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Dear Readers,

I am pleased to welcome you to our 2020 Home Edition, the 50th issue of Rafih Style Magazine!

These days, we've all been spending more time at home. While the last few months have been a trying time for us all, it has also given us the opportunity to spend time with our families and perhaps tackle a few of those home improvement projects we've been meaning to get to.

Whether you've been planning a full-scale renovation or a weekend redecorating project, this issue of Rafih Style is bursting with the inspiration you need to create your dream home.

From a simple yet elegant home makeover by Urbanhome to Essex Home Furnishings' stunning collection of "Made in Canada" furniture, we're excited to share the latest trends in interior design with you. And with plenty of beautiful weather still ahead, we feature some great tips for updating your outdoor living space as well.

Our focus on "home" can be felt throughout this issue. In our feature story "Easy Street", we are pleased to introduce our new Performance Ford General Manager, Chris Ledingham, who returned home to Windsor after many years abroad.

The Rafih Auto Group was also proud to support our hometown by participating in the June 27th Miracle, partnering with residents and other local businesses to collect non-perishable food items to feed those in need in our community.

I'd like to take a moment to thank our readers, our customers, and our fellow local businesses for your continued support. We appreciate your partnerships during this unprecedented time and look forward to keeping Windsor a beautiful place to live, work, and play.

As they say, there's no place like home.



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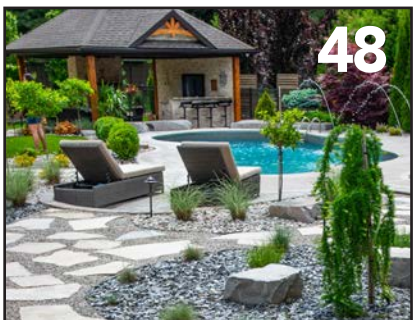
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ISSUE 50
ULTIMATE HOME EDITION



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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.

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By Alyssa Leonard

All New 2020 Lincoln Aviator:
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R

our sanctuary awaits with the all new 2020 Lincoln Aviator. This sleek vehicle offers gasoline or hybrid options equipped with five different drive modes. With an available, fully customizable Head-Up Display, 28 interior speakers for a true 3D audio experience and available 30-way Perfect Position front seats, you will discover a whole new meaning to the word luxury.

When it comes to performance, the conventional gasoline model of the 2020 Lincoln Aviator Reserve offers a standard Twin-Turbocharged 3.0L V6 engine that creates 400 horsepower and 415 lb.-ft. of torque. The Reserve model comes with several other standard features, including Lincoln Co-Pilot360™ Technology, 4G LTE embedded modem and WiFi HotSpot compatibility, Lincoln Embrace welcoming light sequence and more.

As if that were not enough, the 2020 Lincoln Aviator Grand Touring plug in hybrid model combines a Twin-Turbocharged 3.0L V6 gas engine with an advanced electric powertrain. By combining both gas and electric systems, it creates 494 combined horsepower and 630 combined lb.-ft. of torque. The powertrain can easily be charged at home or at other charging stations. It delivers a luxurious performance and allows for a quieter, smoother all electric long distance drive.

When it comes to technology, the 2020 Lincoln Aviator does not disappoint. It represents many firsts for Lincoln, including the Pixel LED Headlamps, Phone As A Key technology, Active Park Assist, Reverse Automatic Braking, available Adaptive Suspension with Road Preview, 28 speaker Revel® Ultima 3D Audio System and Traffic Sign Recognition.

With its embedded modem and a Lincoln Connect subscription, you can access a 4G LTE WiFi hotspot, connect up to 10 devices simultaneously and enjoy a 50 ft. operational range from the vehicle. You can track your WiFi usage with the Lincoln Way app as well as use your smartphone as a key via Bluetooth™. Unlock your Lincoln Aviator and start your engine with just the press of a button.

With the 2020 Lincoln Aviator, navigating traffic feels a little more effortless thanks to the Lincoln Co-Pilot360™ technology. It uses adaptive cruise control to adjust to the pace of nearby cars and keeps a preset distance from the vehicle ahead. Its stop and go functionality automatically brings the vehicle to a complete stop and restarts acceleration when traffic begins to move. The Aviator's Evasive Steering Assist uses cameras and sensors to detect if a frontal collision is imminent and can both brake for you and help you steer around obstacles. Drivers can feel more confident backing up knowing that Reverse Brake Assist will apply the brakes if it detects an obstacle behind the vehicle. Lastly, with the help of Active Park Assist Plus, parallel parking is as easy as pressing a button.



“The 2020 Lincoln Aviator has a new calm screen feature. When switched to this mode, the instrument panel displays the words “calm screen” and emits a calming blue hue. As for the center infotainment display and climate control screen, both display graphics of clouds floating by.”



When it comes to design, this smooth and luxurious vehicle uses intentional horizontal lines and a sloping roof to create a sense of power and motion. The Lincoln signature grille on the Aviator Reserve is a field of repeating chrome Lincoln logo-like shapes with a Lincoln Star logo in the centre. The grille on the Aviator Grand Touring has the Star logo surrounded by raised and repeated Star logo shapes.

You will find the space saving gear shift push buttons positioned below the centre dash vents taking the place of an actual gear shift lever. Also, instead of door levers, the Aviator uses buttons located on the door handles' backside to open their powered doors. As an added bonus, replacing the usual hard warning chimes for an open door or unbuckled seat belt are soothing musical notes recorded by the Detroit Symphony Orchestra.

When you are nearby, your 2020 Lincoln Aviator knows. Using either the key fob or your smartphone, activated with Phone As A Key through the Lincoln Way app and Lincoln Connect subscription, the Aviator responds to you in several ways with approach detection. The side mirrors project a signature Lincoln logo welcome mat on the ground below the door. Models with the available Air Glide Suspension with Dynamic Lower Entry will lower to just over five centimetres (two inches) to make getting in the vehicle easier. Headlamps and taillamps gradually reach full illumination. The Adaptive Pixel LED Headlamps are designed to shine light further into the distance at highway speeds and the light array widens to help drivers detect potential hazards at lower speeds. Using camera technology, it pre-illuminates the direction the road is heading by reading road signs and lane markings.

Absolute comfort is a high priority for this luxurious vehicle. The spacious interior decor combines a plush organic tan leather and metallic trim for an indulgent yet simple look. The driver and front passenger can customize their seating with the available 30 Way Perfect Position front seats with thigh extenders. The seats are heated, ventilated, adjustable in 30 different ways and include five different types of Active Motion massaging. As for the second row, its configurations can accommodate up to seven with a second row bench seat, or it can play host to two captain's chairs. The PowerFold™ third row can comfortably seat two passengers or be quickly folded flat with the press of a button for added cargo room.

Lincoln knows that sometimes people can feel overwhelmed by having too many options before them. To create a more calming environment, functions such as cruise control disappear on the steering wheel until you press a button. As an alternative to staring at the various information, entertainment, climate controls and navigation data on the dash screens and instrument panel, the 2020 Lincoln Aviator has a new calm screen feature. When switched to this mode, the instrument panel displays the words "calm screen" and emits a calming blue hue. As for the center infotainment display and climate control screen, both display graphics of clouds floating by.

It has been a decade since the world has seen a new Lincoln Aviator and whether you choose the Aviator Reserve or the Aviator Grand Touring plug in hybrid, it is guaranteed to be everything you could want in a luxury SUV and more. To test drive one for yourself or learn more information, please visit lincolnofwindsor.com.





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Grand Touring model shown

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SOLIDARITY AND SUPPORT HELP LOCAL HEALTHCARE WORKERS IN THE FIGHT AGAINST COVID-19

As countries around the world grappled with a deluge of novel Coronavirus cases in early 2020, hospitals across Canada began preparing for the worst.

By early spring, local healthcare workers had already logged countless hours planning for the inevitable surge in hospital admissions; securing adequate PPE and creating new treatment protocols and safety procedures virtually overnight.

“I think it really speaks to the teamwork that we have at Windsor Regional to see how we came together to organize ourselves,” says Dr. Natalie Malus, Medical Director of the ICU at Windsor Regional Hospital. “It was an amazing response from everyone; from administrators and healthcare workers to frontline staff, clerks, and environmental services.”

