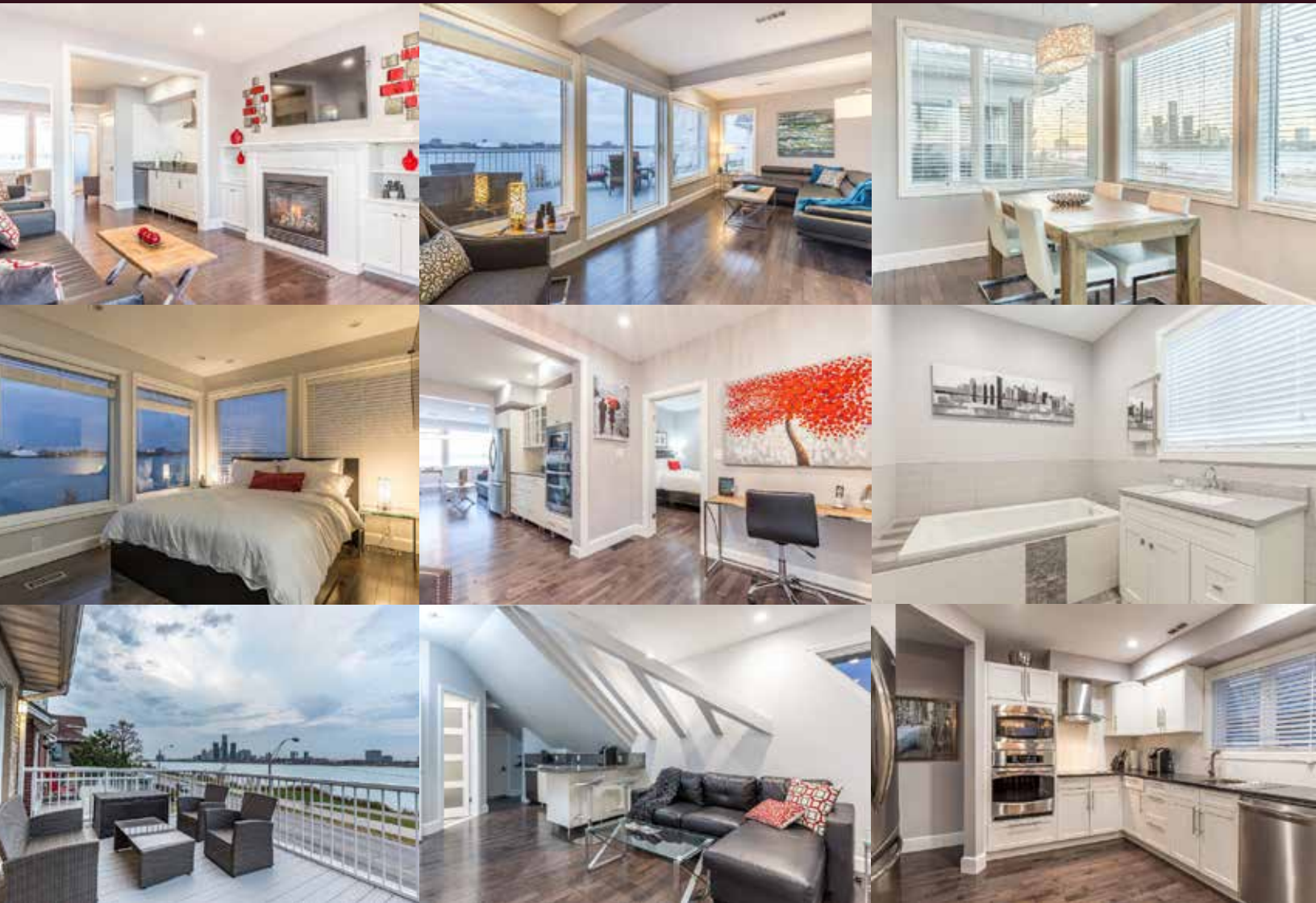
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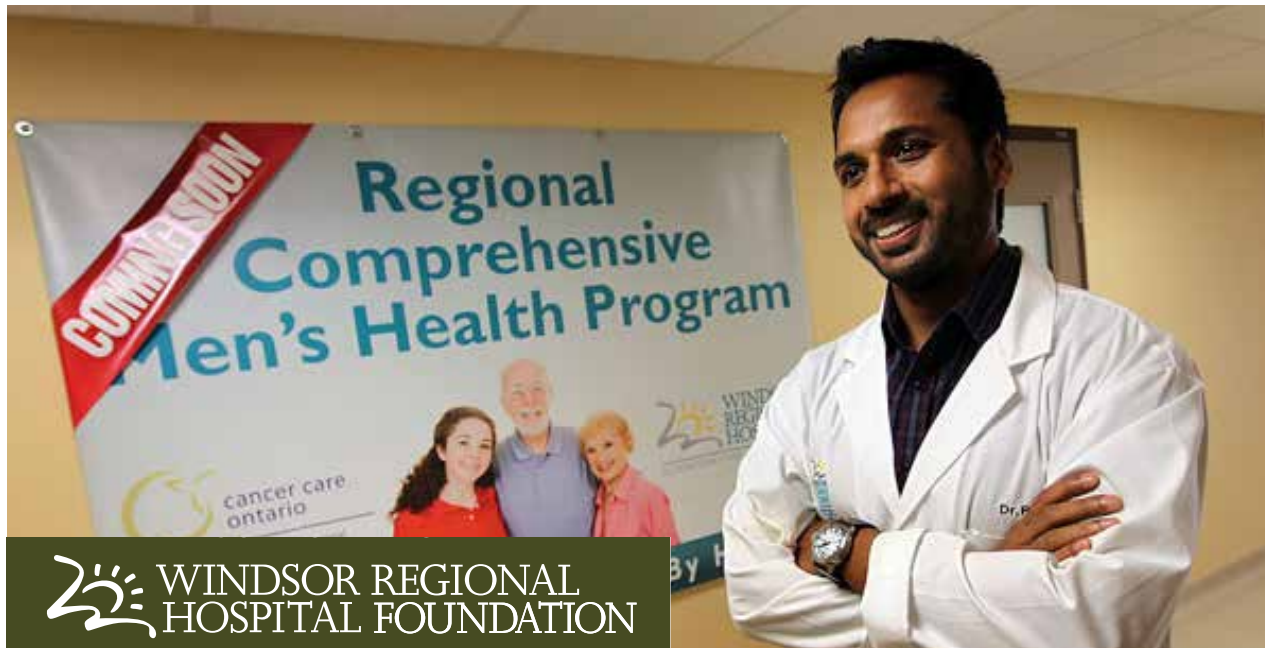
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Dr. Raj Goel, WRH Chief of Urology. Photo courtesy of the Windsor Star.

The Windsor Regional Hospital Foundation is looking to raise \$600,000 for purchase of Urology Equipment this year. This will ensure that the Dr. Richard Boyd Men's Health Program will continue to serve our community and boast of cutting edge and up-to-date equipment.

While the Hospital is funded by the Ontario government, it is our community and generous donors that allow us to provide the latest medical technologies.

Equipment that is required includes Cystoscopes, Neptune Drainage Systems, a Bladder Scanner, Holmium Laser, and as well, Inpatient/Bedside Cystoscopy Equipment.

Urologists at Windsor Regional Hospital provide coordinated care to diagnose and treat a variety of conditions including prostate cancer. "Ensuring that we continue to upgrade equipment and technology at Windsor Regional Hospital improves our ability to detect or rule out cancers and to make more efficient diagnoses. It is an essential part of a Men's Health Program," stated Dr. Raj Goel, WRH Chief of Urology.



