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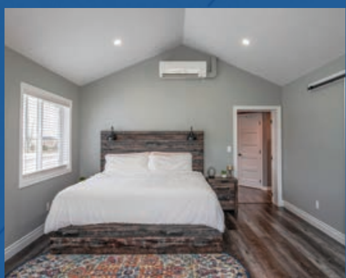

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Dear Readers

Welcome to the Spring 2026 Home Edition of Rafih Style Magazine

This issue of Rafih Style celebrates the people, ideas, and experiences shaping Windsor-Essex and beyond. From business leaders to innovators and creators, our magazine reflects the ambition, style, and spirit that define our community.

On the cover, we feature Shan Hasan of KW Signature, marking the official launch of this boutique real estate brokerage in Windsor–Essex. KW Signature combines personalized, high-touch service with the global reach of Keller Williams, the largest real estate company in the world. Shan Hasan's vision and leadership highlight the entrepreneurial drive and innovation that continue to elevate our local business landscape.

Our Home section invites readers to embrace the season with "The Luxury Spring Reset: Edit, Refresh, Refine". This article provides expert tips for reimagining your living spaces—streamlining, refreshing, and elevating your home for spring in true luxury style.

We also spotlight the all-new 2026 Dodge Charger Scat Pack, proudly assembled at the Windsor Assembly Plant in Windsor, Ontario. This iconic performance vehicle reflects engineering excellence and the talent of our local workforce, making it a true symbol of Windsor-Essex pride.

Beyond business, design, and automotive innovation, this edition features travel inspirations, wellness insights, and the thriving businesses that make our region shine.

Thank you for being part of the Rafih Style family. Your enthusiasm inspires us to celebrate the people, places, and stories that make Windsor-Essex feel like home—this spring and every season.

Terry Rafih
Chairman & CEO of the Rafih Auto Group

SPRING 2026 ISSUE 67

RAFIH STYLE MAGAZINE

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Rafih Style Magazine is distributed to households and businesses in Windsor and Essex County. Rafih Style gives readers a taste of Southwestern Ontario's culture. The publication also includes first-rate articles about lifestyle, luxury, business, travel, health and beauty, and the latest in automotive that transcend this specific geographical location.

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BOUTIQUE VISION. GLOBAL POWER.

THE LAUNCH OF KW SIGNATURE SIGNALS A NEW CHAPTER IN REAL ESTATE

By Rafih Style Magazine

KW SIGNATURE
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A new era in real estate has arrived in Windsor–Essex with the official launch of KW Signature, a brokerage designed to blend boutique service with the global reach and resources of Keller Williams, the largest real estate company in the world.

Built on the foundation of the successful Signature Realty brand, KW Signature begins its journey with more than 75 realtors, a growing leadership team, and a vision centered on innovation, collaboration, and long-term agent success.

At the heart of this launch is a newly designed 9,000-square-foot headquarters, a one-of-a-kind workspace in the region created specifically for the modern real estate professional. Located centrally within Windsor–Essex, the office has been built to support productivity, training, and community. The space features agent bullpens for collaboration, private offices, a large training facility for ongoing education, meeting spaces, and even a fully equipped gym, all designed to create an environment where agents can grow both professionally and personally.

KW Signature proudly serves clients throughout Essex County and Kent County, with its main headquarters located in Windsor and a branch office in Blenheim, Ontario, allowing the brokerage to expand its reach across multiple communities while maintaining a strong local presence.

Leading KW Signature as Broker of Record and CEO is Shan Hasan, joined by partners Elton Fero, Jay Khawaja, Ayad Saddy, and Cheyenne Truax. Together, the leadership team brings a wide range of expertise across technology, operations, marketing, and sales development.

For Hasan, the launch of KW Signature represents something much larger than simply opening a new brokerage.

Shan Hasan

Ayad Saddy

Cheyenne Truax

“This moment represents the evolution of everything we’ve been building,” says Hasan. “We wanted to create something truly unique for our market and community; a brokerage that maintains the personal feel of a boutique company while connecting our agents to the global reach, technology, and education of Keller Williams.”

That global reach is significant. Keller Williams was founded in 1983 on a simple but powerful belief: when you put people first, everything grows. Over the past four decades, that philosophy has helped Keller Williams expand to nearly 200,000 agents worldwide, making it the largest real estate company on the planet.

But its strength is not defined simply by its size.

According to Hasan, what sets Keller Williams apart is its focus on culture, technology, and the entrepreneurial success of every agent.

“Keller Williams is a company built by agents, for agents,” Hasan explains. “It’s a place where real estate professionals can truly build a business—not just sell homes. Through training, coaching, and systems designed for growth, agents have the ability to build something meaningful for themselves, their families, and their communities.”

One of the pillars behind that success is Keller Williams’ investment in technology. While many real estate companies rely on third-party platforms, Keller Williams has spent years developing and owning its own technology ecosystem.

Partner Ayad Saddy, who will help lead the brokerage’s technology strategy, believes this will be a major advantage for agents in the region.

“Technology is changing the real estate industry rapidly,” says Saddy. “Keller Williams is one of the only real estate companies that owns and controls its entire technology platform. From advanced CRM systems and AI-driven insights to marketing automation and predictive analytics, these tools are designed to help agents work smarter and provide a higher level of service to their clients.”

With these systems in place, KW Signature aims to provide agents with a modern infrastructure that supports both efficiency and growth.

Behind the scenes, strong operations and organization are equally critical to the success of any brokerage. Partner Cheyenne Truax will play a key role in leading the administrative systems that keep the company running smoothly.

“Great businesses are built on great systems,” Truax explains. “Our goal is to create processes that allow our agents to operate efficiently and confidently. From backend administration to transaction coordination and organizational support, we’re building an environment where agents can focus their energy on serving their clients and growing their business.”

Elton Fero

Jay Khawaja

Training and professional development will also be central to the KW Signature model. Partner Elton Fero will lead sales training initiatives designed to help agents continuously improve their skills and performance.

"The real estate industry is always evolving," says Fero. "The agents who succeed long-term are the ones who commit to learning and improving. Keller Williams is known globally for its education platform, and we're bringing that same level of training here. Giving our agents access to proven business models, coaching, and strategies that help them perform at the highest level."

The brokerage's marketing vision will be led by partner Jay Khawaja, who sees branding and performance-driven marketing as key to helping agents thrive in an increasingly competitive industry.

"Today's real estate landscape is about much more than simply listing a property," Khawaja explains. "It's about creating visibility, telling compelling stories, and using data to drive results. Our marketing systems will help agents build strong personal brands while delivering powerful exposure for the homes they represent."

Together, the leadership team believes that combining their areas of expertise will allow KW Signature to create a brokerage environment unlike any other in the region.

Central to that environment is the culture Keller Williams has become known for. At its core are three guiding values:

God. Family. Then Business.

That philosophy shapes a culture built on integrity, collaboration, and mutual support, where agents are encouraged to grow together rather than compete against one another.

Within this model, agents benefit from a variety of opportunities to expand their careers, including industry-leading training programs, leadership development pathways, and Keller Williams' well-known profit-share system, which allows agents to share in the company's growth as they help expand the brokerage community.

For Hasan, these cultural elements are just as important as the physical office or technology platforms.

"Culture always comes before commission," he says. "When you build an environment where people genuinely support one another, the results naturally follow. Agents thrive when they're surrounded by collaboration, mentorship, and a shared vision of growth."

The 9,000-square-foot KW Signature headquarters was designed specifically with this philosophy in mind. Rather than creating a traditional office structure, the space was built to encourage collaboration, learning, and interaction.

Open workspaces allow agents to exchange ideas, while dedicated training areas provide room for seminars, coaching sessions, and large educational events. Private offices give agents the ability to meet clients in a professional setting, while the on-site gym promotes wellness and balance within the demanding world of real estate.

The result is an office environment that feels both modern and welcoming—reflecting the boutique identity the brokerage aims to maintain.

As the company grows beyond its initial roster of more than 75 realtors, the leadership team believes KW Signature will continue attracting professionals who want to build long-term careers rather than simply work within a traditional brokerage model.

For Hasan, the launch is only the beginning.

"This is a defining moment for our team and our community," he says. "KW Signature represents the next step forward for real estate in Windsor–Essex and Kent County. We're bringing together the personal service of a boutique brokerage with the global reach of Keller Williams. Our mission is to empower agents, serve our clients at the highest level, and create opportunities for growth throughout the entire region."

With a strong leadership team, an innovative workspace, and the backing of a global real estate powerhouse, KW Signature is positioned to become one of the most influential brokerages in the Windsor–Essex and Kent County markets.

And according to Hasan, the journey is just getting started.

"We're building something special here. The energy, the collaboration, and the vision within this brokerage are incredible. KW Signature is here to raise the standard for agents, for clients, and for our entire community."

Welcome to KW Signature Realty.

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2026 DODGE CHARGER SCAT PACK

TURBOCHARGED MUSCLE, BUILT IN WINDSOR, FOR A NEW GENERATION

By Rafih Style Magazine

There was a time when muscle cars were defined by cubic inches, big carburetors, and the unmistakable rumble of a V8 echoing off downtown streets. For Dodge, that era built legends—but the future demands evolution. The all-new 2026 Dodge Charger Scat Pack, proudly assembled at the Windsor Assembly Plant in Windsor, Ontario, answers that call, blending modern engineering with unmistakable attitude to redefine what American muscle looks like in a changing automotive world.