That unity has continued at the COVID-19 Assessment Centre. From proper donning and doffing of PPE to rigorous cleaning procedures, the entire team has worked together from day one to ensure the safety of patients and staff.



Despite preparations and precautions, fear of the unknown was still top of mind for those on the frontline in the early days of the pandemic.

“There was a lot of anxiety in the first month or so, because we really didn’t know what we were dealing with,” reflects Nurse Brad Stooke. “The main worry was for the community and our friends and families.”

Stooke is a nurse on the Clinical Teaching Unit floor of Windsor Regional Hospital’s Ouellette campus, which became the official unit for non-ICU COVID-19 patients. Although the pressure of dealing with an all-new virus has been intense at times, Stooke notes that the ongoing support of administration and colleagues has helped maintain a calm atmosphere.

“Every day we receive an email update from top management; telling us what to expect, what to prepare for,” says Stooke. “It’s very reassuring.”

Teamwork, Leadership & Strategic Planning

Daily e-mail updates, conference calls, and virtual meetings are instrumental in keeping everyone on the same page, echoes Dr. Eli Malus, Critical Care LHIN Lead for Windsor, Leamington, Chatham and Sarnia.

As a Critical Care Fellow in Toronto during the SARS outbreak of 2003, Malus saw firsthand how one virus could bring an entire healthcare system to a halt. From that scare, Critical Care Services Ontario overhauled their entire critical care system; implementing new strategies for data sharing, treatment, and more.

“We learned a lot from SARS,” says Malus. “Because of that, when we started having our first cases (of COVID-19) in March, we were actually ready.”

Malus credits the dedication of Windsor Regional Hospital CEO David Musyj, VP Karen Riddell, and his colleagues across the province with creating a cohesive response. From Windsor to Sarnia and beyond, all protocols are the same across the board.

“We have every ICU doing the same thing,” explains Malus. “When you have a team approach, you’re a much stronger group.”

Cleaning & Comforting

Sanitizing efforts have also been a key component in helping reassure both patients and staff.

“It helps them relax a little when they see all the cleaning that’s being done around them,” adds Piche. “All the chairs, railings, the desks; everything is constantly being cleaned. Bathrooms are scrubbed, including the walls, after each use.”

Comforting visitors has also become a welcome part of the job.

“The patients obviously have some nervousness,” says Piche. “When they come in to the clinic, we try to keep them as calm as possible. That’s not something we (housekeeping) normally did pre-COVID, but it makes them feel good.”

Community Support

An outpouring of support has allowed the team to concentrate on the momentous task at hand.

“We have seen so much support. Not just from management, but from our coworkers and the community; it has really eased our anxieties and helped us focus on the patients and what they are going through,” says Stooke.

“There’s been a lot of community support; donations of personal protective equipment (PPE), and medical equipment.” Everybody has been pitching in,” adds Dr. Natalie Malus.

Looking Ahead

While the healthcare team is confident in their current strategies, protocols will continue to evolve as more new information becomes available. They also acknowledge that the trajectory of the next few months also very much depends on keeping community spread in check.

“We know it’s still out there; it will be with us for a while,” says Dr. Natalie Malus. “People still need to wear masks, social distance, wash their hands. Those are the things that really help.”

“Any system could easily become overwhelmed,” adds Dr. Eli Malus. “We’ll have to take it day by day and be ready to adapt. Everybody has to row in the same direction.”

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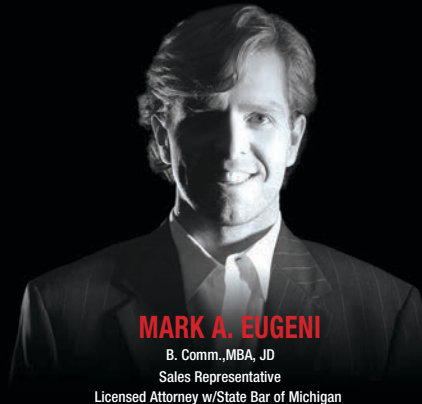
We initially chose to work with Tina and the legal team given their highly respected reviews and #1 ranking in sales/listings. Now looking back, it was the best decision we could have made, and it's very clear to see why they are so respected. Tina is passionate about her job, cares for her clients tremendously, advocates for them, and most importantly, is someone you can trust wholeheartedly. From day one, we were blown away by her knowledge and attention to detail. We have moved several times in the past and never had an agent who was as thorough and informative about the housing market, quality of builds, and history of each neighborhood. With our busy schedules and a baby on the way, Tina went above and beyond to accommodate us and to keep us up-to-date. She quickly grew to understand our wants/needs, and patiently helped us navigate all of our options. When we finally settled on new home construction, her negotiating skills and the team's legal knowledge made the process seamless. Above all, we always felt that Tina had our best interest at heart; she wasn't simply trying to sell us a house – she was trying to find us our perfect home. Without hesitation we would highly recommend Tina and the Legal Edge team!

Dr. Michael Bishara & Dr. Amanda Vieira

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Made in Canada Matters

Essex Home Furnishings Showcases True North Quality

By: Jen Brignall-Strong

Covid-19 has changed the way we live, and the way we buy. Now more than ever, Canadians are choosing to “shop local” by purchasing items made right in their own backyard. Not only is the trend more environmentally sustainable, it also supports thousands of Canadian jobs. On top of that, the quality can’t be beat!

Essex Home Furnishings has been proudly showcasing Canadian manufacturers for nearly three decades. Customers can browse their 20,000 square foot showroom for a wide variety of stylish, modern pieces from Elran, Stylus, Décor-Rest, and other homegrown

Essex Home Furnishings is proud to carry over 20 great Canadian brands within their showroom. These manufacturers offer quality custom products to suit your lifestyle and personal taste. Products include living room, dining room, bedroom, media, mattresses and more.

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Over the years, they’ve stayed committed to staying local; not just competing, but thriving against overseas imports by creating unmatched value in their products.

Now, after 48 years and counting, they offer over 120 styles in 400+ fabric choices and 70+ leather choices with many more custom details to produce your very own unique look that will last for years, if not decades, to come.

At Decor-Rest Furniture, the COVID-19 pandemic has only solidified their commitment to making quality furniture domestically in Canada. As a local, self-sufficient company, they were able to adapt quickly to the changing landscape: from slowing down their production during lockdowns, to scaling it back up as businesses started to re-open. Their team has taken all the necessary steps to maintaining their high level of service and quality, ensuring an uninterrupted flow of orders and on time deliveries.

The company has also stepped up to assist frontline healthcare workers during this challenging time. Seeing the urgent need for Personal Protective Equipment, they have proudly converted a section of their manufacturing facility to manufacture PPE. They have put together “care packages” to help and support their business partners’ store re-openings, including masks, sanitizers, and social distancing signage.

Through their Compassion Project, Décor-Rest has also given away gift cards as a way of saying “thank you” for remaining resolute during lockdown. With every purchase, customers received a \$100 gift card to use at a local restaurant, helping lift spirits and rejuvenate the severely affected hospitality industry.

Elran is a family-owned and operated Canadian manufacturer, specializing in the production of quality reclining furniture. Manufacturing in their Pointe Claire, Quebec facility since 1967, Elran brings the latest innovations in the industry to their extensive product line.

Motion furniture has changed a great deal over the years. Today, recliners fit right in with the way we define comfort – cocooning at home and relaxing in our very own home theatre.

Elran's products reflect the newest trends in comfort and lifestyle features. Manual or power reclining options are available, with internal and external handle design depending on the model. There are also a wide range of fabrics, leathers, and styles to choose from, with over 800 possible configurations.

With superior materials and timeless craftsmanship and durability, Elran has developed a reputation built on comfort.



stylus[®] made to order sofas

Stylus Made to Order Sofas has been building Canadian made, custom order upholstery since 1959. Multiple generations of family are involved in the business. Their mission statement is offering premium construction components with upgraded warranties. This provides above average quality, with added peace of mind for the customer.



With enhanced customization options, Stylus furniture allows you to design the style, sit, and fashion that fit your unique lifestyle. Changing the seat cushions' firmness, quality, or adding feathers can tailor the seating comfort you prefer. They can even change welting, number of sofa seat cushions, shape and size of back cushions and fabric collaging, creating a truly one-of-a-kind sofa. There are also incredible sofa bed mattress options on Stylus products, which make them an industry leader in the category.