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- Dr. David Adekoya

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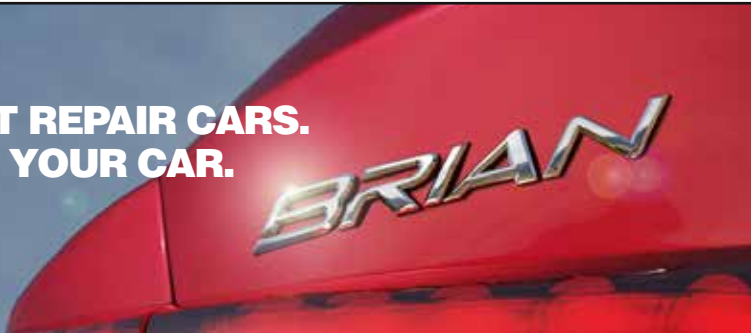
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YOUR MEMBERSHIP AWAITS AT BEACH GROVE

By Lina Stoyanova
editor-in-chief

Beach Grove is an Essex County treasure and one of only a handful of Ontario Golf and Country Clubs fortunate enough to be located on a waterfront property. Its historical and pristine presence snuggled along the shores of Lake St. Clair make it a unique and elegant option for the avid golfer, curler or active family. Beach Grove goes above and beyond to provide the perfect combination of service and hospitality making it an exceedingly special place for members and guests. I sat down with Julie Columbus, Director of Membership Services, to learn about the club and membership options.

Q: Tell Our Readers About The History Of Beach Grove.

A: Beach Grove's history is almost 100 years in the making, with our traditions and prestige being a focal point throughout the decades. In 1921, a group of local gentlemen obtained a charter to build an establishment offering a state-of-the-art golf course and an elegant clubhouse! Two of the founding members were Hiram Walker's grandsons and Harrington E. Walker was the Club's first president. The Present Clubhouse was built in 1927, most of the exterior and much of the interior is original. Today, Beach Grove's membership includes many multi-generation families who trace their lineage back to the beginning days with great-grandparents who belonged to the Club. Our younger members have continued to be a part of the legacy and have chosen to offer the same lifestyle to their children as their parents provided them. *Next year, Beach Grove will be celebrating its 100th birthday.* A committee has been established to ensure the year is full of celebrations and unique events, to honour the centennial anniversary and embrace our heritage as one of Ontario's most historic and pristine private golf and country clubs.

Q: What Amenities Does Beach Grove Have?

A: Located in the heart of Tecumseh, Beach Grove Golf and Country Club spans 120 acres, featuring 500 feet of waterfront property located on beautiful Lake St. Clair. Its appeal begins with the breathtaking 27,000 square foot English Tudor Style Clubhouse, complete with a stunning grand fireplace, ceremonious vaulted ceilings, regal Rose & Crown Dining Room, all book-ended by the newly renovated and sophisticated women's and men's 2-storey Locker Rooms; the perfect building to host your wedding or special event. To complete the Clubhouse, there is the beautiful and stylish St. Clair Lounge that is popular with curlers during the winter and a hub of activity throughout the summer months, with a patio wrapping around the back of the building offering a breathtaking view of Lake St. Clair. At the core of the Club is the Stanley Thompson designed golf course. It's celebrated as a true jewel in Essex County and one of the best in Southwestern Ontario! The parkland-style golf course is perfect for the novice or avid golfer presenting challenging greens, strategically placed bunkers and fairways lined by mature trees which can challenge even the best golfers! Working on your game during the winter is a must at the Winter Golf Academy, providing an opportunity to hone that swing with complimentary professional instruction on-site. In addition to golf and dining options, Beach Grove offers curling, an Olympic sized pool, aquatic programs, yoga classes, special events, and a marina.



Q: What Sets Beach Grove Apart?

A: Being a member at Beach Grove feels like an extension of family and a gathering place to relax and make memories. The personalized approach is a thread woven throughout the Club's operation and can be experienced in all facets by our members and guests. Walking through the front doors to be greeted by a smile and a staff who welcomes you by name, offers a personalized approach for members to feel that coming to Beach Grove feels like coming home. One of the unique features offered at Beach Grove that sets us apart from many other private clubs is the fact that we are open year-round. The curling program runs from October through March and fulfills a special role within the Club and is thoroughly enjoyed by many of our members. Weeknight leagues provide an opportunity to be active during the winter months participating in one of Canada's most cherished sports. When the weather begins to warm, and the curling season comes to an end, the focus switches to outdoor activities on the golf course, in the pool, or on the lake. Beach Grove's Professional Golf Staff are dedicated to assisting members in developing their skills and improving their game providing programs, clinics and events; opportunities include Men's and Ladies Leagues as well as Youth Programming and Camps. After a round on the golf course, there's no better spot to enjoy a cold beverage, wonderful service and great food at one of Southwestern Ontario's best private club dining experiences. The culinary staff pride themselves on producing specialty menus inspired by the finest ingredients. Creativity drives perfection with the Beach Grove Culinary Team, their attention to detail with menu features, choice of locally grown ingredients and overall presentation is like no other.

Q: Tell Our Readers About Membership Options.

A: The Club offers both a full golfing (**General**) membership, as well as a **Social** membership for those individuals who may prefer the patio or the pool more than the golf course. The Club also offers attractive rates for members under 35 years of age, with reduced Initiation Fees and Membership Dues. **General** membership includes 7-day unlimited golf access, admittance to the Club's facilities, amenities, events and dining, including the pool, yoga, and curling, for the member, their spouse, and any dependents aged 18 or under. **Social** membership privileges include 10 rounds per season on payment of the applicable Green Fee, admittance to the Club's facilities, amenities, events and dining, including the pool, yoga, and curling, for the member, their spouse, and any dependents aged 18 or under. At present, the Club is offering the first 25 members who register a **2020 General Membership Incentive** which provides 5 Free Guest Rounds, Membership to the Winter Golf Academy, a \$1,000 Gift Card, and NO membership dues and fees for the first 3 months. A tremendous incentive and one of the best programs Beach Grove has ever offered! If you are interested in discovering more about the elegance and charm Beach Grove has to offer, be sure to attend our **Open House on Saturday, April 4th, from 11 a.m. to 2 p.m.** There will be tours and staff on site to provide information on Golf, Curling, Aquatics, Events and Activities. Be sure to R.S.V.P to book your attendance and tour at jcolumbus@beachgrove.net. *If you would like to learn more about Beach Grove or membership options, please visit the website at beachgrove.net or contact Julie Columbus, Director of Membership Services, at 519-979-8090 (ext.268), who would be delighted to discuss the wonderful membership opportunities available!*



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By Lina Stoyanova
editor-in-chief



ETHICAL BANKING IOI

Did you know that your money might be invested in fossil fuels, firearms and factory farming? The majority of mainstream banks are some of the biggest investors in these industries and are using your hard earned money to do it.

By choosing wisely when it comes to banking, you get to actively participate and make decisions regarding what you support. Here's a rundown on ethical banking so you can make smarter financial choices that are aligned with both your morals and goals.

What Is Ethical Banking? Ethical banking is the term that encompasses any banking system that embraces environmentally and socially conscious practices. While the banks still try to earn profits, they try to do it in a way that's consistent with their practices.

Why Consider Ethical Banking? Ethical banking allows consumers to make more active decisions about who they want to trust with their money. For example, there are people who don't want their money to be used for fossil fuel investments, the factory farming industry, and there's others who oppose the gun industry. Those consumers are now able to put their money where they want by refusing to support businesses they do not agree with. During the 2016 election cycle, big commercial banks donated \$40,730,096 to political candidates. This may not be something that bothers you depending on your political stance, but if it did bother you, now you can do something about it.