Now crowned North American Car of the Year, the 2026 Charger represents more than just performance—it's a statement of confidence from a brand willing to evolve without forgetting where it came from.

From Detroit Roots to Windsor Precision

Dodge was founded in 1914 by brothers John and Horace Dodge, quickly earning a reputation for rugged, performance-focused engineering. Over the decades, Dodge vehicles became synonymous with muscle, power, and rebellion—from early postwar sedans to the fire-breathing icons of the late 1960s.

The Dodge Charger, introduced in 1966, became one of the brand's defining nameplates. Whether tearing up drag strips, dominating NASCAR, or cementing pop-culture status on screens big and small, the Charger always stood for boldness.

For 2026, that legacy continues north of the border. Every new Dodge Charger is built in Windsor, Ontario, at one of Stellantis' most advanced manufacturing facilities. The Windsor Assembly Plant has a long history of producing high-quality performance vehicles, and the Charger's arrival there signals Dodge's commitment to precision, innovation, and North American manufacturing excellence.

A New Champion Emerges

The 2026 Dodge Charger didn't just arrive—it arrived with authority. The model earned the North American Car of the Year™ title, one of the industry's most respected honors, awarded by a panel of automotive journalists from across the U.S., Canada, and Mexico.

Judges praised the Charger for its bold design, advanced powertrain options, real-world usability, and its ability to honor classic muscle-car DNA while pushing performance into the future. For Dodge—and for Windsor—the award marks a defining moment.

The Return of SIXPACK Power

At the heart of the gasoline-powered 2026 Charger lineup is a historic name reimagined: SIXPACK. Once associated with triple carburetors in the 1970s, SIXPACK now represents Dodge's most advanced internal-combustion engine to date—the 3.0-liter twin-turbo Hurricane inline-six.

This engine family proves that performance doesn't require nostalgia alone—it requires engineering.

Two output levels are available, giving drivers true choice without compromise.

The 2026 Charger Lineup

Dodge offers four gasoline-powered Charger models for 2026, all built in Windsor and all featuring standard all-wheel drive:

Charger R/T
2-Door Coupe
4-Door Sedan

Powered by the standard-output SIXPACK engine, the Charger R/T produces 420 horsepower and 468 lb-ft of torque, with a top speed of 168 mph. It balances everyday drivability with unmistakable muscle-car attitude, making it the core of the Charger lineup.

At the top sits the Charger Scat Pack, driven by the SIXPACK High-Output (H.O.) engine. Output jumps to 550 horsepower and 531 lb-ft of torque, launching the Scat Pack from 0–60 mph in just 3.9 seconds and through the quarter mile in 12.2 seconds. Top speed climbs to 177 mph, placing it firmly among the quickest muscle cars on sale today.

Engineering the Hurricane

The SIXPACK H.O. engine is purpose-built for sustained performance. A cast-aluminum deep-skirt block, forged steel crankshaft, forged connecting rods, and cross-bolted main bearings form a foundation designed to handle extreme boost and repeated high-load operation.

Plasma-coated cylinder bores reduce friction, while oil-jet-cooled forged pistons help manage heat under pressure. With a 9.5:1 compression ratio, the engine delivers peak performance on 91-octane fuel while maintaining long-term durability.

Torque delivery is broad and relentless, with 88 percent of peak torque available at just 2,500 rpm, ensuring instant response whether on the street or at the strip.

Twin Turbos, No Compromises

Two Garrett GT2054 turbochargers feed the Hurricane engine, capable of producing up to 30 psi of boost. The turbos spin at speeds approaching 185,000 rpm, using Inconel 100 turbine wheels to withstand extreme heat and stress.

Counter-rotating turbochargers improve throttle response and reduce lag, delivering a smooth, aggressive surge of power that feels effortless yet explosive.

AWD Muscle with Rear-Drive Freedom

Every gasoline-powered 2026 Charger features standard all-wheel drive, making it the only AWD muscle car with an on-demand rear-wheel-drive mode.

The 880RE TorqueFlite eight-speed automatic transmission integrates a wet-clutch front axle disconnect system. With the push of a button, drivers can send 100 percent of engine torque to the rear wheels, enabling classic burnouts, drifting, or traditional muscle-car behavior.

At the drag strip, Line Lock allows drivers to heat the rear tires before launching in AWD for maximum grip—an advantage only a modern Charger can deliver.

Built to Stop, Turn, and Dominate

The Charger Scat Pack is more than a straight-line machine. Brembo six-piston front calipers clamp massive 380-mm rotors, while a brake-by-wire eBoost system optimizes pedal feel across drive modes.

A redesigned suspension—multi-link front and fully independent rear—delivers sharper turn-in, reduced understeer, and a 25-percent improvement in handling balance compared to the previous generation. With a 55/45 weight distribution, the Charger feels composed and planted at speed.

The Widest Stance in the Industry

Visually, the 2026 Charger makes no apologies. It wears the widest body of any production car, with aggressive proportions that nod to classic Chargers while embracing modern aerodynamics.

A functional SIXPACK hood, full-width LED lighting, signature “ring of fire” taillamps, and standard 20-by-10-inch wheels ensure the Charger looks every bit as serious as it drives. Eight exterior colors are available, including the new Green Machine, alongside heritage favorites.

A Modern Muscle Interior

Inside, the Charger blends performance with refinement. A driver-focused cockpit features a 10.25-inch digital instrument cluster (optional 16-inch upgrade) and a 12.3-inch central touchscreen running Uconnect 5.

Performance Pages, customizable displays, and available augmented head-up display keep drivers informed, while premium materials—including Nappa leather, carbon fiber, and suede—elevate the experience.

A hidden rear hatch provides best-in-class passenger volume and up to 37.4 cubic feet of cargo space, proving that muscle can still be practical.

Built in Windsor, Built to Lead

Built with pride in Windsor, Ontario, engineered for modern performance, and crowned North American Car of the Year, the 2026 Dodge Charger proves that muscle isn't disappearing—it's evolving.

And it's doing so louder, smarter, and stronger than ever.


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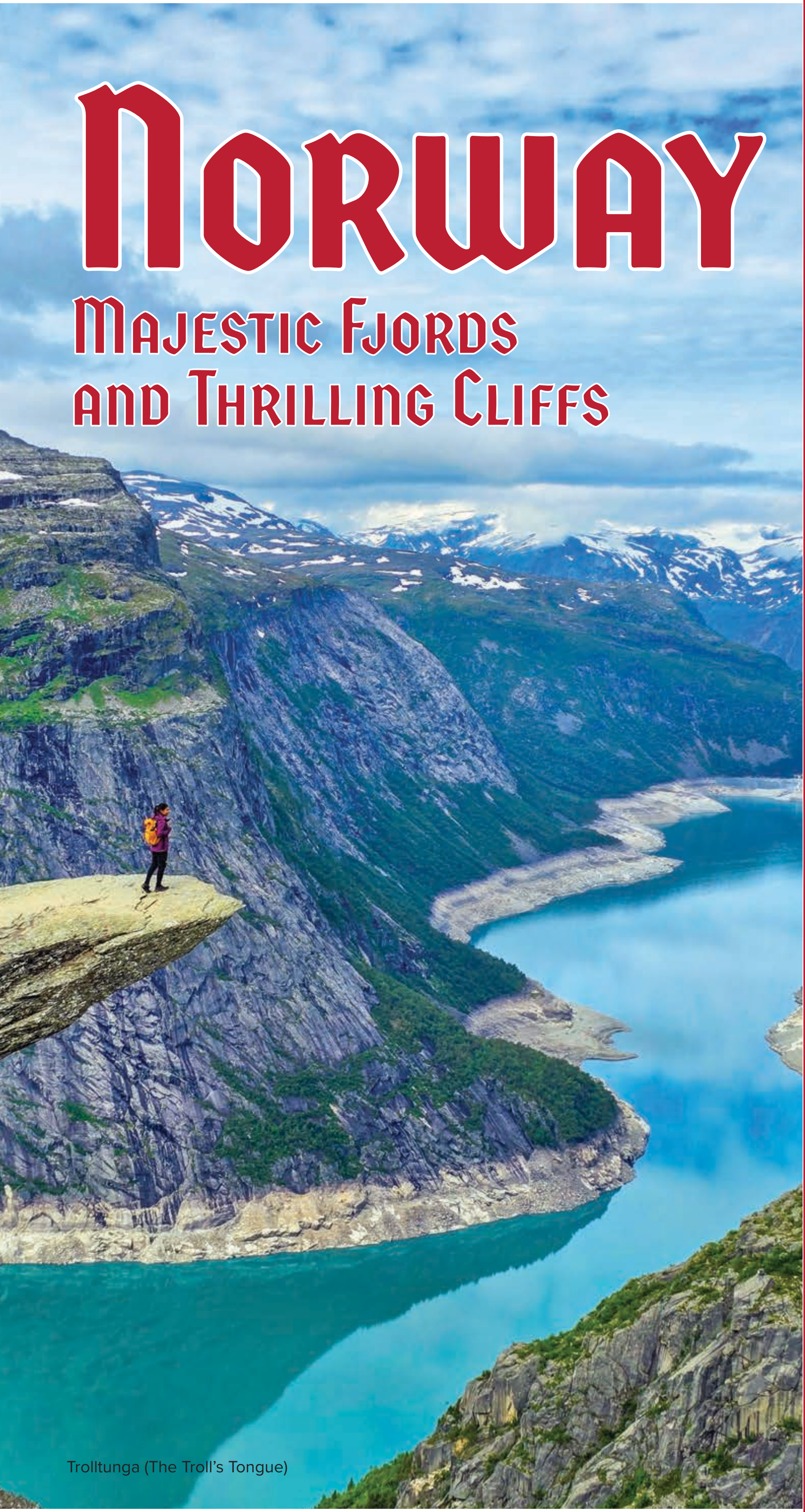
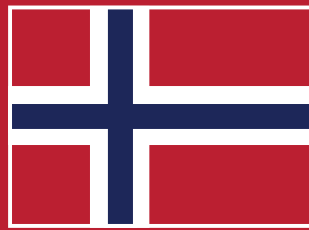


Trolltunga (The Troll's Tongue)



By Rafih Style Magazine

Norway is a land of dramatic landscapes, where jagged mountains rise sharply from tranquil fjords and waterfalls cascade into emerald valleys. Among its most breathtaking natural wonders are Trolltunga (The Troll's Tongue), Kjerag, Lysebotn, and Lysefjorden, each offering unforgettable experiences for travelers seeking adventure and awe.