Stylus specializes in small scale upholstery as well, with many configurations available to design the sofa to your space.

Current trends at Stylus include their incredible luxury seating brand, The Architect Collection; perfect for the casual couch potato lifestyle! Built low and extra deep, then loaded with squishy feathers for sink-in blissful comfort for a night watching Netflix. Grab a blanket and snuggle up to the ultimate in cozy nights in. Stylus is the sofa your family can grow up on!

"As we move into our 26th year, we'd like to thank our loyal customers for supporting local business and supporting Canadian made furniture for all these years," says EHF's Melanie Oliver. "We also welcome new customers to experience our store for the very first time."



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Home Sweet (Urban) Home

how a few key updates can breathe new life into any space

For nearly two decades, the dedicated design experts at Urbanhome have been bringing the perfect blend of classic and innovative style to residential and commercial spaces across Windsor-Essex and beyond.

With their signature brand of creativity, the award-winning luxury interior design boutique specializes in crafting eye-catching, harmonious solutions; from initial consultation and floor plans to material selection and finishing touches.

But achieving a fresh new look doesn't always mean a lengthy, full-scale renovation. As Urbanhome's owner and lead design consultant Jodi Mason points out, sometimes all it takes is a simple facelift to make you feel like you're in a whole new home.

"You can still create that 'wow factor' by simply freshening everything up," says Mason.

These days, with housing prices continuing to rise in our area, many people are choosing to stay put and invest in their homes. That's where Urbanhome steps in.

In addition to creating new build designs, they are also masters of reinvention: helping clients transform their space by mixing existing pieces with new paint, fixtures, and furnishings to achieve a 'like new' feel.

Even for those happy with their forever home, modernizing the style or layout of a room can make a huge difference in functionality and comfort.

Functional Comfort & Casual Elegance

In one recent project, Mason and her team were tasked with doing just that; updating several rooms of a newer home in an east-end subdivision to create a cozier, more usable layout.

While the two-story house was only approximately 20 years old, the homeowners were looking to rework the family room, kitchen, and master bedroom to achieve a functional blend of comfort and casual elegance.

The project began with input and ideas from the client, including a few photos for inspiration.

"We spoke with the client about what they envisioned for the feel of the home," says Mason. "From there, we came up with a look that was in line with the mood we were trying to accomplish, keeping in mind the size and function of the space."



When tackling any size project, Urbanhome utilizes several different design applications to create the final product, including 3D renderings of the rooms, as well as design boards.

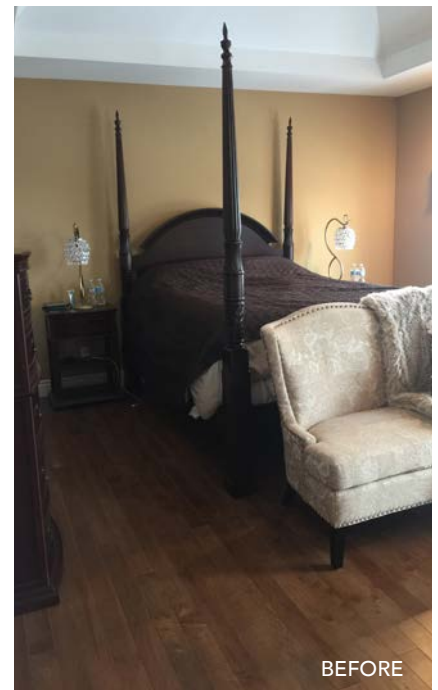
“We develop the space in 3D to give the homeowners an idea of the size and how the space needs to be furnished for maximum functionality and flow – what size tables, what size couches, what type of area rug works best, etc.”

Once the initial concept is in place, they begin to choose fabric, furnishings, paint colours, and lighting to create a cohesive, visually appealing look. The design boards are then utilized to help visualize the outcome.

“The 3D rendering is conceptual; when we do the design board, that’s when we bring in the real elements that bring the space to life.”

Like many interior design projects, this remodel began with a reimagining of the kitchen. As the saying goes, the kitchen is the heart of the home.

“We start with the kitchen because it’s usually the driving force for the rest of the space,” notes Mason.



BEFORE

With the structure of the kitchen still in solid condition, elevating the room involved a few relatively quick cosmetic updates. A neutral palette was used to accentuate the open concept feel.

The existing honey oak cupboards were modernized and refinished with white paint. New countertops, a shimmering backsplash, and some contemporary lighting fixtures brought a touch of glam to the room. A new kitchen table and seating in warm, soft tones completed the look.

The result? A bright, welcoming atmosphere with a little added sparkle.

“We then carried that through to the family room,” adds Mason.

The living room required some creative thinking to maximize useable space. An outdated mantle was removed and replaced by a modern gas fireplace insert and custom white cabinetry to match the look of the kitchen. Strategically placed furniture also played a role in opening up the area.

“I really like the way we furnished it,” reflects Mason. “It’s a small, narrow space. We really got creative with the furnishings. It gave the homeowner a more efficient way to function in the space.”

For the master bedroom, a blend of old and new was used to create the same calm, “cozy glam” feel found throughout the rest of the home.

Warm, neutral coloured textiles and the client’s existing cherry wood bedroom furniture balanced perfectly with a dazzling chandelier and the room’s focal point: an iridescent accent wall with gas fireplace.

A custom couch was added at the foot of the bed as a comfortable sitting area.

“We’re not afraid to mix traditional and contemporary elements,” notes Urbanhome design assistant Jennifer Lotz. “We know how to play around with colours and styles and that’s where you get the best results.”

While some large-scale renovations can take up to 8 months or more depending on the scope of the project and the availability of materials and contractors, a slight revamp like this can be wrapped up in as little as a month.

“This project was really about a facelift and what could be done without undergoing a complete renovation,” reflects Mason.

Whatever the project, the team at Urbanhome prides themselves on delivering an outstanding experience with beautiful results every time.

Their design experience and long-standing connections in the interior design industry enables them to provide clientele with distinctive furnishings and stylish home decor that create interest and impact in a space.

From traditional and classic designs to eclectic and modern, Urbanhome sources the perfect furniture and accessories to complement your personality and enhance your lifestyle.

Thinking about updating your home this season? Learn more about all Urbanhome has to offer by visiting their website, www.urbanhomeinteriordesign.com and check them out on instagram @urbanhomewsr.

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WEDNESDAY, OCTOBER 14TH AT 10:00AM AND 6:00PM

Estate planning is essential for individuals wanting to transfer assets to family members, charitable causes, or others in an orderly fashion. The legislation dealing with the probate process was amended in 2011. In January 2015, Ontario introduced its new *Estate Information Return*, which estate trustees (i.e. executors) will need to file. Estate plans should be revisited to ensure that they remain appropriate.

This session will cover the new probate process and highlight planning opportunities, including probate bypass techniques.

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HOME RENOVATIONS ARE ON THE RISE THIS SEASON

By Alyssa Leonard

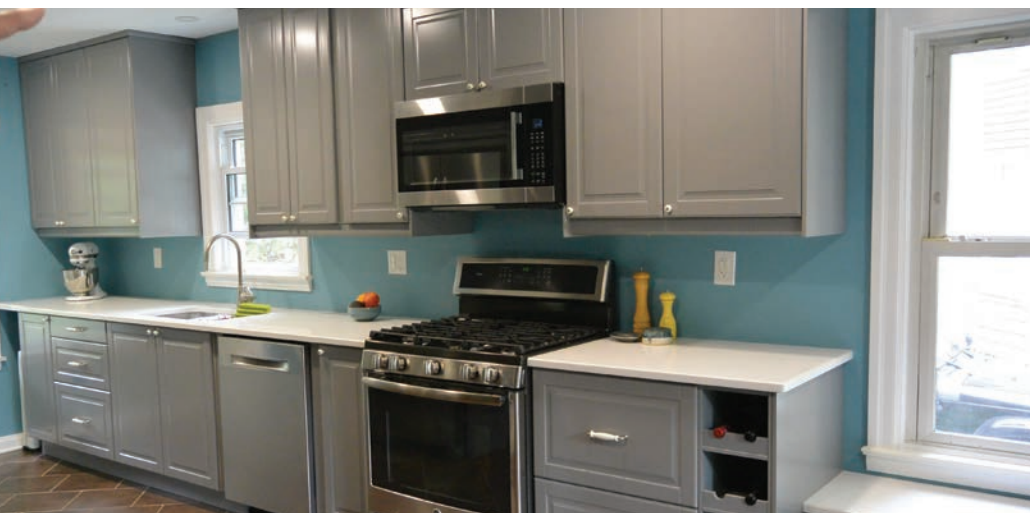
Home renovations are on the rise this summer as many people find a lot of unexpected free time on their hands. If you have been searching for a reputable company to turn your dream home into a reality, look no further. With company goals set as on time delivery and on budget completion, and above all – quality workmanship, Boudreau Group is your answer.