Ethical Banks & Your Money: Ethical banks ensure that your money will be invested in socially and morally responsible ways and not in anything that could be a detriment to society. Each bank has its own set of ethical aims so make sure you find one which is in accordance with your own beliefs.

There are banks out there that make a point of emphasising their ethical credentials. This usually involves ruling out investments in certain sectors (such as arms) or refusing accounts to companies regarded as immoral.

Each bank of this nature has its supporters who argue that it is ethical and its critics who insist that it is not ethical enough. It's worth looking at the ethics and practicalities of each bank to reach your own decision. It's important to mention that if you'd like to steer clear of banks, there's also several other alternatives like credit unions, building societies and even peer-to-peer financing schemes.

How To Find An Ethical Bank & Some Options: If you're trying to choose an ethical bank, here are some questions you should ask yourself: Does the bank have a track record of doing the right thing? Does the bank follow good environmental practices, and does it treat people well? Does the bank offer transparency so that you can track their investments, donations and impact? Does the bank put their money into sustainable, non-wasteful projects? Does this bank practice ethics from the top down? Is everyone (CEO to the teller) who helps you committed to social responsibility? You can also of course add more criteria should you wish. No bank is perfect, but you are able to find a bank that aligns with your values. Here's a few options and things to consider: **1) Certified B Corporations (B Corps)** - For profit businesses that tick a lot of the ethical boxes ranging from equal pay to equal work, to sustainably powered buildings. There are online reviews, background checks, interviews with employees and other tests conducted to ensure certified businesses make the grade. Recertification also takes place. **2) World's Most Ethical Companies Honoree List** - The Ethisphere Institute scores each company using the following five criteria: ethics and compliance programs, culture of ethics, corporate citizenship and responsibility, governance, and leadership and reputation. **3) The Global Alliance for Banking on Values** - Members of the GABV undergo a value assessment and receive a scorecard. They are committed to offering ethical banking products and treating employees and customers with respect. If a bank is a member of the GABV, you know that it's dedicated to following ethical banking principles.

Approaches To Keep In Mind: The most straightforward approach is **avoidance** (*negative screening*) which involves, as the name would suggest, avoiding banks or investments that you regard as unethical (or especially unethical).

Positive Screening is an approach that's essentially the opposite of avoidance; you put your money into banks or businesses you approve of. This involves picking out the bank in a particular sector that is doing best in terms of ethical criteria that are important to you (for example workers' pay and conditions). Some argue that this is also financially beneficial since such businesses are more likely to perform better in the long-term. Last approach to consider is **critical engagement**. This term is normally applied to investments in the stock exchange however, it is equally applicable here. Critical engagement involves organising discussions with a company (or openly lobbying it) about its behaviour and/or its investments.

An example of this is attending banks' annual general meetings to ask questions as shareholders about investments and workers' pay. This is something that you can do on your own or you can have people join you (say fellow friends who are interested in the ethic practices of banks).

If you have any concerns about your bank, feel free to reach out at your local branch and even with the national organization. Choosing where you bank as an individual customer gives you power not just over your finances, but your life. Stand up for what you believe in, especially when it comes to money; your hard earned dollars count. What you do as an individual customer matters and it can create an even bigger impact when you encourage others and spread awareness regarding new ways to do business, handle business matters, and the ways in which you handle finances.

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Have you checked out Boudreau Group? Established in 2010, Boudreau Group has been serving all of Canada in many aspects of commercial and residential construction. A one-stop-shop in the construction field, they handle all projects from start to finish.

“We are a family-based construction business that has been working in the construction field for over 60 years,” explains Project Manager, Lauren Howell. “My grandfather, Leon, started the business and paved the way for my father Tony, myself, and my brother Nick, to make sure we offer viable solutions for all of our clients. We specialize in both commercial and residential work including general contracting, new builds and renovations, all while working all across Canada, completing projects in Alberta, New Brunswick and many parts of Ontario.”

“My grandfather Leon started the business as a small renovation company. My father Tony used to work for his Dad as a kid so it was only natural that he would take over the business at some point. My oldest brother Nick, and my father’s brother-in-law Jim, have also come on board and worked for the company for many years. I joined the team in the last few years to help manage the projects as our company has significantly grown, which we’re really grateful for. The business has been around for so long that it’s engrained in our family’s history. Just recently, actually, our company renovated and worked on houses that my father had built back in the day with his dad when he was a teenager,” adds Howell.

The founding division of Boudreau Group, Boudreau Construction, has been serving the Windsor-Essex region for more than 50 years. With over 100 years of combined experience in all aspects of custom homes and renovations, Boudreau Construction strives to achieve three main goals: completion, on-time delivery, full-budget completion, and above all, quality workmanship.

Boudreau started doing work mainly in the residential field and has quickly expanded into the commercial field; completing projects like small bathroom renovations and large, custom home builds, there’s no project they can’t do.

Working as subcontractors or general contractors on jobs, they have completed façade renovations, full interior office fit-ups, and complete commercial renovations, such as the Nissan dealership. Boudreau also specializes in the installation of prefabricated wall panels which has taken them all around Canada.

“By handling both residential and commercial projects we have the knowledge and experience to handle all of our clients’ needs. We work one-on-one with owners to ensure customer satisfaction, and with being a small family-owned business, clients are always interacting with me and my family to get the job done,” explains Howell.

Boudreau provides expert advice and exceptional service to all clients, starting with the initial consultation through the design phase, and during the construction phase. From the footing to finishes, Boudreau takes pride in achieving excellence in the field of custom homes and renovations.

Clients get a very personal and hands-on approach when they work with Boudreau Group. The family is very involved in all of the projects that they take on, and they make sure that their clients satisfaction is top priority.



“We want to mention some new and exciting things that are taking place to our clients and potential clients. The Nissan Renovation on Tecumseh Road just completed, and we were the first renovation in Canada to finish the project with no deficiencies and 100 percent compliance. We feel very proud of this feat! We have also finished a large commercial remodel in Harrow of an old building that had been left vacant for many years. We created a large beautiful commercial space with four brand new Airbnb’s on the second floor to help cater to the wine country in Harrow. We also have plans to develop more in Harrow and create even more rental opportunities for the town,” explains Howell.



Boudreau Group is looking forward to the future with continued plans to travel around Canada working on larger scale developments with wall panel installations. Hoping to expand more both commercially and residentially into the Windsor market, Howell is excited for what comes next as her father Tony starts making plans to slow down and enjoy his upcoming retirement; his kids will take over completely and make the company their own while upholding the same morals, values and enthusiasm that Leon had from day one. Customer satisfaction and quality craftsmanship will not waiver. The Boudreau Group’s goals are always customer satisfaction, unequalled work ethic, and on-time delivery. Located on 45 King St. East Harrow, which is based out of Harrow, Ontario, there’s lots to look forward to. To learn more about how they can help with your next project, please visit their website: www.boudreaugroup.ca and/or social media: www.facebook.com/boudreaugroup.