Trolltunga, perched 1,100 meters above Ringedalsvatnet Lake, is one of Norway's most iconic cliff formations. The tongue-shaped rock juts boldly over the fjord below, creating a picture-perfect vantage point for daring hikers and photographers. Reaching it requires a demanding 22-kilometer round-trip hike, but the panoramic views of surrounding peaks, waterfalls, and glacial lakes make every step worthwhile. At sunrise or sunset, the cliffs glow with golden light, capturing the wild beauty of western Norway.

Not far from Trolltunga lies Kjerag, famous for its Kjeragbolten—a boulder wedged between two towering cliffs. Adventurers often pose on the rock for one of the most heart-pounding photographs in the country. Kjerag also marks the beginning of scenic hikes and is a hotspot for base jumpers, offering dramatic perspectives over Lysefjorden, the deep, fjord-carved waterway below.

Kjerag, Lysebotn, Lysefjorden, Norway An aerial view of a winding road snaking through the lush green mountainsides overlooking a tranquil Norwegian fjord.

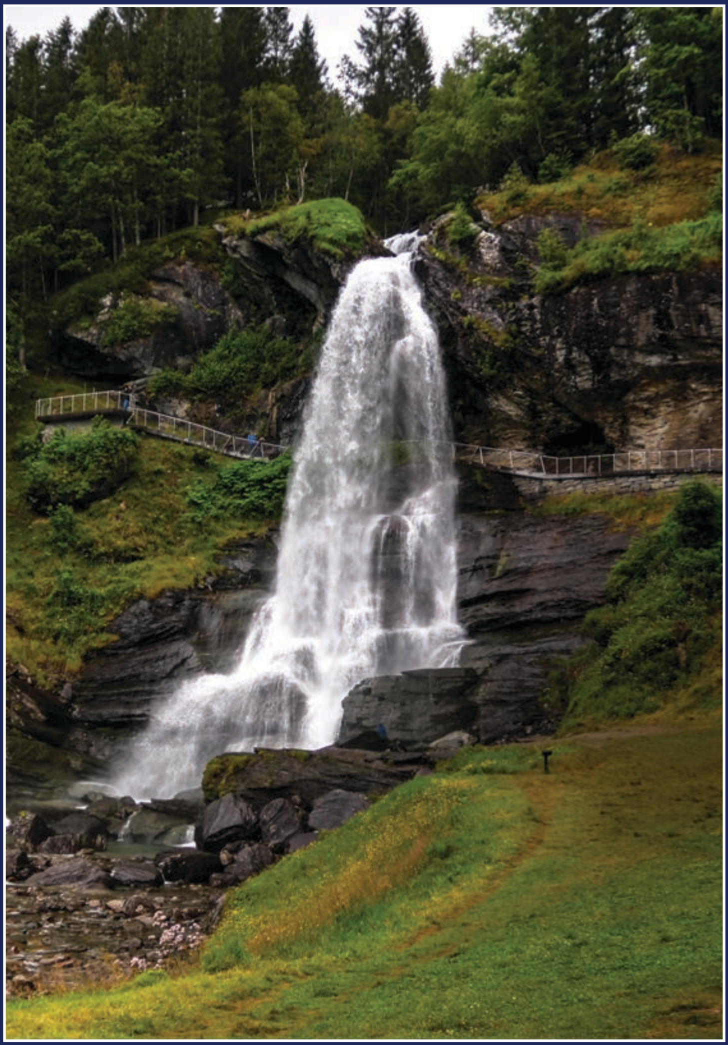
Lysebotn, a small village at the end of Lysefjorden, provides the perfect gateway to these adventures. The winding road leading to the village, an aerial marvel, snakes through lush green mountainsides, offering postcard-worthy views at every curve.

Boats from Lysebotn cruise along the fjord, revealing towering cliffs and hidden waterfalls accessible only by water.

Among these waterfalls, Steinsdalsfossen stands out for its unique walk-behind path, allowing visitors to feel the cool mist and marvel at the sheer force of cascading water. Norway's waterfalls are a reminder of the country's pristine natural power, framed by verdant forests and rugged cliffs.

From an aerial view of winding mountain roads to the thrill of standing atop a cliff like Trolltunga or Kjerag, Norway offers a striking balance of serenity and adventure. Its fjords, waterfalls, and dramatic peaks are a testament to nature's artistry, leaving travelers with memories of landscapes so magnificent they feel almost otherworldly.

Whether you're hiking, driving, or cruising the fjords, Norway promises a journey of awe-inspiring vistas and exhilarating experiences that remain etched in your memory long after you leave.



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The Luxury Spring Reset: Edit, Refresh, Refine

By Rafih Style Magazine

Spring in a luxury home is less about reinvention and more about revelation. In the space above, natural light pours through expansive windows, illuminating soft neutrals, warm wood floors, and carefully curated styling. It's a perfect example of how a seasonal reset doesn't require dramatic change—only thoughtful refinement.

The first step in the spring reset is editing. Notice the restraint in the room: open shelving is styled, not crowded. Decorative objects are spaced with intention, allowing each piece to breathe. This is where spring begins—by removing visual weight. Winter often brings layered accessories, darker accents, and heavier textures. As the season shifts, clearing surfaces and simplifying shelves allows architectural details and craftsmanship to take center stage. The coffered ceiling, tailored cabinetry, and elegant lighting fixtures stand out precisely because the room isn't overfilled.

Refreshing comes next, and in this space, it's all about light and texture. The neutral sofas feel elevated by soft blue and patterned accent pillows—subtle injections of seasonal color that echo the greenery just beyond the windows. Spring doesn't demand bold brights; it favors softened tones that reflect the outdoors. The floral arrangement on the island and the fresh greenery on the coffee table mirror the landscape outside, visually connecting interior and exterior. This harmony creates a sense of continuity, making the home feel open and alive.

Textiles shift the atmosphere almost instantly. Here, plush upholstery is balanced with lighter throws and airy styling. The layered rug beneath the coffee table adds texture without heaviness, grounding the space while maintaining softness. For spring, replacing dense fabrics with breathable weaves—linen, cotton blends, refined performance textiles—can transform the energy of a room while preserving its luxury.

Refinement is perhaps the most subtle yet powerful stage of the reset. It's evident in the symmetry of the kitchen pendants, the curated styling of the built-ins, and the measured placement of décor on the coffee table. Nothing feels accidental. Spring refinement means reassessing proportion and balance: adjusting

pillow arrangements, editing book stacks, re-centering artwork, or introducing one sculptural object instead of several smaller ones. It is a quiet recalibration that enhances what is already beautiful.

Light plays a defining role in this space. Large windows and glass doors invite the outdoors in, amplifying the brightness of cabinetry and reflecting off polished surfaces. As days grow longer, maximizing natural light becomes part of the seasonal ritual. Sheer window treatments, clean glass panes, and reflective accents help magnify this effect, creating rooms that feel expansive and energized.

Finally, the luxury spring reset extends beyond what is visible. In a home like this—where open-plan living blends kitchen and lounge—flow is essential. Editing concealed storage, clearing countertops, and refining everyday systems maintain the calm aesthetic seen in the image. Luxury thrives on ease; when a space feels effortless to live in, its beauty is sustained.

The room above embodies the essence of a spring reset: airy yet grounded, styled yet restrained, refined yet welcoming. Editing removes excess. Refreshing introduces lightness and vitality. Refining sharpens intention. Together, they transform a well-designed space into one that feels renewed—ready to embrace the brightness and optimism of the season ahead.

25 Years of Excellence, Passion, and Milestones.

Mediaduo Celebrates a Quarter-Century in Windsor-Essex

By Rafih Style Magazine

What an incredible milestone. In December 2000, Tony Catalano turned his basement into the launchpad for an ambitious dream. Fresh off a corporate marketing role he truly loved, Tony launched a small web design company with boundless confidence: "I can build this myself—and make it truly outstanding." That bold beginning grew into Mediaduo, now a trusted, full-service marketing and advertising agency that has proudly served Windsor-Essex for 25 remarkable years.

For a quarter-century, Mediaduo has been telling the Windsor-Essex story through strategic, results-driven marketing and communications. As a trusted partner to businesses across the region, Mediaduo delivers comprehensive branding and advertising campaigns tailored to help organizations grow and stand out.