Established in 2010, this family-owned business has been working in the construction field for over 60 years. The founding division of Boudreau Group Inc., Boudreau Construction, was started by Leon Boudreau. Now, the company is owned and operated by his son Tony and his grandchildren, with extended family members also having a role in running the company.

“We are a small family owned and operated business, so you receive a hands-on approach when you hire Boudreau,” explains Lauren Howell, project manager for Boudreau Group. “We self perform most of the work, as we employ a large skilled workforce in house. We can also help you develop and design your space to create exactly what you want.”



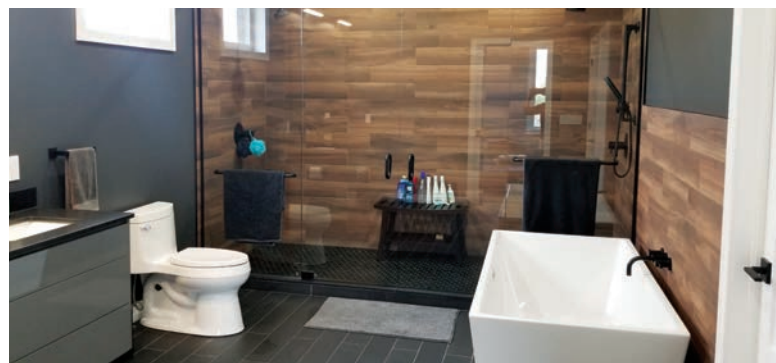
“We specialize in renovations, as that has been what we have been doing the longest. We can visualize the space you currently have and change it into your dream space.”





Boudreau Group started as a small renovation company around the Essex County area. Located in Harrow, Ont., the company began with home renovations and quickly expanded to new home builds. The company has since grown to include commercial and general contracting work all over Canada while continuing to keep the residential division as an integral part of the company.

“We specialize in renovations, as that has been what we have been doing the longest. We can visualize the space you currently have and change it into your dream space,” says Howell. “We have skilled craftsmen with years of experience that can transform your existing home into something new and beautiful. We not only offer the renovation work, but we can work with you on designing the space from start to finish.”



The family is very involved in every project and they ensure that their top priority is client satisfaction. From the initial consultation, through the design phase, and all during construction, clients are guaranteed a personalized, one on one approach. With years of experience in residential and commercial projects, Boudreau Group has both the knowledge and expertise to handle all of their clients’ needs.

With the current owner planning to retire within the next couple of years, his children Nick and Lauren will take over running the day to day operations while upholding the same quality of craftsmanship that Tony and his father Leon brought to the company.



“We hope to expand more into the Windsor market and continue to grow the business while staying true to our roots and keeping it a fully owned and operated family business,” explains Howell. “Along with all the current residential projects on the go, we are always looking for new and challenging projects to add to our portfolio. We are currently working on renovating another building in Harrow to offer more rental opportunities.”

Boudreau Group can complete all of your residential needs, including, but not limited to, foundation, framing, exterior finishes such as siding and roofing, interior finishes such as insulation, drywall, trim and flooring, and outdoor needs such as garages and sheds. They can do stamped, colour, and aggregate style concrete to dress up any outdoor space such as sidewalks, driveways, patios and decks, as well as wood decks, fences, and covered patios.

There is no project that Boudreau Group cannot do for your home; from small interior renovations to full sized, brand new homes.

Visit www.boudreagroupltd.ca or www.facebook.com/boudreagroup to schedule a free quote and learn more about how Boudreau Group can help make your home renovation dreams come true.



Lisa Macari AuD

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It is undeniable that we are living in a new world; COVID-19 has brought us several new changes. Our new normal includes quarantining, physical distancing, shortage of supplies, extended line ups for stores, business closures and face masks. Although implemented for our safety, these masks have brought on their share of struggles even for the best of us.

Being mild to moderately-hearing impaired myself, it is already challenging to hear what a person is saying without a mask concealing their face. Add to that the six foot physical distancing and miscommunication can only be expected. Although these mixups are generally humorous, at my expense, it is more often embarrassing. In this new world of face masks and physical distancing, it is safe to say that we are living in a hard of hearing person's worst nightmare.

Fortunately, there are solutions to these hearing challenges. The newest hearing aid technologies are small and sleek — very discreet. These devices are Bluetooth compatible and they can stream your music and phone calls directly into your ears. The goal is to improve your ability to hear your loved ones and help you better discern conversations in any environment.

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The Hearing Wellness Centre wants to do our part to help the community. We will be accepting donations of unused masks for various local seniors' residences. The person who donates the most unused masks will receive a free pair of advanced hearing aids. Follow us on our social media for more details.

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EASY STREET

How Chris Ledingham Makes Car Buying a Breeze

For the new General Manager of Performance Ford Windsor, there's no place like home. After spending the last 15 years living in the U.S, Chris Ledingham decided it was time to start a new chapter in his hometown.

Ledingham made his mark in the automotive industry working with vAuto, a company that uses advanced dealership software systems to improve the way people buy and sell cars.

Traveling across North America, Ledingham taught auto dealerships how to harness the reach of the internet, leveraging live market analysis to create one price strategies and drive traffic to the dealership.

The goal? Maximize sales while providing customers with the best vehicle price possible.

"It was something I wanted to do as a challenge," explains Ledingham. "It was a really great experience."

When a familiar dealership back home offered him the opportunity to apply his skills to a General Manager role, a new professional goal was born.

Ledingham had previously worked at Performance Ford for several years as a General Sales Manager. During his time at vAuto, he continued to work with The Rafih Group, helping improve operational efficiencies across their dealerships. When the previous General Manager retired earlier this year, Terry Rafih contacted Chris to see if he'd be interested in the job.

The rest, as they say, is history.

"Windsor is home. It feels good to be home and it's important to be here for my family. There's something to be said about getting back to your roots."

One of Ledingham's first orders of business has been implementing "The Performance Easy Price", an innovative new sales strategy now being utilized at all four of their Provincial Road locations: Performance Ford, Lincoln of Windsor, Windsor Mazda, and the Performance Pre-Owned Superstore.

With Easy Price, customers no longer have to worry about that stereotypical haggling to ensure they get the best price; all the guesswork is removed.

Their slogan, “One Low Price...Every Vehicle...Every Day” captures the simplicity of the program. Every new and used vehicle on the lot is priced at the most competitive market price. Customers are provided with a complimentary Auto Market Report that will show their price versus the Market Average price, eliminating the hassles of shopping around.

“The response has been great,” says Ledingham. “We’ve seen a 30% increase in sales in our used car operations in the last few months, even in the middle of Covid-19.”

Utilizing the vAuto software, Ledingham and his team now have the ability to harvest the internet every minute of every day to look at every single car that’s available for sale online. That information (including mileage, features, etc.) is used to help them price and appraise their inventory, ensuring they’re appropriately priced to the market.

“When a customer is looking online, we know our cars are going to stand out as one of the best prices,” explains Ledingham.

Not only does it make it easier for the dealership to ensure their vehicles are priced competitively, it also makes it easier for customers to buy a car. By removing the negative negotiation aspect often associated with car buying, Ledingham and his team have created a more comfortable environment to shop.

“People really enjoy it. The internet has really done a lot of good for the car business. It’s leveled the playing field, so buyers and sellers all have the same knowledge. They don’t have to go anywhere else; all the information is right there.”

Alleviating stress is key, especially over the last few months with the onset of Covid-19 and social distancing measures.

Like everyone else, Ledingham and the team have had to adapt to the “new normal” to ensure the safety of their staff and guests. Masks, gloves, and sanitizer are available to customers as they walk in, and staff wear masks and maintain their distance while in the building.