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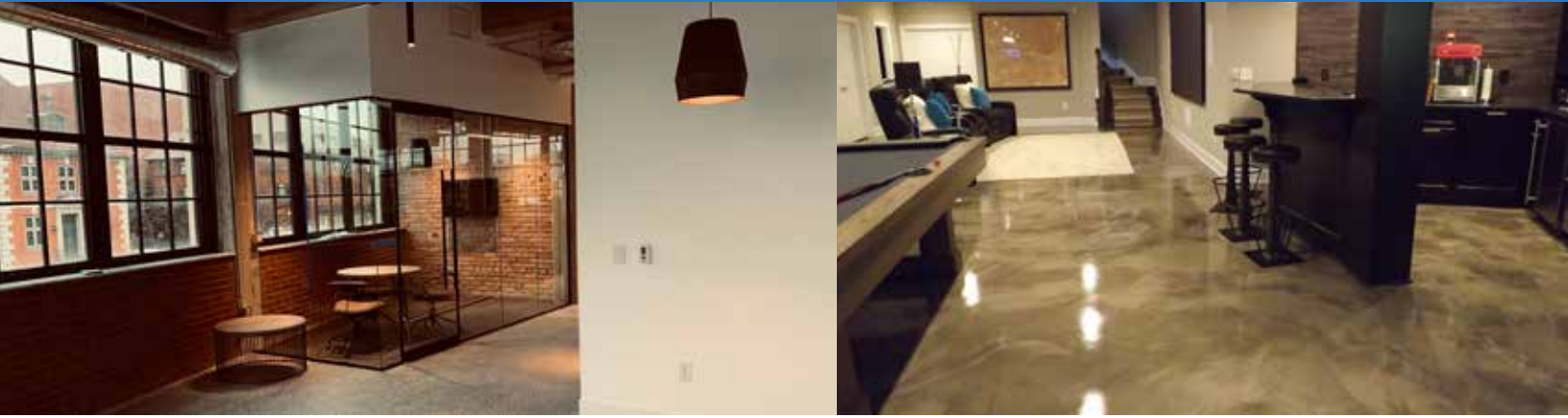
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By Lina Stoyanova
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By Lina Stoyanova
editor-in-chief

ALOHA FROM HAWAII

PART 2



Aloha. Hawaii has **six major islands**: Kauai, Oahu, Molokai, Lanai, Maui, and the island of Hawaii (the Big Island). In my previous Rafih article, *Aloha from Hawaii*, I focused on Maui and Oahu, so today, I'll be providing travel options for the remaining four islands: **Hawaii, Kauai, Lanai** and **Molokai**. Whether you want to lounge around, seek adventure, or focus on cultural attractions, there's something for everyone. I'm also listing a luau on each island, because come on, you can't go to Hawaii and not do a luau. Now let's get to your travel plans: where can you go and what can you do?



HAWAII/THE BIG ISLAND

Let's start off with the biggest island, Hawaii, which is known and referred to as the Big Island. Since it's the largest isle in the Hawaiian archipelago, things to do on the Big Island of Hawaii range from dolphin tours and canopy ziplining, to some of the best snorkeling in all of Hawaii. There's a ton of black volcano fields to check out at Volcanoes National Park, temperate rainforests of Hilo, and the warm, white sandy beaches of Kona. There are endless activity options, and to inspire your trip planning, here's a few:

- Mauna Kea Summit & Stars Adventure: *This dormant volcano is the highest peak on the island (14,000 feet above sea level) making it the perfect place to watch the stars. Your guide will set up a telescope and provide an astronomy lesson while you enjoy a warm picnic-style dinner on the mountain.*
- Take Part In A Night Manta Ray Adventure
- Kona Dinner Cruise: *This beautiful sunset dinner cruise covers a total of 12 miles and 50 historical sites from the Kona coast to Captain Cook's monument.*
- Sail & Snorkel In Kealahou Bay
- Take A Volcano Unveiled Guided Tour
- Take A Segway Tour
- Swim With The Dolphins
- Try A Kohala Canopy Zipline Adventure
- Surf
- Go To Akaka Falls State Park
- Go Whale Watching
- Circle Of Fire & Waterfalls Helicopter Tour From Hilo: *Fly over Hawaii's Volcanoes National Park.*
- Island Breeze Luau (*a must*)

KAUAI

Kauai is known as the "garden island" and has the most incredible natural wonders. Kauai has the wettest climate and is very lush when compared to other Hawaiian islands. Encapsulating some of the most spectacular scenery in the whole world, you can explore incredible natural wonders including the Nāpali Coast, Waimea Canyon and Wailua River. Explore welcoming small towns like Hanapepe, Koloa, Waimea, Kapaa and Hanalei, and discover pristine stretches of sand at Poipu Beach Park and other stunning beaches. This island has breathtaking beauty.

Kauai's South Shore tends to be sunny with lots of restaurants, shopping, and water sports. The North Shore is covered in rain forest land, so it's very lush and green. The North Shore is great for relaxing. If you'd like to stay on the East Shore (in between the attractions of the North and South Shores), there are several little towns along the Eastern coast with plenty of shopping, dining options, activities, and again, stellar beaches.

Some activities to try:

- Remote Snorkeling (*accessible by boat*)
- Check Out Beaches & Caves
- Visit Kilauea Lighthouse
- Float Down Sugar Cane Irrigation Canals
- Visit Nāpali Coast State Park
- Visit Garden Islands
- Go To Allerton Garden
- Partake In A Helicopter Tour
- Go Hiking
- Golf, anyone?
- Try Ziplining
- Try Surfing
- Go Kayaking
- Visit Museums & Historical Landmarks
- Tour The Film Locations Of More Than 60 Movies & TV Shows
- Luau (*a must*)



HIKING TRAILS



If you visit Kauai, you can have a relaxing atmosphere or one that's filled with tons of fun. Remember, there's natural beauty everywhere you look!

NAPALI COAST





LANAI

Usually people who go to Lanai hope for remote luxury. To best stir up the feeling of isolation, you can do some off-roading as you head towards the island's best natural wonders. On the northern coast, Polihua Beach and Shipwreck Beach offer secluded sands (if you're feeling romantic). On the way there, you might want to stop at the Garden of the Gods (which will be detailed further), which is a bizarre natural rock garden with many local legends. On the south side, you might want to check out the sands of Hulopoe Bay and the Manele Golf Course.

The Garden Of The Gods: The name can be misleading, so don't picture lush vegetation. This barren site, known as Keahiakawelo, hosts only strangely shaped boulders and dust. The reason people visit is because it's the closest you'll probably get to Mars, and at sunset, the orange light turns the rocks shades of fiery reds and bright purples. Cool, huh? According to a Hawaiian legend, the dry landscape occurred as a result of a challenge between two priests who were tasked with keeping a fire burning on their respective islands longer than the other. The winner would be bestowed with an abundance of vegetation. To keep up with his competitor, the Lanai priest used all of the existing vegetation to keep his fires burning, resulting in the parched land that exists today. Hmm, interesting.

It's important to mention that visiting the Garden of the Gods is an adventurous drive and you're bound to get surreal views.

On a clear day, you can also spot the islands of Molokai and Oahu. This experience is *free*.

Munro Trail: To complete your dream Hawaiian vacation, go to the Munro Trail which is the only place where you can see all six Hawaiian Islands at once. The evolving forest, canyon and ocean views that travelers can see, are unforgettable. When you reach the top, you'll see Lanai's highest peak, Lānaihale (House of Lanai), which sits at 3,370 feet. Many Lanai visitors claim that traversing the trail was the best part of their vacation. Though it's possible to hike and bike the path, most stick to a vehicle. It's important to mention that you should check with your hotel concierge before embarking on your journey; since it's located in the center of the island, Munro Trail can become hindered due to rainfall. The trail starts just north of Lanai City and ends in the Palawai Basin. The full trek will take you two to three hours with a car, depending on road conditions and how often you stop for photos. It's also important to note that there are no facilities along the trail, so you'll want to bring plenty of water, food, and a full tank of fuel. As stated, Munro Trail is unforgettable and every bit worth visiting. This experience is *free*.