In addition, Mediaduo specializes in publication sales, design, development, and printing—providing true end-to-end solutions that help brands connect, engage, and grow.

The journey has been nothing short of exhilarating, fueled by landmark achievements and long-standing client relationships. Among the most meaningful is Mediaduo's partnership with Rafih Auto Group, their longest-standing client since 2003—a collaboration that continues to inspire and drive success on both sides.

Mediaduo's impact is reflected in the breadth and longevity of its work throughout Windsor-Essex. From enduring partnerships with Antonino's Original Pizza—to award-winning wine label designs for Harrow's Cooper's Hawk Vineyards, Mediaduo consistently delivers creative that stands out. Their portfolio also includes countless advertisements for the Ciociaro Club, Laneway Homes, and most recently, Pro Trades Mechanical's 20th Anniversary marketing campaign.

Over the past two years, Mediaduo has also played a key role in helping Supreme Services become a household name, positioning them as one of the most sought-after restoration companies in Windsor-Essex.

The publishing division ignited in 2004 with the debut of Windsor Body Magazine, a vibrant lifestyle publication that instantly captured attention and sparked major buzz. Its success led to the creation of Myndlogic Publishing later that same year—a sister company dedicated to growing a lineup of standout magazines and publications.

More milestones followed. In 2007, Rafih Style Magazine launched, blending luxury automotive appeal with lifestyle storytelling. In 2011, Freeds Image Magazine joined the portfolio, further establishing Myndlogic as a leader in premium, community-focused publications.

Mediaduo has since designed, developed, and produced an impressive range of magazines and special projects, including publications for Pro-Partners (now published twice annually), Windsor Crossing Premium Outlets, Thunder Road Harley-Davidson, The Rafih Trader, Today's Real Estate Magazine, Century 21 Local Home Team's OUTLOOK 2025, Valente Real Estate, The Brady Thrasher Collection, and the Ciociaro Club's 50th Anniversary keepsake. They were also selected by the Ontario Greenhouse Vegetable Growers to create a cookbook featuring recipes made with Essex County–grown tomatoes, peppers, and cucumbers—further showcasing Mediaduo's ability to blend storytelling, design, and production into meaningful, high-quality publications.

Mediaduo is currently proud to be working on the Windsor Essex Chamber of Commerce's 150th Commemorative Publication, celebrating a century and a half of local business leadership. Mediaduo was selected for this milestone project in recognition of its proven experience and strong track record of delivering exceptional publications.

Reflecting on the journey, Tony shares, "The early years were full of challenges, but I often made less money so I could reinvest in top-notch equipment and an incredible team. Those smart reinvestments turned early sacrifices into something truly special."
That dedication continues to define Mediaduo's approach today. "Caring about our clients' results, and knowing their businesses are growing because of our work, is pure gold—and the reason so many partnerships have lasted decades."

Erwin Parungo, Art Director echoes that commitment: "We will always make sure the client is taken care of—from beginning to end. Nothing goes to print without final approval and complete client satisfaction."

At its heart, Mediaduo's success is built on relationships and shared victories. "We don't just do transactions," Tony says. "We create wins—because when our clients shine brighter, we all celebrate together."

Adam Patterson, Director of Advertising, who has been with Mediaduo for over 18 years, sums it up perfectly: "We've built incredible trust throughout Windsor-Essex, partnering with legendary local brands while welcoming new clients along the way."

From a basement startup to a 25-year legacy of iconic advertising campaigns, magazines, commemorative publications, and lasting relationships, Mediaduo stands as proof of what passion, perseverance, and true partnership can achieve.

Cheers to Mediaduo—25 years of inspiration, and here's to the next 25: even bigger, bolder, and committed to helping Windsor-Essex businesses succeed.

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A Historic Crown and a Bigger Stage

Miss Universe® Canada Returns to Windsor

This August, Miss Universe Canada is set to return to Windsor, bringing one of the nation's most prestigious and empowering competitions back to a city that recently played host to a truly historic moment. With anticipation already building, organizers are promising a production that will be bigger, bolder, and more spectacular than ever before.

After a highly successful event last year, Windsor has firmly established itself as an exceptional stage for the national competition. The energy, community support, and world-class venue created the perfect atmosphere to celebrate leadership, confidence, intelligence, and advocacy among Canada's most accomplished women. Now, the team behind Miss Universe Canada is determined to elevate every aspect of the experience — from enhanced staging and innovative show design to expanded media presence and greater audience engagement.

The upcoming production aims to deliver a polished, high-impact event that reflects the evolution of modern pageantry. Delegates from across the country will once again gather to compete not only for a crown, but for the opportunity to represent Canada on the global stage. Beyond the glamour, the pageant continues to serve as a platform for personal growth, professional development, and meaningful advocacy work.

Adding even greater excitement to this year's return is the remarkable story of the reigning titleholder, Jaime VandenBerg, who was crowned in Windsor last year. Following her national victory, she proudly represented Canada at Miss Universe 2025 in Thailand.

Her journey quickly became one of the most talked-about stories in recent pageant history. Jaime later revealed that she was four months pregnant when she competed at Miss Universe. In doing so, she became the first contestant in the competition's history to compete internationally while pregnant — a groundbreaking and inspiring milestone.

Her participation challenged traditional perceptions of pageantry and redefined what representation on a global stage can look like. By confidently competing while embracing motherhood, Jaime sent a powerful message that women do not have to choose between personal milestones and professional ambition. Strength, grace, determination, and motherhood can coexist — and her experience demonstrated that beautifully.

Her story resonated far beyond the pageant community, symbolizing progress and reflecting the evolving standards of inclusivity and empowerment within international competitions. It also brought significant attention to Canada's national program, highlighting its commitment to supporting modern, multidimensional women.

As Miss Universe Canada prepares to once again take the stage in Windsor this August, excitement continues to grow across the country. The upcoming event will not only crown a new national representative but will also build upon a legacy of history-making achievements.

With a renewed vision, expanded production scale, and the momentum of an inspiring reigning queen, Windsor is poised to host an unforgettable celebration of excellence, empowerment, and Canadian pride. All eyes will be on the stage this summer as the next chapter of Miss Universe Canada unfolds.

Jaime VandenBerg
2025 Miss Universe®
Canada

WHERE HOPE IS BUILT

HOW COMMUNITY CONNECTION IS SHAPING THE FUTURE OF HEALTHCARE IN CHATHAM-KENT

By Andrew DeBoer

Healthcare in Ontario is facing one of the most challenging periods in its history. Capacity pressures, workforce shortages, and increasingly complex patient needs are testing hospitals across the province. In rural communities like Chatham-Kent, those pressures are often felt sooner and more acutely.

Our community is aging. Rates of chronic illness are higher than in many other regions. Mental health and addictions needs continue to grow, alongside broader social challenges such as housing insecurity and economic uncertainty. At the same time, hospitals are navigating constrained public funding and a highly competitive environment for healthcare professionals.

These realities are not easy to confront. But they are essential to understand, because they reveal a deeper truth about healthcare today. Delivering high-quality care close to home depends not only on clinical expertise and public funding, but on the strength of the community that stands behind it.

COMPLEXITY HAS INCREASED AND SO HAS THE NEED FOR CONNECTION

Hospitals today are not simply places where people go when they are sick. They are deeply connected to the broader health and well-being of the communities they serve. As population needs evolve, so too must the way healthcare is delivered and supported. In Chatham-Kent, many of the challenges facing the hospital are interconnected. An aging population brings more complex care needs. Higher rates of chronic disease place sustained pressure on services. Mental health and addictions concerns affect patients across all age groups. Social factors, including housing instability and unemployment, can directly impact health outcomes and hospital utilization.

These issues do not exist in isolation. And neither do the solutions. Meeting today's healthcare challenges requires collaboration, creativity, and a shared commitment to doing better together. It requires recognizing that healthcare is not only a system, but a collective responsibility rooted in connection.

HOPE SHOWS UP THROUGH PEOPLE

In the midst of these challenges, hope is not an abstract idea. It is something that shows up every day through the actions of people who care.

Hope looks like a community member making a monthly donation, knowing it will help strengthen care close to home. It looks like a local business stepping forward as a partner, investing in the health of its employees, customers, and neighbours. It looks like service clubs, sponsors, and volunteers rallying around fundraising events, not for recognition, but because they believe in what strong local healthcare means for everyone.

Through the work of the **Chatham-Kent Health Alliance Foundation**, generosity is transformed into real impact. Donations support the equipment clinicians rely on, the programs patients depend on, and the innovations that allow the hospital to adapt to changing needs. Each contribution, no matter the size, becomes part of a larger story rooted in compassion, trust, and shared purpose.

These acts of generosity do more than fund equipment or programs. They send a powerful message to patients, families, and care teams alike. You are not facing these challenges alone.

FROM GENEROSITY TO CAPACITY

As healthcare grows more complex, philanthropy has evolved alongside it. Community support is no longer simply an enhancement. It is fundamental to a hospital's ability to maintain services, plan for the future, and respond to emerging needs. Public funding covers essential operating costs, but it does not account for the full scope of what modern healthcare requires.

Philanthropy helps bridge that gap, enabling hospitals to build capacity, embrace innovation, and remain responsive to the communities they serve. Importantly, this support allows solutions to be shaped locally. It empowers hospitals and foundations to explore new ideas, test creative approaches, and think differently about how care can be delivered, while staying grounded in the realities of the community.