“It’s been an interesting time, but it’s all worked out. We’ve been fortunate.”

Despite the added stressors of conducting business during a global pandemic, Ledingham maintains his relaxed demeanor and strives to create a welcoming atmosphere for both customers and his team.

“What I always try to do is help. If I can help someone buy a car, if I can help somebody feel good about what they do every day and leave here with a smile on their face, then that’s a good thing. I want everyone that enters our dealership to feel comfortable and at home.”



“What I always try to do is help. If I can help someone buy a car, if I can help somebody feel good about what they do every day and leave here with a smile on their face, then that’s a good thing. I want everyone that enters our dealership to feel comfortable and at home.”

With Easy Price now successfully implemented, Ledingham has his sights set on the next project: an all-new performance vehicle specialty store, located right on the same property.

Performance Motor Sport speaks to a need in Windsor for affordable luxury sports cars, and features a wide selection of competitively priced, newer model performance vehicles from all brands including Land Rover, Audi, BMW, Mini Cooper, and more.

“We know how to get these vehicles and we know how to price them,” explains Ledingham. “It’s a fun little spot; I think people are really going to enjoy it.”

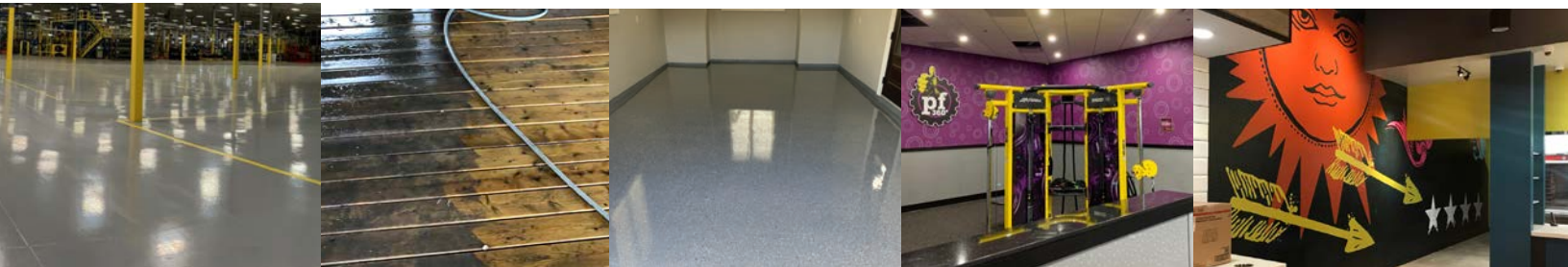
While the past few months in his new role have kept him busy to say the least, Ledingham is ready for the next challenge and excited to see what the future has in store.

“It’s been great. This is going to be where I retire. I am enjoying my time here and look forward to many more successful years ahead.”

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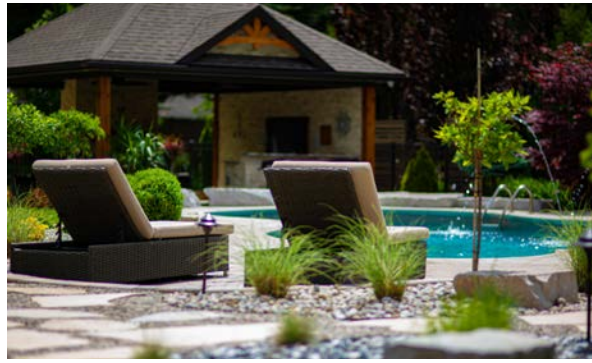
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Love your space with Plantscape.ca

By Alyssa Leonard

Est. 1976

When it comes to home landscaping, Plantscape wants to know, “how do you use your space?” Starting as an indoor tropical plant service provider in 1976, it has since expanded into outdoor maintenance, landscape design/build and snow and ice management services. Plantscape now provides full service landscaping to hundreds of commercial and residential properties throughout Windsor and Essex County. In 2016, Liana Desmarais assumed operations of Plantscape from her father as he transitioned into retirement, bringing with her a new perspective, energy and process.

“What sets Plantscape apart can be summed up in three words: love your space,” explains Demarais, Plantscape owner and general manager. “The idea is to have people fall in love with their backyard. Now more than ever, we want to create an oasis our clients can escape to.”

Customer satisfaction is a top priority for Plantscape, beginning with the initial phone call and extending through to their last site visit and beyond. The experience begins with a design questionnaire to help the company understand and visualize the client’s dream backyard oasis. Next comes an onsite professional consultation to assess the property. Plantscape uses their years of knowledge and expertise to envision a design that incorporates the client’s personal style and needs with functionality, all within an established budget. Their design team then turns the concept into a rendered drawing to serve as an integral visual aid to keep ideas consistent and assist the crew in bringing the project to life.

Plantscape offers a full service end to end process, including regular care and maintenance. Consider sprucing up your patio or deck for the ultimate staycation or building a retaining wall or boulder wall to add depth and dimension to your landscape. Pair your patio furniture with outdoor house plants and tropical textiles to create the ultimate resort experience as you lounge by your pool or relax to the sound of bubbling boulders. One of Plantscape’s specialties is its low

maintenance, eco-friendly artificial turf that does not need to be watered, fertilized, or mowed. Another specialty is their seasonal planters. Their seasonal packages include spring lilies, summer flowers, fall mums and their most popular package, winter poinsettias.

New this year is the holiday lights and decor package. Let Plantscape bring warmth and light to your exterior this holiday season, covering rooflines and railings to pillars and porches. Packages start at \$500 and include installation and removal; storage options are also available.



“Plantscape will ensure everything flows seamlessly and looks fantastic to create the ultimate paradise for you to enjoy, right in your own backyard,” says Desmarais. “Simply put, if you can dream it, we can build it.”

Financing now available:

Plantscape has teamed up with Financeit.ca to help reduce the financial burden of your dream outdoor space. Financing may allow for a full renovation all at once rather than in stages that usually add cost to your project as a whole.

Professional landscaping can truly make your property an oasis, adding to your quality of life and your property value. With new ideas and innovations created daily, the possibilities are nearly endless. Visit plantscape.ca or call 519-972-5440 for your free estimate today.

MUSICIAN SPOTLIGHT:

BENJI RAYMUNDO

by Jennifer Brignall-Strong

At just 18 years old, Benji Raymundo is ready to make his mark on the local music scene and hopefully, beyond.

After two years of releasing music across various online platforms and reaching over 100K streams on SoundCloud, the fast-talking Windsor rapper is set to debut his first full-length album, "Indecisive", this fall.

The 15-track independent album will be released through DistroKid and was mixed and mastered locally at Avius Recordings.