A Few Other Activities:

- Go To Lanai Cat Sanctuary (*free*)
- Visit Hulopoe Beach (*free*)
- Go Hiking
- Go Dolphin & Whale Watching
- Luau (*a must*)

MOLOKAI

On this rugged island nature is boundless and adventure is unlimited. You won't find any buildings taller than coconut trees, or any shopping malls, or traffic lights. Visiting Molokai is perfect if you want to step back, enjoy a slower pace, and where you can have an authentic Hawaiian experience that combines culture, adventure, and respect for nature. The "Friendly Isle" boasts the world's highest sea cliffs (towering 3,600 to 3,900 feet), the longest continuing fringing coral reef in the U.S., and a high percentage of native Hawaiians. This gorgeous island lies untouched by mass tourism; it boasts Hawaii's longest white sand beach, the tallest sea cliffs in the world are found along its north shore, and its barrier reef and black sand beaches offer pristine snorkeling. You can also visit ancient heiau (temples) and rock fishponds, built centuries ago. It's well known that Molokai is the way Hawaii used to be. If you want beaches, beauty, romance, seclusion, and unmatched wilderness, visit Molokai.





If you need more incentive, here's a few other activities to put on your itinerary:

- Visit Molokai Plumeria Farm: *Stroll the 10-acre farm, located a few miles from Kaunakakai, and pick your own flowers to make a lei afterwards.*
- Go Boating & Fishing
- Go To A Macadamia Nut Farm: *Owners of the Macadamia Nut Farm, Tuddie and Kammy Purdy, have been welcoming visitors to their five-acre, all natural, organic macadamia nut farm, for more than 35 years. There are 50 macadamia nut trees on the property, and the owners harvest the nuts once they've fallen onto the ground and roast them in the oven right on the premises.*
- Visit Kalaupapa National Historical Park
- Visit Kapuaiwa Coconut Grove
- Go To Hālawā Valley
- Enjoy Live Music At Hale Kealoha
- Go To Papohaku Beach Park
- Snorkel
- Hike
- Visit Kamakou Preserve: *Walking along the narrow three-mile boardwalk at Kamakou is like taking a time machine to a primordial earth, where a moss-covered rainforest provides a variety of native plants and wildlife.*
- Go Horseback Riding
- Luau (*a must*)

Have a happy Hawaii experience!



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By Lina Stoyanova
editor-in-chief



GO GREEN(ER)!

BUSINESS TRENDS FOR OUR FUTURE

As we enter the new decade, it becomes more important than ever to keep up with and invest in the latest in sustainability efforts, predominantly in the world of business. Here are five sustainable business trends that are here to stay.

INCLUSIVITY

In 2019, we saw great strides towards businesses of all sizes taking positive action to make a difference from a societal perspective. Businesses are no longer simply focused on just making a profit. In 2020, expect to see greater emphasis on the delivery of diversity and inclusion initiatives that can help bring a broad range of perspectives to the table, making businesses more reflective of the societies in which they operate. Whether different types of foods, having the availability of darker shades of makeup, clothing sizes that range to be more inclusive, and fashion that's more sustainable (did you see how many companies ditched fur in 2019?!), it's all about supply and demand. The more you invest your dollar towards sustainable efforts and ethical business practices, the more the companies listen. Expect even greater inclusivity in 2020.





PLANT BASED EATING

According to Small Business Trends, it's not enough to be green anymore; companies have to help the customer understand what making eco-friendly choices means for both parties involved. More and more people are adopting a green lifestyle and that will only increase in 2020. For consumers, the eco-conscious lifestyle doesn't stop at organic hygiene or cleaning products, it continues with vegetarian and vegan diets. When it comes to plant based eating, that's a trend that's seen a huge boom, and will continue to do so. Plant-based food and beverage alternatives have been around for some time, but Beyond Meat and Impossible Foods helped propel the plant-based alternative market from fairly niche to mainstream. Beyond Meat, a maker of plant-based proteins, has increased its stock prices by more than three times since its IPO launch. The plant-based trend taps into three concerns that are becoming more common: environmental impact of food choices, animal welfare, and the desire to eat healthier. In addition, new plant-based technology means today's meat substitutes can feel, look, and taste more like meat, so you can seamlessly incorporate it into your life and business.

A new report from Allied Market Research predicts that the meat alternatives market will reach \$5.2 billion by 2020. The research profiled meatless meat producers like Amy's Kitchen, Beyond Meat, Garden of Eatin' (Gardein), Quorn and Morningstar Farms, which all reveal meat alternatives like tofu and soy products, but increasingly vegetable-based proteins, are slated to experience a compound annual growth of 8.4 percent. Today, people might act like plant-based burgers are the latest fad that will fade away in a few short months.

When amazon.com started, many said nobody would ever give out their credit-card information online and that e-commerce was a niche service. Similarly, electric cars were labeled a fad as well when Tesla hit public markets in 2010. Whether as an investor or a company just aiming to provide more options, don't miss out. The meatless trend is here to stay.



ZERO WASTE

Now that it's 2020, more and more people are becoming aware and conscious of their waste, whether it happens with energy, products and supplies, or food. According to reports from Feeding America, it is estimated that about 70 billion pounds of food is thrown away each year in the US alone. Food that is wasted generates more greenhouse gases that carry greater global warming potential than carbon dioxide. There are many restaurants, grocery stores, and food producers who are now starting the trend of cutting back on waste and donating their leftover food to homeless shelters and local food banks. Meanwhile, grocery retailers are increasingly redesigning their business models to reduce food waste, even going as far as developing zero-waste stores and recipe-based food delivery services. The zero-waste trend will continue to boom in 2020.

DITCHING PLASTIC

We're finally turning it around, slowly but surely. Our relationship with plastic is driven by the growing awareness of ocean plastic pollution and its impact on ocean life, acidification, and the food and water we consume. The trend of reducing plastic, especially single use plastic, is only increasing.

For example, when it comes to plastic straws there's options like silicone straws, paper straws, bamboo straws, and many other kinds that are being made and implemented (think of Starbucks and A&W who have jumped on this). The relationship with plastic is being re-examined, so expect to see more and more plastic alternatives in your favourite restaurants, coffee shops and favourite retailers.



The 42 percent who reach their goals within 12 months were twice as likely to earn more than \$75,000 per year, 54 percent report they are saving for the future, and 60 percent have life insurance.

Both figures bode well for an economy that is increasingly reliant on freelancers. Tech companies and corporate businesses can do a lot to reduce their carbon footprint, beyond simply adding a recycling bin and encouraging employees and customers to go paperless. A popular benefit is to encourage telecommuting and hire more freelancers (especially for technology and media industries in particular).

This is also a green business trend, since commuting carries a significant carbon footprint for each employee, and employers spend more in energy and financial costs with larger office spaces; there's plenty other benefits to having more freelancers. As more and more millennials make up the workforce, as more and more people like to freelance as their full-time gig, freelancing has never been so viable. Freelancing is a trend that has always been present, but with today's expectations and technology, it's only a trend that will significantly increase in 2020.

Keeping up with popular business trends is a great way to keep your business fresh and always evolving. Everyone has their own unique way of adapting to the latest industry trends so consider your business goals and preferences as you incorporate some booming trends.



FREELANCING - RESHAPING THE WORKFORCE

According to reports, Millennials and Gen Z are reshaping the workforce simply because they work differently; they're more inclined to be freelance workers and that number is only increasing.

Freelancing is a viable, sustainable career path. According to multiple surveys, five out of six freelancers reach their income goals within two years of starting.