A COMMUNITY EFFORT, NOT A SINGLE INSTITUTION

Strong healthcare systems are built on strong relationships. The progress being made in Chatham-Kent is not the result of one organization or one initiative, but of many partners working toward a shared goal.

Local businesses, service clubs, community leaders, and fellow charitable organizations all play a role. Some lead through philanthropy. Others through advocacy, collaboration, or simply showing up when it matters most. Together, these connections form a network of support that extends far beyond hospital walls.

This sense of shared ownership is one of Chatham-Kent's greatest strengths. It reflects a community that understands healthcare is not just about buildings or equipment, but about people and the relationships that sustain them.

LOOKING AHEAD

There is no denying that the road ahead will come with challenges. Healthcare will continue to evolve, and the pressures facing hospitals are unlikely to disappear overnight. At the same time, new ideas are emerging, shaped by collaboration, informed by experience, and grounded in a belief that better is possible.

Hope, in this context, is not about ignoring reality. It is about facing it with determination, creativity, and connection. It is about recognizing that every act of generosity, every partnership, and every shared effort contributes to a stronger and more resilient healthcare system for our community.

As Chatham-Kent looks toward the future, one thing remains clear. Hope is being built every day by the people who choose to support local healthcare, and by a community committed to caring for one another, now and for generations to come. To learn more, visit ckhaf.ca.

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One Chance to Get It Right

Why the Right Collision Repair Shop Matters More Than Ever

When you need a body shop, it's never for a fun reason. It means something went wrong — a sudden accident, an unexpected impact, a moment that disrupts your day and leaves you worried about what comes next. In that moment, choosing where to repair your vehicle may feel like just another step in the process. But in reality, it's one of the most important decisions you can make.

Today's vehicles are no longer just steel, paint, and mechanical parts. They are computers on wheels — complex systems of sensors, cameras, radar, advanced driver-assistance systems, and precisely engineered crumple zones all designed to work together to protect you. A collision doesn't just damage the visible exterior of a vehicle; it can affect the structural integrity and the hidden safety technologies that are critical in preventing or reducing injury in a future accident.

Choosing the wrong collision repair shop doesn't just risk a poor cosmetic result. It could compromise the systems designed to protect you and your passengers. In the event of another accident, improper repairs could put lives in danger.

That's why the choice you make matters so much.

When You Only Get One Chance

For most drivers, a collision repair shop is not somewhere they visit often. In fact, many people will only need one a handful of times in their lives.

When that moment arrives, it's easy to let the insurance company take the lead and simply go where they suggest. It feels like the simplest option during a stressful time.

But the truth is, you're not just fixing dents and scratches. You're restoring the structural integrity of your vehicle, recalibrating the technology that keeps you safe, and protecting the value of one of the largest investments you own.

You only get one proper opportunity to repair the vehicle structure, the safety systems, and the advanced electronics hidden beneath the paint. If those repairs are done incorrectly the first time, the consequences can follow the vehicle for the rest of its life.

That's why the right decision isn't always the fastest or the cheapest one — it's the one that restores your vehicle exactly the way it was engineered to perform.

One Master, Not Two

Many collision repair shops today operate within "preferred" insurance networks. These arrangements can seem convenient on the surface, but they often place repair facilities in a difficult position — answering to two different masters with very different priorities.

Vehicle manufacturers set precise repair standards. Their engineers design vehicles with specific materials, joining methods, sensors, and structural components that must be repaired using exact procedures, specialized equipment, and genuine parts. These guidelines exist for one reason: to ensure the vehicle performs as originally designed in the event of another collision.

Insurance companies, however, focus on managing claim costs. Their priority is the cheapest repair, achieved by using imitation and junkyard parts, with caps placed on certain required operations. How do we know? We used to be one of their preferred collision shops, holding over a dozen such contracts. We worked for them not you. Even if you didn't like the results they would steer more customers our way as long as the work was done as cheaply as possible. You were not our customer; the insurance company was.

When those priorities conflict, something has to give. At Formula First Collision, the decision was made long ago about which master to follow.

The shop works with insurance companies, but it is not controlled by them. The priority is always the vehicle manufacturer's repair standards — the same standards that were used when the vehicle was engineered and tested for safety.

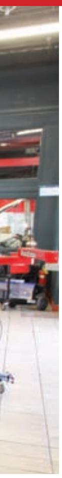
Because when safety and cost come into conflict, safety should always win.

A Heritage Built Before the Contracts

Long before insurance networks and corporate repair programs existed, collision repair was built on reputation, craftsmanship, and trust.

In the 1960s, the family behind Formula First Collision began repairing vehicles under the name Continental Collision. In those early days, the business grew the old-fashioned way — through word of mouth, satisfied customers, and a commitment to doing the job properly every single time.

Duilio (Willy) Gobbato, Maria Rosa Gobbato & son Frank



Each vehicle that left the shop represented more than a repair; it represented the family's name and reputation.

As vehicles evolved, so did the business. In 2002, the operation grew into Formula One Collision, reflecting a continued investment in technology, training, and modern repair capabilities. Later, it evolved again into Formula First Collision — a name that reflects a simple philosophy: doing the job right comes first.

Through every change, one thing remained constant. It has always been a family-owned business built on pride, integrity, and accountability.

This isn't a franchise created in a corporate boardroom. It's a shop built on decades of hands-on experience, where the family name stands behind every repair — and where the next generation is continuing the legacy.

Businesses built on reputation don't survive by cutting corners. They survive by earning trust, one vehicle at a time.

Why OEM Standards Matter

Modern vehicles are engineered with extraordinary precision. Sensors detect potential hazards, cameras guide lane-keeping systems, and radar units help prevent collisions before they occur. Structural components are designed to absorb energy in carefully controlled ways during an accident.

But these systems only work correctly when the vehicle is repaired according to the exact specifications set by the manufacturer.

If a structural component is repaired using the wrong method, if a sensor is not properly recalibrated, or if non-approved parts are installed, the vehicle's safety systems may not function as intended when they're needed most.

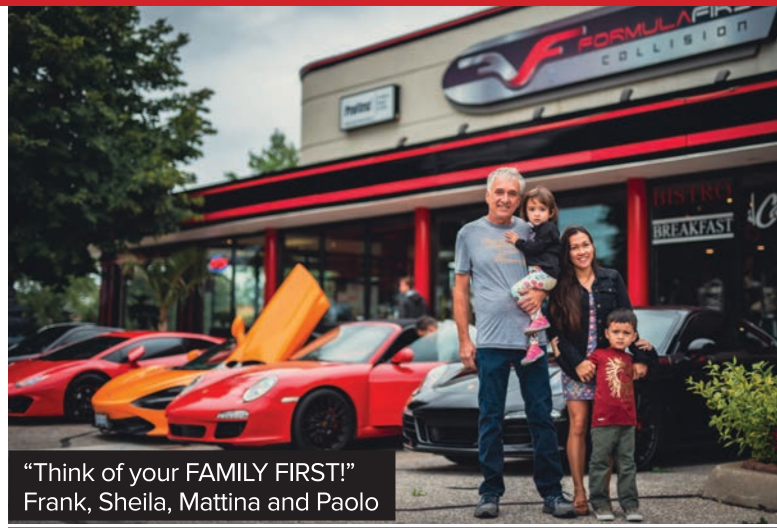
That's why Formula First Collision follows a clear and uncompromising approach:

- Factory repair procedures are followed step by step, even when they require additional time and precision.
- Manufacturer-approved tools, equipment, and parts are used to ensure the repair meets original design standards.
- Continuous training and certification keep technicians up to date with the latest technologies used by today's vehicles.

Vehicles have changed dramatically over the past decade, and collision repair has had to evolve just as quickly. The days of simply straightening panels and repainting surfaces are long gone.

Today, proper collision repair is a technical process that restores both structure and software — and it requires expertise, discipline, and the right equipment to do it correctly.

At Formula First Collision, there is no guessing, no shortcuts, and no "good enough." Every repair begins with one question:



"Think of your FAMILY FIRST!"
Frank, Sheila, Mattina and Paolo

What is the right way to make this vehicle safe again?

When it comes to collision repair, not every shop that claims to be certified actually is. Many collision centres advertise that they work on certain vehicle brands, but true manufacturer certification means the shop has been officially approved by the automaker after meeting strict requirements for equipment, training, repair procedures, and ongoing audits.

To ensure your vehicle is repaired properly, it's important to verify certifications directly with the manufacturer. Vehicle owners can do this by searching online for their automaker's official collision repair locator—simply type in the brand name followed by "certified collision repair locator," such as "Jaguar Certified Collision Repair Locator." These manufacturer-run directories list the facilities that are genuinely approved to repair their vehicles.

Taking a moment to check the official source helps ensure your vehicle is repaired by technicians who meet the exact standards set by the manufacturer, protecting both your safety and your vehicle's value.

Your Right, Your Choice

After an accident, your insurance company will guide you through the claims process. They may offer suggestions about where to take your vehicle for repair.

But the final decision is always yours.

You have the right to choose a repair facility that prioritizes manufacturer standards, invests in proper training and equipment, and treats every vehicle as if it were carrying their own family down the road.

You have the right to choose a shop that values craftsmanship over shortcuts and integrity over convenience.

Most people rarely need a collision repair shop. But when that moment arrives, the decision matters.

Because it isn't just about repairing damage — it's about restoring safety, protecting your investment, and giving you confidence every time you get behind the wheel.