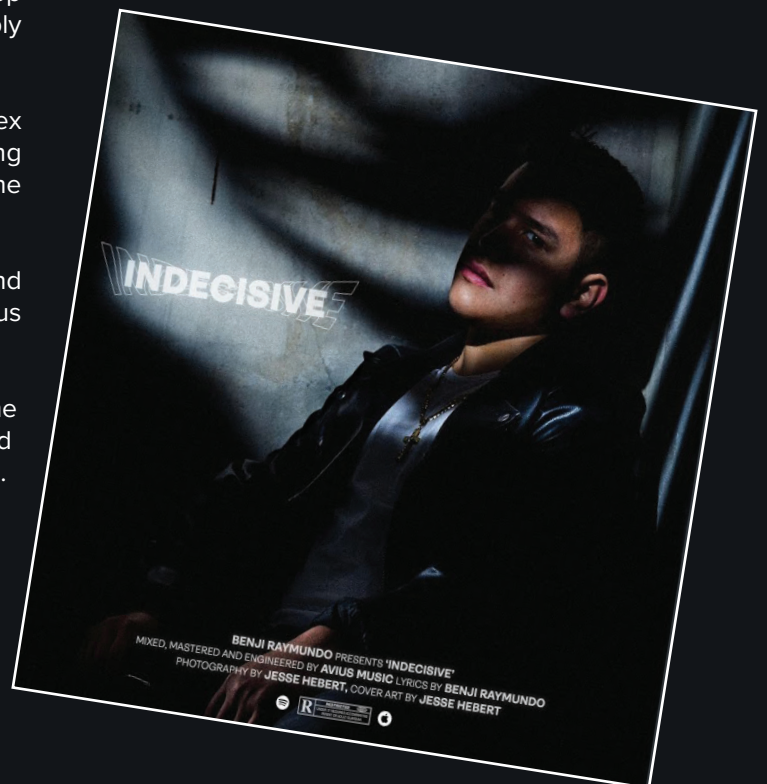
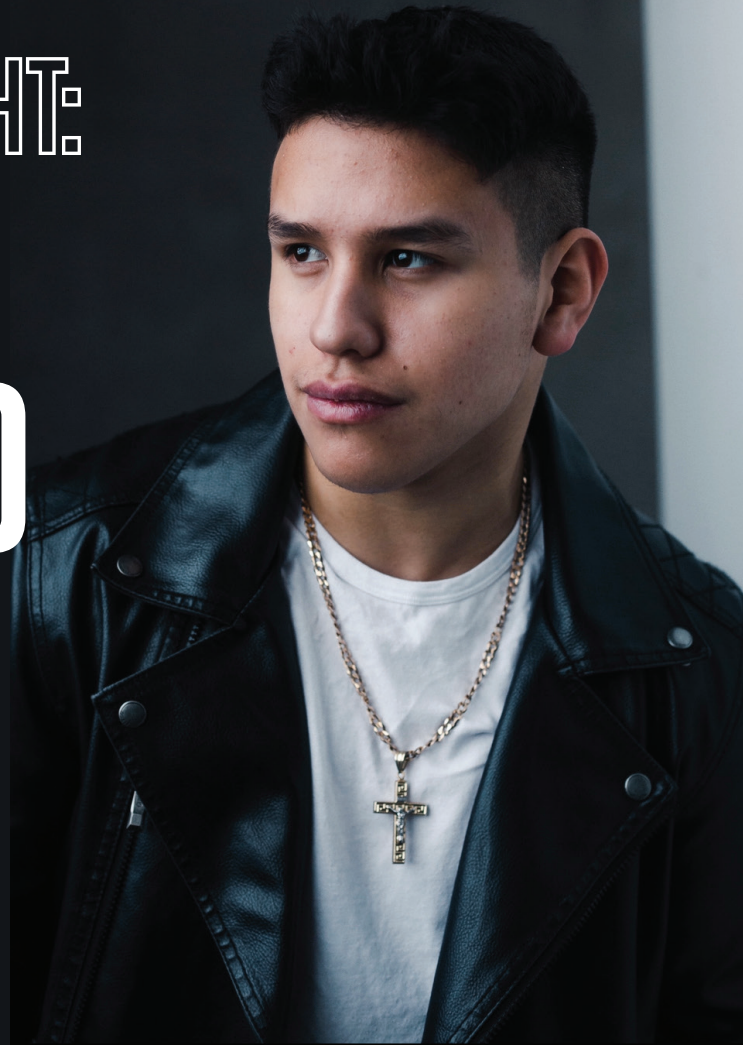
While his 2019 EP "Benji" features a mix of Spanish pop influence and modern rap, this latest record is notably darker and focuses on Raymundo's personal struggles.

The first track, "B's Book: Vol. 2," delves into the complex topic of adolescent depression and highlights the young artist's rapid-fire vocals, pulling listeners into his view of the world.

"In this album, I really wanted to talk more about me and my life. It's definitely a darker theme; I get into more serious topics and deeper emotions," explains Raymundo.

Although his sights are set on becoming a full-time recording artist, the recent high school grad and avid soccer player also has plans for a higher education. Between juggling his music, his athletic passion, and a full-time job, Raymundo is looking to enroll in the St. Clair College Police Foundations program this upcoming year.

"My career goal is to have a music platform big enough to make a decent living and to support my family. My main ambitions will always be to pursue music and soccer, keeping my faith with God, and simply living a happy life no matter what."



Q. *When did your passion for music begin?*

A: My passion for music began when I was in grade 8. It all started with rap battling on the school bus after watching (the movie) “8 Mile” so many times. All the kids including me would always do these big rap battles during the bus ride on the way to school. I would go home every night and just write to the best of my ability to beat anyone who went against me because I would always love coming out on top as the winner.

Soon after that, I began writing music during work and at home. It was starting to become a natural day to day routine for me when I wanted to express my emotions. I used it as a gateway to solve my problems. I never intended to pursue music, but I’m grateful that I now have another passion in my life. Whether it takes off or not, I will always love music.

Q. *What made you decide to get into the recording industry? How did you get your start?*

A: Once I got more into writing actual lyrics, that’s when I wanted to take the next step into becoming a music artist. One of the many steps to becoming a music artist is of course, going to the studio to record. My dad saw how much I loved writing music and decided to take me to a friend of his to record in his basement, which was a great start. One year later, I decided to book my first official studio session at M.A.D studios and Avius Recordings which is where I still record.

Q. *Where do you draw your inspiration from?*

A: I draw my inspiration from great athletes such as Mike Tyson, Lionel Messi, and Michael Jordan because they have always displayed greatness and leadership.

Some of my biggest inspirations since the beginning have been Eminem, Tupac, Daddy Yankee, and Akon. I loved how each of those artists had a story to tell through music. The beauty of writing your emotions on a piece of paper and creating it into a masterpiece was more than just words on a mic; it was an art form expressing itself through a voice.

Q. *What has been your greatest accomplishment as an artist? Your biggest challenge?*

A: My biggest accomplishment has been releasing my first studio album on all listening platforms. Also, hitting my first 100K streams on SoundCloud, which I am still very proud of to this day.

My biggest challenge was doubt and overthinking everything I did when it came to my music.

I would always be shy and nervous to show my music to my family, friends, or the public because of fear of what they might judge or think of me. I learned to overcome that feeling since music is a passion and I will always love doing it despite what anyone thinks or says.

Q. *Favourite recording artists past and present?*

A: In no particular order, my favourite recording artists are Eminem, Nas, Biggie Smalls, Tupac Shakur, Daddy Yankee, NWA, Akon, and J Cole.



Photos courtesy of Jesse Hebert

BIG BROTHERS BIG SISTERS OF WINDSOR ESSEX

LEANING IN STRONGER THAN EVER TO SUPPORT CHILDREN AND YOUTH IN W/E DIGITALLY!

Despite the local impact of the COVID-19 global pandemic Big Brothers Big Sisters of Windsor Essex (BBBSWE) has been busy "Leaning In" to continue to serve children and youth in Windsor and all parts of Essex County. In response to the pandemic, BBBSWE in conjunction with community partners has deployed a "Digital Nearing" strategy since March to ensure that during this very stressful time of social isolation young people continue to receive crucial programs and supports.

"We're really proud of how our entire team of board, staff and volunteers responded early and with great focus and determination" said Becky Parent, Executive Director of BBBSWE. On March 13th we knew that we would have to lean in and lean in BIG during what would be an incredibly stressful time for kids and families. Thanks to our amazing community partners our young people have been able to benefit from the support of their mentors when they've needed them the most. Our volunteer Bigs and Mentors are rockin' the digital communication game! In the beginning, matches were face timing and talking on the phone, but now have been assisting with filling educational gaps through virtual reading contests, online math games and even taking virtual tours together of the Rocky Mountains!" This has not been without challenges but with all hands on deck, we've been able to respond to the daily challenges as they come."



MEET BIG BROTHER BRANDON AND LITTLE BROTHER AGUERO

My match with my little brother began near the end of November 2019, and I was exceptionally happy when I met him. We instantly had a connection, and that connection has been growing stronger ever since. It pained me to hear how long Agüero had been waiting for a match, but in the end I feel like it worked out because I could not ask for a better little brother to have. Before COVID-19 Agüero and I would always be keeping active whether it was teaching him to skate, taking him the YMCA to rock climb for the first time, or something simple like laser tag. Since COVID we have had to move our communication online, but we have ended up spending more time together (length wise) than we had before. We have been playing a variety of games online together, as well as video chatting over Discord. In addition to that, I have also been helping him with his school work over Discord as schooling has moved to an online platform as well; the changes to education made learning a bit more difficult and I am proud of how much Agüero was able to accomplish and improve!