An advertisement for Thanasis's Olympus Greek Restaurant. The top part features the text 'WINDSOR'S FINEST GREEK CUISINE' in large, bold, yellow letters on a blue background. Below this is a photograph of a chef in a white shirt working at a grill with a large flame. To the right of the photo is the restaurant's logo, which is a blue archway containing the text 'THANASIS'S' at the top, 'Presents' in the middle, and 'OLYMPUS GREEK RESTAURANT' at the bottom. At the bottom of the advertisement, there is a blue banner with white text that reads: 'HOME OF THE PERFECT LUNCH & DINNER CELEBRATING 39 YEARS 1204 TECUMSEH RD. E. 519-977-6650 WWW.THANASIS.COM'.

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by Trevor LeDrew
Regional Director,
IG Wealth

ESTATE PLANNING FOR BLENDED FAMILIES



Estate planning for blended families in common-law jurisdictions brings many scenarios—and can be complex. Challenging situations can be avoided by first considering everyone’s interests and needs in the structure of your plan.

Blended families are families where some or all of the children in the family are not the natural or adopted children of both spouses (or common-law partners). Even though blended families may be common, it does not mean that the estate planning process is straightforward for them. Determining how an estate should be structured is more complicated since there are competing interests between the new spouse and any children from a previous relationship. Many blended families do not structure their estate plan properly, with the result in many cases being that one branch of the family receives the entire estate, with the other branch of the family receiving little or nothing.

How can this happen? The main reason is because many individuals don’t customize their estate plan properly and attempt to make things simple by placing all their assets in joint ownership with their spouse with a right of survivorship, or designating their spouse as the direct beneficiary of their Registered Retirement Savings Plans (RRSPs), Registered Retirement Income Funds (RRIFs), Tax-Free Savings Accounts (TFSAs) and insurance. The other problem is the use of “standard” wills, which usually indicate that upon the death of the first spouse, everything is to go to the survivor.

Determining how an estate should be structured is more complicated since there may be competing interests between the new spouse and any children from a previous relationship.

Let’s look at a case study. In our scenario, Pierre and Melissa are married, each having children from a previous relationship. They hold their home and non-registered investments in joint names, and have designated each other as the direct beneficiary of their insurance policies, TFSAs and RRSPs. Here are a few of the possible outcomes: • If Pierre dies first, then Melissa will inherit everything, regardless of the terms of Pierre’s will, since nothing went through his estate. Even if Melissa has a will that indicates that everything is to be divided among her “children” or “issue,” Pierre’s children will still be disinherited, since those terms would be interpreted to include only natural or adopted children, not step-children. If both Pierre and Melissa’s children are to be included in the division of the combined estate upon the death of the surviving spouse, then they need to be listed by name in the will, or otherwise specifically contemplated by including “the issue of my spouse” or other such wording.

Even if Pierre and Melissa sign wills which specifically contemplate all of their children, if Pierre leaves everything to Melissa, and Melissa remarries, her previous will is rendered void upon re-marriage (except in Québec, or Alberta, for marriages that take place after February 1, 2012, and British Columbia for marriages that take place after March 31, 2014).

If Melissa does not sign a new will after she remarries, she will effectively die intestate (except in the provinces listed above), meaning that all of her assets will go to her new spouse and children only, since the intestate succession legislation does not include step-children (i.e. Pierre's children).

Even if Melissa does sign a new will that specifically contemplates Pierre's children, Melissa's new spouse could still have a first claim against a portion (or all) of the estate. In the more common scenario where Melissa fails to specifically include Pierre's children, it is very likely that Pierre's children will not receive any of the estate.

Another possibility is that Melissa could choose to give away her assets to her children or re-write her will. If you want the survivor to be bound by the original wills, then you should sign a contract agreeing not to change your wills (or change the ultimate distribution scheme in any later will) after the death of the first spouse. Without an agreement to this effect, it is possible that a court may not agree that the original will is still binding.

Even if you sign wills that specifically contemplate all of your children, and also sign a contract agreeing not to change your will, there are still a number of ways in which children could be disinherited. One of the most common methods is when individuals decide to do "probate planning" by placing all their assets in joint ownership, or by designating their spouse as the direct beneficiary of their registered investments and insurance policies. So, for example, Melissa could remarry and then structure her affairs so that her new spouse receives everything outside of her estate, effectively leaving nothing in her estate to give to Pierre's children.

From the above, it is evident that the spouse who dies first will not have any control over whether or not their children will receive any part of their estate if they leave everything directly to the survivor. In many cases, the surviving spouse does not choose to disinherit their step-children, but it has still happened inadvertently. If you want to ensure that the children of both spouses will receive part of the combined estates, it may not be appropriate to use standard wills. Here are some possible options.

SPOUSE OR COMMON-LAW PARTNER TRUSTS

One strategy that individuals in blended families often ask about is a spouse or common-law partner trust. The general concept with a spouse trust is that the surviving spouse would be entitled to use the estate assets during his or her lifetime, and the children of the previous relationship will be entitled

to them upon the death of the spouse. If a spouse trust is used, then upon the death of the second spouse, the capital in the trust will be distributed according to the will of the spouse who died first, not according to the will of the survivor. This is because the assets never become the property of the surviving spouse – the assets are the property of the spouse trust, and therefore, can be distributed to the children of the first spouse after the second spouse dies, even if the second spouse remarries, and even if he or she changes his or her will. However, if the trust is not drafted in accordance with the provisions of the Income Tax Act, there could be a tax liability upon the death of the first spouse, which is why it is crucial that you speak to an experienced estate lawyer if you choose to go this route.

Another way in which the strategy may fail is if all aspects of the estate plan do not work in concert. For example, if you have arranged your affairs so that none, or very few of your assets will pass through your estate, this type of planning will be ineffective. Many couples often hold title to their assets in joint names so that they will pass to the survivor automatically.

If the assets pass directly to the surviving spouse, then they will not be subject to the conditions set out in the will. In many blended family scenarios, it may not be recommended that assets be held jointly, or that spouses be named as direct beneficiaries on registered assets (such as RRSPs, RRIFs or TFSA's) or insurance policies. However, there are many instances where using a spouse trust may not be recommended or practical. Consider the following:

If the new spouse is close in age to the children of the previous relationship, it is quite possible that the children will not receive any part of the capital during their lifetime, since the children will only be entitled to receive the trust capital upon the death of the surviving spouse.

If you feel that your surviving spouse and children will not be able to co-operate after the time of your death, a spouse trust may not be practical. If your spouse and children are not likely to agree on the degree to which your spouse may encroach upon the capital of the trust, this could lead to protracted arguments, and potentially, litigation.

“In many cases, the surviving spouse does not choose to disinherit their step-children, but it can happen inadvertently.”



Spouse trusts can become contentious because the life tenant (i.e. the surviving spouse) will be liable for paying ongoing maintenance costs, whereas the capital beneficiaries (i.e. the children from a previous relationship), will be liable for paying costs related to capital improvements. If the children or spouse are not in a position to carry these costs long-term, disputes may arise.

DIVIDING THE ASSETS BETWEEN THE SPOUSE AND CHILDREN

Although many people in blended families believe that using a trust is the best strategy, in fact, it is often not recommended due to the limitations previously discussed. So what are the alternatives? One option that may be available to individuals who have significant assets is to leave a portion of their estate directly to their spouse, and leave different assets directly to their children.