At Formula First Collision, that responsibility is taken personally and comes along with a lifetime warranty.

It's a commitment built over generations, strengthened by modern technology, and guided by one simple principle: follow the standards that protect the driver.

The result is more than a repaired vehicle. It's peace of mind.
To learn more visit www.formulafirstcollision.com.

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5
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6
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SECOND OPINION

By Dr. Craig Schisler

Waking Sleeping Nerves: New Discoveries in Peripheral Neuropathy Recovery

For decades, peripheral neuropathy has been described to patients in bleak terms: once nerves are damaged, the loss is permanent. Numbness, burning pain, weakness, and altered sensation are often framed as the unavoidable end result of nerve death. But a growing body of research is quietly overturning that assumption. Increasingly, scientists are finding that many nerves affected by peripheral neuropathy are not dead at all—they are alive, stressed, and functionally "dormant."

Understanding why nerves go silent, and how to help them reconnect, is opening new possibilities for treatment and recovery.

When Nerves Go Dormant, Not Dead

In many forms of chronic neuropathy, the nerve cell body remains alive, but the long projection of the nerve—the axon—fails to properly communicate with its target muscle, skin, or organ. This failure can occur through axotomy (a severed or damaged axon) or through segmental demyelination, where the insulating myelin sheath is lost in patches. Either way, the nerve's electrical message never arrives.

Importantly, this loss of function often reflects a breakdown in the repair process rather than complete nerve loss. The nerve tries to regrow, but the process stalls.

One key reason for this failure lies in Schwann cells, the specialized support cells responsible for guiding regenerating nerves. In healthy repair, Schwann cells form pathways that help axons find their way back to their targets. But research shows that after long periods of disconnection, Schwann cells lose their regenerative capacity. They become exhausted, less responsive, and less capable of supporting regrowth. The nerve remains alive—but stranded.

The Hidden Delay in Nerve Healing

Another overlooked aspect of nerve recovery is the latent period after injury. For days, sometimes longer, damaged nerves appear inactive. During this time, the nervous system is reorganizing itself internally before attempting regrowth. To patients, this quiet phase can feel like proof that nothing is happening. In reality, it is often the prelude to a slow and disorganized repair effort.

Peripheral nerves can regenerate, but the process is inefficient. Regrowing axons may miss their targets, stall in scar tissue, or be blocked by areas where nerve fibers have been replaced with collagen "pockets." These structural obstacles help explain why recovery is often incomplete and unpredictable.

Electrical Stimulation and Neuromodulation

One of the most promising developments in recent years is neuromodulation. Carefully applied electrical stimulation has been shown to enhance natural nerve regeneration, essentially jump-starting dormant nerves and encouraging axons to grow in the right direction.

Rather than forcing nerves to fire, neuromodulation appears to improve the local environment for repair—activating growth signals, improving blood flow, and re-engaging Schwann cells. Studies suggest it works best when combined with other approaches, such as physical guidance structures or metabolic support.

The Discovery of “Sleeping” Pain Neurons

In 2026, a study published in Cell identified the molecular signature of “silent nociceptors”—pain-sensing neurons that normally remain inactive but become awakened during neuropathic injury. These sleeping pain neurons appear to play a major role in chronic neuropathic pain.

This discovery is important for two reasons. First, it explains why pain can suddenly appear or worsen even when nerve damage seems stable. Second, it provides a new, highly specific target for pain relief—one that may quiet pain without shutting down normal sensation.

Signs That Nerves Are Re-Awakening

When dormant nerves begin to recover, patients often notice unusual sensations. Tingling or pins-and-needles is common and frequently a positive sign. Temporary hypersensitivity may occur as nerves reconnect and recalibrate. Gradually, numb areas may begin to detect temperature or pressure again.

These sensations are not always comfortable, but they often indicate that communication is being restored.

What This Means Clinically

Taken together, this research suggests that peripheral neuropathy is often a state of high stress and failed repair—not irreversible loss. That distinction matters. Managing underlying causes such as blood sugar control, reducing inflammation, supporting myelin repair, and using targeted stimulation may all help keep nerves viable long enough to recover.

The window for intervention may be far larger than once believed.

Plainly Worded Summary: What This Means for People With Neuropathy

Many nerves affected by peripheral neuropathy are not dead—they’re switched off, overwhelmed, or stuck. Scientists are discovering that these “silent” nerves can sometimes be reactivated if the right conditions are restored.

New treatments like gentle electrical stimulation and immune-supportive approaches aim to help nerves repair themselves rather than replace them. Tingling, sensitivity, and changing sensations can be early signs that nerves are waking up.

The big takeaway is this: loss of feeling or function does not always mean permanent damage. In many cases, the nervous system is stalled, not finished. And that opens the door to hope, treatment, and smarter intervention.

Neuropathy Advisory:

SCHISLER SPINE CENTRE
A PRIVATE CLINIC

"Could this new Canadian breakthrough be the relief long-suffering Neuropathy patients have been hoping for?"

Windsor, ON – Well folks, there's some mighty good news coming out of Windsor. The Schisler Spine Centre—already well-known for helping people get back on their feet without going under the knife—has just taken another big step forward. It's now the very first clinic in Canada to offer cutting-edge treatment for Peripheral Neuropathy, under the guidance of the NeuroDoc network from the United States.

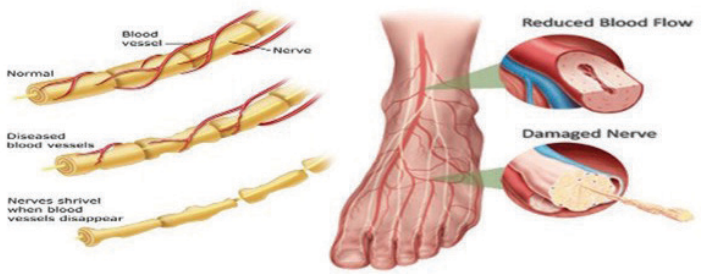
That's right—once again, Windsor's ahead of the curve!

Now, Peripheral Neuropathy is a tricky customer. It's a condition that damages the nerves branching out from the spinal cord, and it can make life downright miserable. We're talking about symptoms like burning, tingling, numbness, and sometimes pain that just won't quit—especially in the hands and feet. And if you're dealing with diabetes, chances are you've heard of Diabetic Neuropathy. Left unchecked, it can even lead to amputation.

Here's the hard truth: Peripheral Neuropathy tends to get worse over time if you don't tackle it head-on. And while medications can help take the edge off the symptoms, they don't stop the nerve damage from marching on. In fact, studies tell us that drugs alone usually aren't enough. This condition affects up to 1 in 5 adults, so it's more common than you might think.

But here's where the silver lining shines.

Rather than just masking the pain, the new technology available at the NeuroDoc Centre here in Windsor is aiming to treat the root of the problem. This isn't snake oil—it's based on years of solid research. We're talking about gentle, non-invasive treatments that not only relieve pain, but also encourage nerve and blood vessel regeneration. And all without reaching for the pill bottle.



Dr. Craig Schisler, the friendly face behind Windsor's NeuroDoc Centre, puts it plainly: This gives us access to the most advanced research and treatment options available today—without drugs, and without surgery. If it's the best out there, why shouldn't folks in Windsor have it too?"

And the results? Well, after more than twenty years of working with Neuropathy patients, we're seeing better outcomes than ever before. People are feeling more steady on their feet, getting sensation back in their hands and toes, and enjoying a real drop in pain levels.

Here are a few red flags that you or a loved one might be dealing with Peripheral Neuropathy:

-Tingling, numbness, or prickly sensations that creep from your toes or fingers and climb upward
-Sharp or burning pain that feels out of place
-Sensitivity to even light touch—like pain from just having a blanket over your feet
-Muscle weakness or feeling uncoordinated
-Feeling like you've got socks or gloves on when you don't
-Trouble walking or keeping your balance
-In severe cases, difficulty moving parts of your body

The NeuroDoc method combines several leading-edge technologies in one well-rounded approach that's been shown to reverse symptoms—not just mask them.
And here's the kicker: people aren't just feeling less pain—they're feeling more like themselves again.

If you or someone you love has been struggling with Peripheral Neuropathy and wants a solution that doesn't involve another pill bottle, there's never been a better time to look into this.

Just mention this article and you'll get a **free consultation** with Dr. Schisler—no pressure, no obligation.

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Your feet and legs will thank you.

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40 YEARS OF SHINE

Windsor, ON — Dean's Auto Shine is proudly celebrating 40 years in business, marking four decades of trusted automotive detailing and window tinting services in the Windsor-Essex region.

Founded by Dean Gasparini, the company has grown from a small detailing operation into one of the area's most respected names in vehicle care. From the beginning, Dean's Auto Shine built its reputation on using only the highest quality products and techniques, delivering exceptional results across all services — from interior detailing to advanced window tinting.

This commitment to excellence attracted a diverse and prestigious client base, including major auto dealerships, insurance companies, and government agencies, along with generations of local vehicle owners who continue to rely on the team's expertise.

Today, Dean's Auto Shine offers a comprehensive range of services, including interior and exterior detailing, ceramic paint coatings, professional window tinting with a lifetime warranty, paint correction, and specialty restoration services. While the industry has evolved, the company's core values of quality, integrity, and attention to detail have remained unchanged.

Reaching this 40-year milestone reflects the trust of the community and the dedication of the skilled professionals behind the shine. As Dean's Auto Shine looks to the future, the focus remains on delivering the same high standards of automotive care that have defined the business for four decades.