Helping Agüero learn online has also motivated me to help him in other schooling areas once COVID restrictions have been lifted. For example, one thing I am looking forward to is beginning to read with Agüero. When I was younger there were plenty of book series that I thoroughly enjoyed reading, and I hope Agüero will come to enjoy them to when we read together. Having Agüero as a little brother has been a profound experience so far, and I love that I am able to be a mentor for a wonderful young man. His mother Selene has done an exceptional job raising him so far, and I am proud to say that I am his Big Brother. I cannot wait to see how he will grow in the future!

Big Brothers Big Sisters of Windsor Essex continues to need support in order to provide programs and services to the more than 800 children and youth in our community – including 89 still on the wait list. If you wish to serve as a volunteer Big, an In-school mentor or if you wish to donate, please see their website at:

www.bigbrothersbigsisterswe.ca



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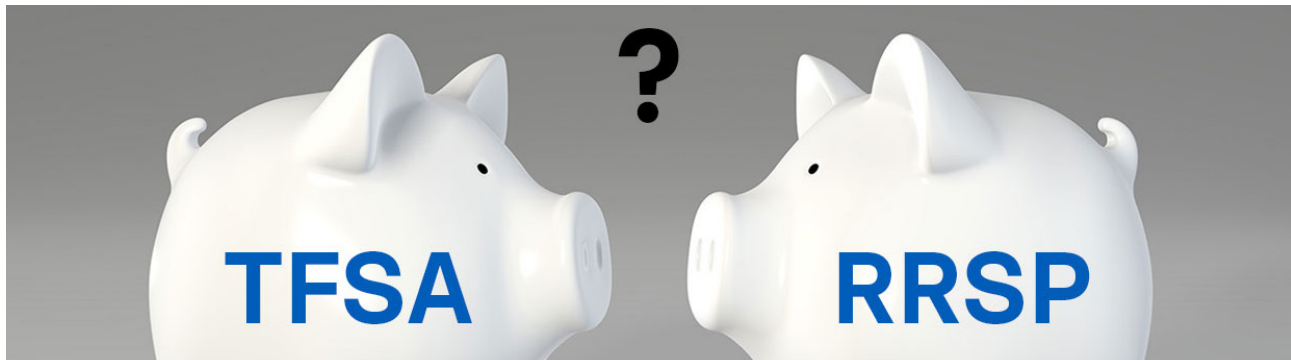
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SHOULD I CONTRIBUTE TO AN RRSP, A TFSA, OR BOTH?



by Trevor LeDrew
Regional Director, IG Wealth



The introduction of the Tax-Free Savings Account (TFSA) in 2009 represented the most important change to the way Canadians save money since Registered Retirement Savings Plans (RRSPs) were launched in the 1950s. Now, the question today is: Should you contribute to a TFSA, an RRSP, or both?

- When choosing between an RRSP or TFSA, you need to understand your personal financial situation and your short- and long-term goals.
- Consider RRSPs for long-term investments and if you expect to be in a lower tax bracket after retirement.
- TFSAs may be a better option for short-term goals and can be more tax-efficient if your pre-retirement tax rate is no more than your retirement tax rate

Both RRSPs and TFSAs provide investors with the opportunity for tax-effective investment growth. But unlike an RRSP, contributions to a TFSA are not tax-deductible, amounts can be withdrawn tax-free at any time, and withdrawn amounts are added back into your TFSA contribution room the following year.

Which is best?

On a very basic level, looking at your pre-retirement and expected post-retirement marginal tax rates can help you determine how to best allocate your investments. If you expect to be in a lower tax bracket during retirement, contributing to an RRSP is generally more beneficial. However, if you expect your retirement tax bracket to be equal or higher than your pre-retirement tax rate, the TFSA may be more tax-efficient for you.

Hold on; not so fast.

If only things were that simple! There are a few more factors you should consider. Even if you anticipate having a lower marginal tax rate in retirement, maximizing your RRSP contributions may not always be the most tax-efficient long-term strategy. Since RRSP withdrawals (directly or through your registered retirement income fund (RRIF) or an annuity) increase your taxable income, those withdrawals may affect certain government income-tested benefits and credits such as the Old Age Security benefit and the age credit. On the other hand, if your expected marginal tax rate in retirement is equal to or higher than during your accumulation years, contributing to your TFSA is not always the best approach. For example, RRSPs that are converted to a RRIF or an annuity after age 65 can produce income that is eligible for the pension income tax credit, thus qualifying for pension incomesplitting with your spouse. Other income-splitting strategies such as spousal RRSPs could distribute a portion of your taxable income to a spouse with a lower marginal tax rate in retirement, further reducing your tax bill and reducing the claw-back effect on your income-tested benefits and credits.

COMPARING THE TFSA TO THE RRSP

REGISTERED RETIREMENT SAVINGS PLAN (RRSP)	TAX-FREE SAVINGS ACCOUNT (TFSA)
Contributions are fully tax-deductible*	Contributions are not tax-deductible*
Contributions can be made until the end of the year in which you turn 71 years of age	Contributions can be made at any time with no age limit (for those 18 years of age and over)
Withdrawals are taxed at your marginal tax rate	Withdrawals are 100 per cent tax-free
Withdrawals could affect eligibility for income-tested government benefits and credits	Withdrawals will not affect eligibility for federal income-tested government benefits and credits.
Unused contribution room is carried forward indefinitely	Unused contribution room is carried forward indefinitely
Withdrawals cannot be returned to the RRSP without using contribution room**	Withdrawals will be added to contribution room in the following year

* Subject to available contribution room.

** Except for repayments of withdrawals under the home buyers' plan or the lifelong learning plan.

So where does this leave us?

An RRSP is definitely a long-term investment vehicle. The taxes and lost contribution room associated with early withdrawals are strong incentives to keep your money invested until retirement. A TFSA, generally speaking, may be better suited for shorter-term goals, such as an emergency fund or saving for a major purchase, since you pay no tax on withdrawals, and withdrawn amounts are added back into your TFSA contribution room the following year. Although a TFSA can also be a retirement savings tool, because you can easily withdraw those savings (no taxes on withdrawals or loss of contribution room), you must resist the temptation to dip into it prior to retirement to fully benefit from its potential as a source of retirement income. Remember, there is no one-size-fits-all solution. Your personal savings strategy needs to take into account your unique circumstances as well as your short- and long-term objectives. Your IG Consultant can help determine what's best for you.

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June 27th Miracle

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In a single day, Essex County collected over TWO MILLION pounds of food; enough to feed over 28,000 households for a year!

The Rafih Auto Group was proud to participate in this record-setting event. Together with our partners from Estetica Day Spa, Lombardi’s Classic Barber Shop, Dean’s Auto Shine, and The Thirsty Butler, our team was able to collect non-perishable foods from businesses, homes, and apartment buildings all around the city. Way to go, Windsor-Essex!



Rafih Auto Group Lebanon Relief

On August 4th, a massive explosion in Beirut, Lebanon left the city in shock. Over 100 people were killed, 5,000 injured, and more than 30,000 homes and buildings were left in ruins.

Our thoughts and prayers are with the people of Lebanon as they begin to rebuild and recover during this unprecedented time.

The Rafih Auto Group would like to contribute to the relief efforts. We have set up a GoFundMe page and encourage our employees, customers, and the public to donate as much as they can. We will match the contribution up to \$100,000.

Please visit ca.gofundme.com/f/rafi-auto-group-lebanon-relief if you would like to donate.



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TAX TALK

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

One of the most frequently asked questions relates to the use of company owned automobiles. Although, the tax provisions concerning this may appear complex, they are not difficult to understand and are discussed below:

Standby charge

If your employer provides you with a company owned automobile for business and personal use, a taxable benefit will be added to your income and will generally be reported on your T4 slip at the end of the year. This is normally referred to as a standby charge and is calculated at 2% per month (24% per year) of the original cost of the automobile for each month that the automobile is made available for your use. If the automobile is leased, then the standby charge is calculated at two-thirds of the lease payments. Furthermore, HST (13% in Ontario) would also be added to the benefit calculation.

The standby charge can be reduced if the following two conditions are met:

- Your personal use of the automobile does not exceed 20,000 kilometres per year.
- Your business use of the automobile is at least 50 percent or more of the total kilometres driven in the year.