However, this is sometimes more difficult to do than people realize, primarily due to the fact that a surviving spouse may have rights under various provincial statutes, including the ability to make an application for dependant's relief (or wills variation, if you live in British Columbia) or an application for a division or equalization of family property. In fact, it is relatively difficult to disinherit a spouse, which is why it is important to ensure that your will is properly structured, and to the extent possible, your spouse should waive any rights they may have to challenge the distribution of your estate. This type of planning should not be undertaken without the assistance of a lawyer who has extensive estate planning experience.

One other complication that needs to be considered when assets are left to persons other than the surviving spouse is the tax liability that can arise from that. Generally speaking, when assets are left to surviving spouses, they will "roll over" for tax purposes. However, if assets are left to children from a previous relationship, that could trigger a deemed disposition of any unrealized capital gain. In addition, registered investments left to children will usually become taxable immediately (except in very limited circumstances). A tax professional can help you determine the most tax effective method for distributing your assets.

Another consideration is that the items which are of most importance to children from previous relationships are often family mementos and heirlooms. You should not assume that your children will be happy receiving just money from the estate. Sentimental items are often the items that cause the most strife among family members, so you should ask your children if there are any items that they may particularly want in order to prevent disputes and minimize any resentment against your surviving spouse. When items such as photographs, china, jewellery and art are given to a new spouse as opposed to giving them directly to children from the previous relationship, this can lead to disappointment, anger, family tensions, and in some cases, litigation. If there are some items that you want your children to have sooner rather than later (for example, personal items from a deceased parent), you should consider giving them to your children before you die, or specifically leaving them to your children in your will.

If you would like to leave an estate to both your new spouse and your children from a previous relationship, you should speak to your financial planner about how your estate should be structured. You will need to determine two things – first of all, how much of an estate you would either like to leave to your spouse (or are legally required to leave to your spouse) and secondly, how much of an estate you would like to leave to each of your children. You will likely also need to speak to an estates lawyer for confirmation as to how much of your estate your spouse will be entitled to under the laws of your province or territory.

Depending upon the situation, you may or may not have sufficient assets to satisfy all the gifts you would like to leave to your family members. When you are reviewing your financial plan, ensure you understand what the after-tax value of your estate is projected to be – your financial planner can tell you what the income tax consequences will be at the time of your death so that you have a better idea as to whether or not there will be sufficient assets to achieve all of your objectives.

USING LIFE INSURANCE TO SATISFY ALL BENEFICIARIES

For individuals who do not have sufficient assets to leave enough to their spouse to satisfy any potential family property or dependant's relief claims, yet still leave enough for their children, the most common solution is to buy insurance to fund the difference. This will help to ensure that each party will receive the desired amount, and will be free to use their inheritance as they see fit. This is usually the most simple and practical solution, and the option most frequently recommended.

However, caution should be exercised when using this strategy where you have young children. If your children are minors, or even young adults, it may not be a good idea to name them as the direct beneficiaries of an insurance policy. This is because the provincial government may have the authority to manage the funds until they reach the age of majority, resulting in unnecessary expense, and then the children will be entitled to the funds when they are potentially still too young to manage them.

If your children are young, consider directing the insurance proceeds to an insurance trust, so that a trusted family member can manage the funds and distribute them over a period of time, when the children are mature enough to use the funds appropriately.

One other limitation to this strategy is the fact that as you get older, you run a higher risk of becoming uninsurable, at least at a reasonable price. Review your insurance needs with an insurance professional sooner rather than later, since you cannot take for granted the fact that this option will always be available to you. As can be seen, estate planning for blended families can become quite complex. Speak to your Consultant to make sure your estate is structured in a manner that considers the interests not only of your new spouse, but your children as well.

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By Lina Stoyanova
editor-in-chief

Do You Know



MEDIADUO

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Mediaduo is celebrating 20 years in business! To learn more about the company and this amazing feat, I sat down with President and Publisher, Tony Catalano.

Q: What Prompted You To Start The Company?

A: I worked in a marketing department out of school for a company that did marketing and sales and I thoroughly enjoyed what I was doing. I felt that it was something I could do on my own and be successful. I started the company out of my basement 20 years ago in December of 2000 and I eventually got into a commercial storefront location. I grew the company and the team, which had initially started off as a web design company and decided to be in media and marketing rather than just web.

As I progressed the company into a marketing and advertising agency, we had created Windsor Body

Magazine and Rafih Style Magazine which began to flourish. As the magazines grew in popularity, I created a sister company, Myndlogic Publishing, which now handles even more magazines. **Now that we've been in business for 20 years and seeing continued growth, we are deciding to give back to our magazine advertising clients. One of the initiatives we are doing is taking a percentage of sales revenue from the ads and reinvesting it into paid online ads to help give our advertisers added exposure. We are doing print and social media, so our advertisers are going to be maximizing their valuable marketing dollars with our company. We believe wholeheartedly in reinvesting back into our clients and our community.**

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Q: How Does It Feel To Be In Business For 20 Years?

A: It feels amazing to be in this industry for so long, I don't think any of us ever saw it coming. The beginning definitely wasn't easy, I had to be very, very patient. There were many pay periods where I didn't draw for myself because I preferred to put that money into equipment and the employees I was able to hire. In business everyone says, "cash is king" and though money isn't everything, if you aren't able to invest your cash well, you will fail. To me, it's all about reinvesting to ensure you have good equipment and quality staff.

Q: What Sets You Apart?

A: What sets us apart is our quality of service. We go above and beyond to make sure people are happy, it isn't just a saying to us. We never print anything or post anything without the client giving their approval and ensuring we

have given them 100 percent satisfaction when it comes to their design, story, ad, billboard, whatever the case may be. It is time consuming and at times you can lose money that way, but it's important to us that we know our clients are happy and that they are beaming with the finalized product.



Q: What Are The Services You Offer?

A: We are proud to build long-lasting relationships and help our clients reach their advertising goals. As a full-service agency, our team specializes in:

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Q: What's In Store For The Future?

Tony Catalano, President: We are excited for the next 20 years and we have many new, and exciting things in store both internally and for our loyal clients. We have become very interested in social media while not losing touch with traditional media; to us, it's the mixture of both that's important. Our agency has experience in both print and digital media whereas I feel a lot of people do one or the other. Moving forward, we will be utilizing social media to get the best results for our clients. We will continue working with clients and their marketing budgets to cater marketing plans that are proven effective and efficient—we want people to get a return on their investment. We aren't in the business of overselling things to people but rather giving them what they need. I built this company solely off of client retention. If people aren't happy, they won't come back, it's that simple. I've really focused on building this business through good relationships with my clients and I believe it's through those client relationships we've been able to have such a high retention rate. In the end, it's important to all of us that our clients are happy and successful- as our clients grow we grow, and the happier they are, the happier we are.

Adam Patterson, Advertising Director: There is nothing more important to us than providing amazing customer service to our clients and making sure they reach success with their advertising. I've been with Mediaduo for over 12 years and in this time-span, we've worked very hard to develop trust in advertising and marketing our clients. We are proud to work with well known businesses in the Windsor-Essex community and we look forward to building new relationships with businesses and organizations in the years to come.

Jayson Pynn, Art Director: I first started at Mediaduo as a graphic designer and Windsor Body Magazine was one of the first projects I worked on, it's crazy to see how far we've come. As Windsor Body Magazine and Rafih Style grew, Tony came to me and asked me if I wanted to run those magazines because he was starting a sister publishing company (which has three publications under it). I've worked here for 14 years now and we're excited for all the changes that are going to be taking place. We're not just print, we're encompassing the digital age. Moving forward we have a lot of exciting things to showcase through web and social media, so stay tuned!