DEAN'S *Auto Shine*
The Auto Appearance Specialists

CELEBRATING
40
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Leaving an inheritance to a person with disabilities – Henson trusts and other considerations

If you would like to leave some money or assets to a loved one who is living with disabilities when you die, be sure to consider how receiving that inheritance might impact that person's other financial resources, such as government social-assistance benefits.

In this article we will discuss:

01 Henson Trusts

02 Qualifying Disability Trusts (QDTs)

03 Estate planning considerations

04 Registered Disability Savings Plans (RDSPs)

05 Lifetime benefit trusts (LBTs)

Henson trusts can protect access to social assistance benefits

Every province and territory has its own specific laws and regulations addressing social assistance and support programs, and most have programs directed solely at persons with disabilities. The benefits provided can include a monthly stipend, specialized or subsidized housing, and/or medical benefits. In order to qualify for this assistance, the person must show that they are "disabled", and that they are in "need", as defined in the applicable legislation.

In general, a person will not be considered in "need", and therefore will not be eligible to receive disability social-assistance, unless the person meets certain asset and income tests. If the person inherits a significant sum of money directly (as opposed to indirectly, as the beneficiary of a trust), the inheritance could disqualify the person from receiving continued social assistance.

In most provinces and territories, if an inheritance is payable to a trust for the person with disabilities instead of directly to that person, and the terms of the trust are sufficiently "discretionary", the assets within the trust will not be considered to be assets of the person with disabilities. Accordingly, the inheritance within the trust will not affect such person's entitlement to government social-assistance programs. The trust may also permit the trustee to distribute certain annual amounts to the beneficiary where such distributions remain below the beneficiary's income limit for receiving social-assistance.

As a result, if one of your intended beneficiaries is receiving social assistance benefits, it is usually best to leave assets to that person through a fully discretionary trust, sometimes referred to as a "Henson" trust, instead of leaving assets directly to that person. This is a type of trust where the trustee manages the assets for the benefit of the beneficiary, but the assets are not legally owned by the beneficiary, and the trustee has the complete discretion to determine if, when and how much should be distributed to the beneficiary at any given time.

Henson trusts are useful even if social-assistance benefits are not a concern

Even if the beneficiary with disabilities is not currently receiving social-assistance benefits and does not expect to receive them in the future, or resides in a province or territory where discretionary trusts do not provide significant protection from an asset or income test, there may be other reasons to use a discretionary trust for that person's inheritance. For example, if you want to leave assets to a beneficiary with disabilities who is still a minor, or who is mentally impaired, or financially irresponsible, then using a trust will allow you to appoint someone (a trustee) who will manage that inheritance. If the person with disabilities is very dependent on caregivers, the person might be vulnerable to financial abuse; appointing a trustee to manage their inheritance may help to reduce instances of financial abuse. Further, using a discretionary trust may protect the assets within the trust from claims by a creditor or separated spouse. (Ask your IG Advisor for a copy of our article, #2217, "Leaving an inheritance to a financially irresponsible person: Why using a testamentary spendthrift trust may be right for you".)

How do testamentary trusts work?

When you die, the assets in your estate are distributed as follows:

- if you have a will, then by the terms of your will, or
- if you do not have a will, then by the "intestate succession" rules of the province or territory in which you are resident at the time that you die.

If you write a will, then you can specify that a particular person's interest in your estate will be held in trust for them under the terms and conditions that you create. The person you name as trustee will have legal ownership over the trust assets, but will maintain those assets for the benefit of the primary beneficiary in accordance with the terms of the trust. The trust does not come into force until after you have died.

[1] In most of Canada, the personal representative of an estate is called the executor or administrator. In Quebec, the legal term is liquidator. In Ontario, the term is estate trustee. While executor remains a very commonly used term across the country (other than Quebec), for simplicity, personal representative is used in this report.

Typical terms in a Henson trust

If your will creates a Henson trust, then expect to see clauses in your will that note the following:

• The trustee has complete discretion to decide if, when, and how much to pay from the trust income and the trust capital to the beneficiary with disabilities (the "primary beneficiary").

• The trust describes who will receive what remains of the trust property upon the death of the primary beneficiary (the "residual beneficiaries"). The residual-beneficiaries could be the spouse, children or other descendants of the primary beneficiary (if any such persons exist), other family members, friends, a charity, or the remaining residual-beneficiaries of your estate.

• The trustee has the authority to deviate from the "even hand" rule that usually binds trustees, so that the trustee can make decisions that benefit the primary beneficiary at the expense of the residual beneficiaries, even to the extent of potentially distributing all the trust capital to the primary beneficiary, if the trustee thinks it appropriate.

• The primary beneficiary has no vested rights in any of the trust income or capital.

• The trustee may be given the express authority to wind up the trust and distribute all the accumulated trust capital to the primary beneficiary if the trustee thinks it reasonable to do so. For example, if in the trustee's opinion a trust is no longer required because the primary beneficiary is no longer disabled or receiving social assistance, then it might be reasonable to wind up the trust and distribute all assets to the primary beneficiary outright.

• The trustee may also be given the express authority to use the accumulated trust capital to provide the funds for the primary beneficiary to purchase an annuity contract on such terms as the trustee considers reasonable. For example, if the trustee finds that it has become burdensome to maintain the trust, it might be reasonable to wind up the trust.

Who should be the trustee of a Henson trust?

The trustee of the Henson trust you establish in your will does not have to be the same person that you appointed as the personal representative of your estate[1], but it can be. What is important is that the trustee must not be the primary beneficiary.

Remember that the trust is designed to last for the lifetime of the primary beneficiary – this could be several decades. When appointing the trustee of this trust, you should consider appointing alternate trustees, in case the person you chose as primary trustee dies, resigns, or loses capacity before the trust has been wound up. The persons you choose as primary and alternate trustees should be mentally capable adults who are willing and able to act, who are trustworthy, and who have a relationship with the primary beneficiary or are willing to develop that relationship. Ideally, the trustees should reside in the same province or territory as the primary beneficiary.

For Quebec residents, trusts under the Civil Code of Quebec require an independent trustee. For testamentary trusts, essentially this means that there must be at least one trustee who is not a beneficiary).

If you do not know of anyone who might be able to act as trustee, consider appointing a licensed trust company as a corporate trustee.

What are qualifying disability trusts (QDTs)?

Depending on your province or territory, it may be possible for a particular trust to be a Henson trust, a QDT, and an LBT at the same time.

A qualifying disability trust (QDT) is a type of trust that meets certain conditions set out in the Income Tax Act (Canada). Generally speaking, if a trust generates income that it is not paid or made payable to a trust beneficiary, that income is generally taxable to the trust at the top marginal tax rate for individuals in that province or territory. A trust that is also a QDT can have its income taxed at the same graduated rates of tax as are available to individuals. Among other things, to be a QDT:

• the trust must be testamentary (i.e., created as a consequence of the death of the will- maker, typically by the terms of the will-maker's will),

• at least one of the beneficiaries of the trust must:– qualify for the federal disability tax credit,– be specifically named as a beneficiary of the trust in the will, and– not already be the beneficiary of a different QDT, and

• the disabled beneficiary of the trust and the trustee of the trust must make a joint election with the Canada Revenue Agency to treat the trust as a QDT.

What are lifetime benefit trusts (LBTs)?

A lifetime benefit trust (LBT) is type of testamentary trust that meets certain conditions set out in the Income Tax Act (Canada). They are used when someone who is the annuitant to an Registered Retirement Savings Plan (RRSP), Registered Retirement Income Fund (RRIF) or the member of a Registered Pension Plan wants to leave funds in their account to a "qualified beneficiary" who is one of the following:

• A surviving spouse or common-law partner who is "mentally impaired", or

• A surviving child or grandchild who is "mentally impaired" and who was "financially dependent" on the deceased. The qualified beneficiary must be the sole person beneficially interested in the trust income or capital during his or her lifetime, meaning that nobody other than the qualified beneficiary can receive income or capital in that period. The trustee can, however, have discretion to decide if, when, and/or how much to distribute from the trust assets to the qualified beneficiary, and could choose not to make any distributions at all. However, the trustees must be required, when making those determinations, to "consider the needs of the [qualified beneficiary] including, without limiting the generality of the foregoing, the comfort, care and maintenance of" him or her.

Where an LBT is used, there may be an ability to defer tax on the value of the RRSP, RRIF or RPP death benefits, by "rolling" those proceeds to the LBT, and having the LBT use the proceeds to acquire "qualifying annuities".

One trust could be a Henson trust, QDT, and LBT at the same time

Depending on your province or territory, it may be possible for a particular trust to be a "Henson" trust, LBT, and a QDT at the same time. It is however unlikely that an Ontario trust could be drafted to qualify as an LBT. It is also unlikely that in Quebec a trust can be a Henson Trust, a QDT and an LBT at the same time. Speak to your IG Advisor and/or legal advisor about whether Henson trusts and/or QDTs, LBTs have a place in your estate plan.

Costs of a testamentary Henson trust and/or QDT and/or LBT

Some financial costs associated with a trust in a will include:

• **Legal fees:** Your lawyer or notary may charge fees to create the trust in your will.

• **Accounting fees:** The trust will in general be considered a separate taxpayer and required to file an annual T3 trust tax return and T3- tax slips with the Canada Revenue Agency, and the trust may incur accounting fees associated with preparing those filings. For residents of Quebec, a trust income tax return TP-646-V and Releve-16 slips ("Trust income") also need to be filed. If the trust owns real estate, it may also be required to file returns pursuant to the federal Underused Housing Tax Act. Other returns may be required depending on the case.