For example, let's say that your company owns the automobile that had a cost of \$40,000 and you drove 40,000 km in the year. Of this amount, 24,000 (60%) was for business and 16,000 km (40%) was for personal use. Ordinarily, the standby charge would be \$9600 ($\$40,000 \times 2\% \times 12$ months). However, because your business use was greater than 50 percent, the standby charge would be reduced to \$7680 ($\$9600 \times [16,000 \text{ km} / 20,000 \text{ km}]$). A word of caution: you should be aware that for the purposes of this calculation, driving between home and your employer's place of business is considered personal use.

Operating cost benefit

If the company pays for all the operating costs of the automobile, for example, gas, insurance, maintenance, etc., a benefit will, again, be added to your T4. This taxable benefit is calculated at 28 cents for the number of personal kilometers driven in the year (25 cents per kilometer if you are in the business of selling or leasing automobiles).

If your business use of automobile is greater than 50 percent, there is an alternative calculation that you may find beneficial. It is based on 50 percent of the standby charge otherwise calculated. If you prefer this option then you must inform your employer in writing before December 31st, to have the taxable benefit determined on this basis.

You can avoid this taxable benefit if you reimburse your employer for the operating costs by February 14th of the following year.

Planning opportunities

- Since the standby charge calculation is based on the original cost of the automobile, and does not take in to account the fact that the value of the car depreciates every year, it may be cheaper to eliminate this benefit by acquiring the automobile at its fair market value after, say, two to three years at a much-reduced price. You can then consider charging back your employer for business use of your personal automobile and receive a reasonable reimbursement on a per-kilometre basis.
- Reduce the amount of time your company automobile is available for personal use. For instance, if you happen to be away on vacation with the family or on an extended business trip, consider leaving the automobile on business premises during those times.



Assuming, that the automobile was only available to you for 315 days instead of 365, your standby charge will be reduced to 10 instead of 12 months because the calculation is based on, first, the number of days during which the automobile is available during the year and, second, this number is divided by 30 and rounded to the nearest whole number, and further rounded down if it is exactly in the middle ($315/30 = 10.5$ months, rounded to 10 months).

- If your personal kilometres are reasonably low, consider calculating the operating expense taxable benefit using the 28 cents per personal kilometre method as opposed to using the 50 percent of the standby charge. This involves a bit of record keeping as you must maintain a record of business and personal kilometres driven but, it is worth the tax savings.
- Request your employer to consider the option that results in a lower taxable benefit for the standby charge under, both, purchase and lease option. It is a worth while exercise that may reduce overall tax cost.

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

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54,326 km, Stock # PM7587

CASH PRICE **\$27,594** + TAX & LIC



2016 Mercedes-Benz GLA 4MATIC SUV

111,000 km, Stock # M7366A

CASH PRICE **\$21,921** + TAX & LIC



2009 Mercedes-Benz CLS 5.5L

117,328 km, Stock # M7603E

CASH PRICE **\$14,900** + TAX & LIC



2019 LAND ROVER RANGE ROVER V8 SUPERCHARGED SWB

15,528 KM | Stock # PL52837

CASH PRICE **\$126,269** + TAX & LIC



2019 LAND ROVER DISCOVERY DIESEL TD6 HSE

6,797 KM | Stock # LD04923

CASH PRICE **\$75,900** + TAX & LIC



2016 LAND ROVER RANGE ROVER V6 HSE DIESEL

35,121 KM | Stock # PL16939

CASH PRICE **\$69,574** + TAX & LIC



2017 LAND ROVER RANGE ROVER SPORT V8 SUPERCHARGED DYNAMIC

63,122 KM | Stock # PL40310

CASH PRICE **\$66,888** + TAX & LIC



2017 JAGUAR XJ 3.0L V6 AWD PORTFOLIO

53,665 KM | Stock # PJ06863

CASH PRICE **\$44,871** + TAX & LIC



2018 JAGUAR XF 20D 2.0L AWD PRESTIGE

32,868 KM | Stock # PJ57370

CASH PRICE **\$39,823** + TAX & LIC



2017 CADILLAC XT5 AWD LUXURY

97,751 KM | Stock # PO03723

CASH PRICE **\$27,948** + TAX & LIC



2017 FORD ESCAPE SE - FWD

66,489 KM | Stock # TL86092

CASH PRICE **\$17,931** + TAX & LIC



2015 CHRYSLER 200 S

83,565 KM | Stock # TO44513

CASH PRICE **\$15,574** + TAX & LIC

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2019 BMW 430i xDrive

White | 24,128 km | Stock # P8337

CASH PRICE **\$43,900** + TAX & LIC



2018 BMW 440i

Black | 41,183 km | Stock # P8349

CASH PRICE **\$42,900** + TAX & LIC



2017 BMW 330i xDrive

Black | 62,086 km | Stock # P8286

CASH PRICE **\$29,501** + TAX & LIC



2017 BMW 330i xDrive

Black | 39,916 km | Stock # P8319

CASH PRICE **\$30,255** + TAX & LIC



2017 BMW 330i xDrive

White | 52,972 km | Stock # P8338

CASH PRICE **\$31,900** + TAX & LIC



2017 BMW X3 xDrive28i

Black | 62,903 km | Stock # P8348

CASH PRICE **\$32,900** + TAX & LIC



2017 BMW X5 xDrive35d

Silver | 90,195 km | Stock # B8248A

CASH PRICE **\$42,994** + TAX & LIC



2016 BMW 535i xDrive

Black | 57,258 km | Stock # B8195A

CASH PRICE **\$36,777** + TAX & LIC



2009 BMW 750 Li

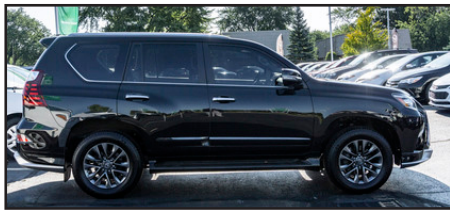
Black | 143,250 km | Stock # B8283B

CASH PRICE **\$16,900** + TAX & LIC

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LEXUS | LEXUS OF WINDSOR



**2018 LEXUS
GX 460 4D Sport Utility**

43,433 KM | Stock # PL4042

CASH PRICE \$56,899 + TAX & LIC



**2017 LEXUS IS 300 AWD
** DEMO ****

19,424 KM | Stock # IS4198

CASH PRICE \$52,469 + TAX & LIC



**2019 LEXUS
RX 350 4D Sport Utility**

17,809 KM | Stock # PL9544

CASH PRICE \$50,583 + TAX & LIC



**2017 Lexus GS 350
** DEMO ****

24,328 KM | Stock # GS5842

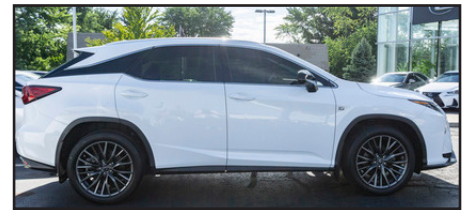
CASH PRICE \$49,900 + TAX & LIC



**2018 LEXUS
RX350 8A**

43,872 KM | Stock # TL3542

CASH PRICE \$48,494 + TAX & LIC



**2017 LEXUS
RX 350 4D Sport Utility**

52,000 KM | Stock # PL5044

CASH PRICE \$41,488 + TAX & LIC



**2017 LEXUS
RX 350 4D Sport Utility**

59,592 KM | Stock # PL1454

CASH PRICE \$39,997 + TAX & LIC



**2019 LEXUS
IS 300 4D Sedan**

8,128 KM | Stock # PL9943

CASH PRICE \$38,866 + TAX & LIC



**2017 LEXUS
IS 300 4D Sedan**

26,439 KM | Stock # PL4627

CASH PRICE \$31,448 + TAX & LIC

Corporate Branding



Logo & Label Design



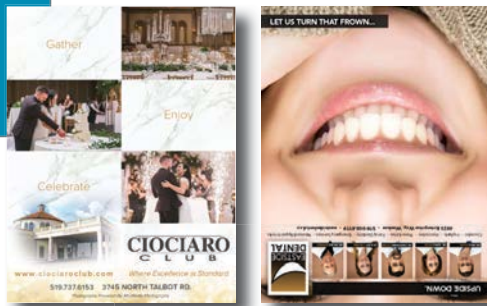
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