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TAX TALK

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

Our tax system is based on progressive tax rates. Simply put, the higher the taxable income, the higher the tax rates. Taxpayers are often inclined to find ways to shift income from a high income earner to a family member with lower income. However, often they embark on a plan of action that runs afoul of our tax system.

You see, there are specific provisions in the Income Tax Act that are designed to prevent arbitrary shifting of income between family members. These are referred to as “attribution rules.”

Since a family unit comprises of you, your spouse and children, we will look at each one of these scenarios, although these rules may also apply to nieces, nephews and in-laws.

TRANSFERS TO SPOUSE

If you transfer or lend property to your spouse (or common law partner), any income (or loss for that matter) earned by your spouse from the property will be treated as if it is your income. In other words, the income will be attributed back to you and the effect will be as if you never transferred it to your spouse in the first place.

If your spouse sells the property, any capital gain (or loss) from the sale will also be attributed to you.

TRANSFERS TO A MINOR CHILD

If you transfer or lend property to a child who is under 18 years, again, any income that the child earns will be considered your income.

However, if the child sells the property, any capital gain resulting from the sale will not be attributed back to you. Notice the difference here from the situation above where capital gain earned by your spouse would have been treated as your income.

TRANSFERS TO AN ADULT CHILD

If you transfer or lend property to your adult child, attribution rules will not apply. In this case, your child will report all income, and there will be no attribution back to you. This will also hold true for capital gains in case your child sells the property.

PLANNING AROUND ATTRIBUTION RULES

Now that we have seen how attribution rules work, let us see if there are ways to plan around them and still work within our tax system. Here are some planning opportunities:

1. Make a loan to your spouse and charge interest on it.

The attribution rules will not apply if you charge interest on the loan at the prescribed rate (this is the rate that Canada Revenue Agency charges and sets every quarter) in effect at the time the loan is made. For this arrangement to be valid your spouse should make the interest payment no later than January 30 of the following year.

The interesting thing here is that the rate will remain in effect for as long as the loan is outstanding – even though the interest rates may rise in the future. Given that the prescribed rate is still low, around 2 percent, this presents a planning opportunity. Your spouse will make a nominal interest payment to you and can potentially earn a higher return on investment with no attribution back to you.

2. Buy high growth investments in your minor child's name.

This will be ideal where there is little or no income component, however, the growth potential is significant (example: equity investments). Although the income portion will be attributed to you, capital gains will be reported by the child, and therefore, you can legitimately shift the tax burden.

3. Reinvest income earned on property transferred to your spouse or minor child.

There is no attribution on income earned that was already subject to attribution. In other words, if attributed income is reinvested by your spouse or minor child, the income earned on that attributed income is not subject to further attribution.



4. Since attribution rules do not apply to business income, consider lending money to your spouse to earn business income. In this situation you don't even need to worry about charging interest.

5. If you are self employed consider employing your spouse or minor child in your business and pay them a reasonable salary. Attribution rules do not apply to payments that are deductible to you and declared as income by your spouse or minor child. This would clearly be the case when your spouse or minor child is employed in your business. Any income earned by them can be invested without attribution back to you.

Finally, consult your tax advisor before embarking on a plan of action that is appropriate for your circumstances.

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Silver | 11,582 km | Stock #: B7875A

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2018 Lexus RX350

43,872 Km | Stock #: TL3542

CASH PRICE **\$48,494** + TAX & LIC



2018 Lexus ES 350

32,692 Km | Stock #: PL9100

CASH PRICE **\$33,594** + TAX & LIC



2017 Lexus GS 350

Ultra White | Stock #:GS5842

CASH PRICE **\$53,700** + TAX & LIC



2017 Lexus IS 300 DEMO

Eminent White Pearl | 8,800 Km | Stock #: IS4198

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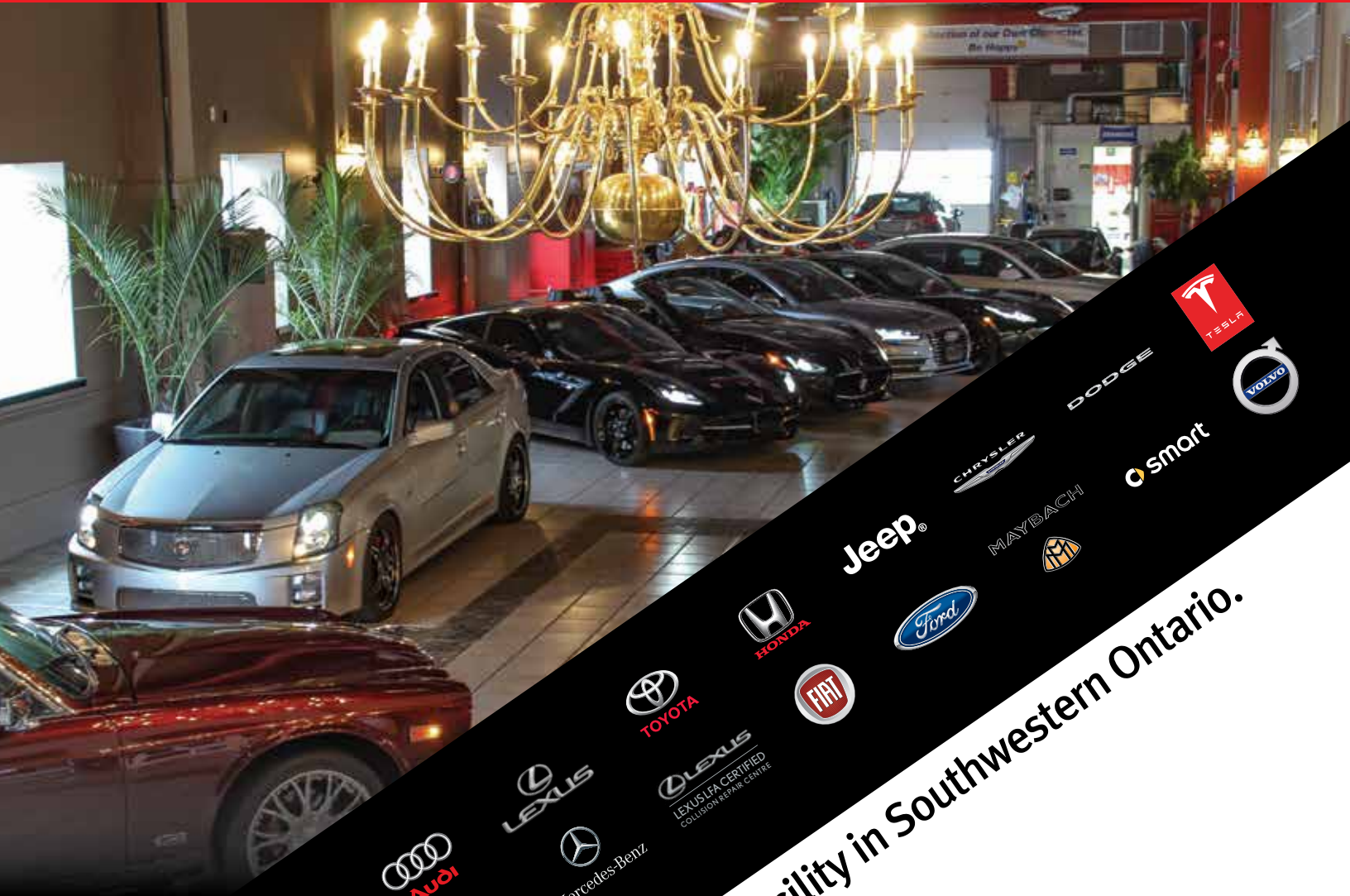


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