• **Trustee fees:** Trustees are entitled to reasonable compensation for work done. Normally in Quebec, trustee compensation is addressed in the will, but this is not necessarily the case in the rest of Canada. Often if the trustee is a family member, the trustee may choose not to charge a fee, but if the trustee experiences a lot of stress because the primary beneficiary is frequently badgering the trustee for money, then a trustee who might ordinarily have waived their fee may start charging a fee for their troubles.

• **Probate fees[2]**: You must ensure that sufficient assets are paid into your estate so that the trust in your will can be funded. This will mean paying probate fees on the assets in your estate.

• **Fees associated with passing accounts:** Depending on the case, your trustee may be required to "pass their accounts" with the courts on a regular basis and/or upon the wind-up of the trust, to demonstrate how the trustee managed the trust property. In Quebec, the passing of accounts is with the beneficiary or their legal representative, although any interested person may apply to the court for an order that the account be audited by an expert. There may be legal and accounting costs associated with that passing of accounts.

[2] Probate fees are referred to as "estate administration taxes" in Ontario. Probate and probate fees will not apply in Quebec if you use a notarial will (as opposed to a will in front of witnesses, or a holograph will). The amount of probate fees that may apply will vary between provinces and territories. Ask your IG Advisor what the rates are in your jurisdiction.

Other non-financial costs may include:

• **Dealing with a difficult beneficiary:** Sometimes the primary beneficiary may not appreciate the fact that "their" inheritance was set aside in a trust instead of being paid directly to them. The trustee may receive frequent and demanding calls from the primary beneficiary who is seeking "their" money, and the trustee may find that their patience is tried.

• **Strain on the personal relationship between the trustee and the primary beneficiary:** Even if the primary beneficiary is appreciative of the reasons for the trust, putting someone else in control of "their" inheritance may cause a previously cordial relationship to deteriorate. The trustee might find themselves less willing to "say no" even though the trustee thinks a distribution would not be in the primary beneficiary's interests, because the trustee does not want to further hamper the relationship.

These last issues could be dealt with by appointing a licensed trust company as a corporate trustee. As a neutral party, they should be better positioned to "say no".

Coordinate your estate plan and avoid using direct beneficiary designations If your will creates a trust for an individual's inheritance, then you should not designate that individual as direct beneficiary to any plans or policies. Also, if you reside in a common-law province or territory, you should not own assets in joint tenancy with that individual.[3]

Instead, you will generally want your assets to flow into your estate so that the trust conditions contained in your will apply to the individual's share of your estate. Assets flowing outside of the estate will not be subject to the terms and conditions of your will.

For that matter, if you are planning to leave a bequest to a trust for an individual while also leaving direct bequests to one or more other persons, then you should avoid directly designating any of these persons as direct beneficiary, or owning assets jointly with any of them. If you reside in a common-law province or territory, then using beneficiary designations or joint tenancy may permit you to reduce the probate fees that would apply on your death, but you might the inadvertently dilute the inheritance of the individual for whom you created a trust.

Consider RDSPs

Registered Disability Savings Plans (RDSPs) are savings plans designed for the long-term financial security of persons with disabilities. Contributions up to certain annual limits may be eligible for federal grants, and RDSPs for beneficiaries with a low income may qualify for federal bonds.[4] An RDSP may be established for a beneficiary who:

- Is eligible for the federal disability tax credit,
- Is a resident of Canada,
- Has a valid Social Insurance Number, and
- Is turning 59 or younger.

RDSP contributions can be made until the end of the year the beneficiary turns 59, but grants and bonds can only be received in years when the beneficiary turns 49 or younger. RDSPs can receive up to $200,000 in private contributions, up to $70,000 in federal grants, and up to $20,000 in federal bonds. Most provinces and territories fully or at least partially exempt the value of an RDSP from social assistance asset tests, and fully or partially exempt the value of RDSP withdrawals from income tests. A large lump sum contribution to an RDSP may be disadvantageous, especially when it concerns the federal grants available.

Typically, it is better to contribute to an RDSP gradually over time rather than all at once. Accordingly, if you are planning to leave an inheritance to a person with disabilities, the use of a discretionary trust is still likely appropriate. The trustee will be able to use the trust funds to make RDSP contributions on behalf of the person where the trustee considers it appropriate.

Other resources

If you would like more information related to these topics, ask your IG Advisor for a copy of one or more of the following:

- #1223, "Acting as an executor: what to consider",
- #1395, "Adding an adult child as joint owner (Non-Quebec residents)",
- #1752, "Registered Disability Savings Plans (RDSPs)",
- #2035, "Estate Planning Guide",
- #2066, "Beneficiary designations - The do's and don'ts",
- #2217, "Leaving an inheritance to a financially irresponsible person: Why using a testamentary spendthrift trust may be right for you", and/or
- #2255, "Leaving an inheritance to a minor or young adult – Why using a testamentary trust may be right for you".

[3] Joint tenancy is not applicable in Quebec. Beneficiary designations cannot be made in Quebec except with respect to life insurance policies and qualifying annuities. In the rest of Canada, beneficiary designations can typically be made with respect to life insurance policies, RRSPs, RRIFs, TFSAs, pension plans, and locked-in accounts.

[4] The Canada Disability Savings Grant (CDSG) and the Canada Disability Savings Bond (CDSB) are provided by the Government of Canada. Eligibility depends on family income levels. Speak to an IG Advisor about special RDSP rules; any redemption may require repayment of the CDSG and CDSB.

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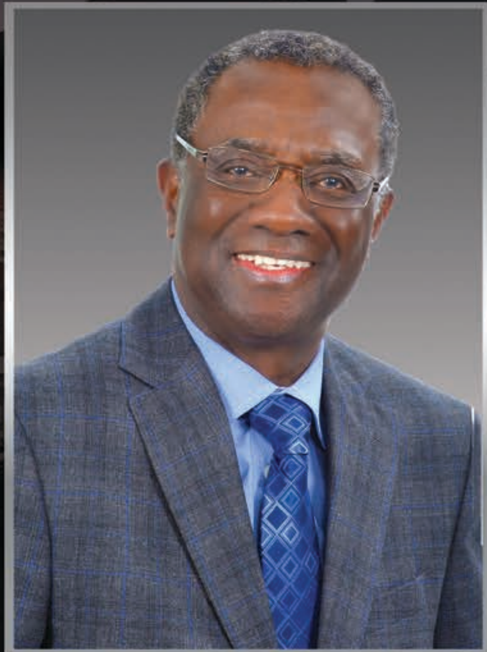

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How the Middle Class Is Rebuilding Wealth

By Rafih Style Magazine

Over the past several years, the financial position of the middle class has been shaped by a series of economic pressures. Rising inflation, higher interest rates, and market volatility have strained household budgets and forced many families to rethink how they manage money. While these challenges initially eroded purchasing power, a quieter but meaningful shift is now underway. Across many households, the middle class is beginning to rebuild wealth through disciplined financial decisions and a renewed focus on long-term stability.

One of the most immediate challenges came from inflation. As the cost of living climbed, essential expenses such as housing, food, transportation, and energy began to consume a larger portion of household income. Even families with stable employment found that their earnings did not stretch as far as they once did. The rising cost of everyday goods and services gradually reduced the financial cushion many households had previously built. Instead of saving or investing as they once did, some families were forced to rely on savings simply to maintain their standard of living.

As inflation began to slow and economic conditions stabilized somewhat, many households shifted their focus toward repairing their financial foundations. Rather than prioritizing large purchases or lifestyle upgrades, families began concentrating on rebuilding emergency savings and restoring financial security. Budgeting practices became more intentional, with households carefully reviewing spending habits and identifying areas where expenses could be reduced. Discretionary spending, including entertainment and nonessential purchases, was often scaled back in order to create room for saving.

Debt reduction has also become an important part of the rebuilding process. With interest rates rising significantly, carrying balances on credit cards and other forms of consumer debt has become far more expensive. As a result, many households are prioritizing the repayment of high-interest debt. Paying down these obligations not only reduces financial stress but also frees up income that can be redirected toward savings or investment. For many families, eliminating debt is viewed as a critical step toward long-term financial stability.

Income strategies have also evolved as households look for ways to strengthen their financial position. Workers are increasingly seeking opportunities to increase their earnings through career advancement, additional education, or professional certifications that open the door to higher-paying roles. At the same time, side income has become a growing part of household financial planning. Freelance work, consulting, gig economy jobs, and small online businesses have allowed some families to supplement their primary income and create additional financial security.

Savings habits are also showing signs of improvement. Higher interest rates have made savings accounts and other low-risk financial products more appealing than they were in previous years. As a result, many households are once again prioritizing emergency funds and maintaining larger cash reserves to prepare for unexpected expenses. Automated transfers into savings accounts have become a common strategy, helping families maintain consistent progress toward their financial goals.

Investment behavior has shifted as well. Instead of focusing on speculative opportunities or short-term market gains, many middle-class investors are returning to more traditional strategies centered on diversification and long-term planning. Regular contributions to retirement accounts and broad market investment funds allow households to benefit from long-term market growth while reducing exposure to short-term volatility.

Housing remains one of the most influential factors affecting middle-class wealth. Homeowners with fixed-rate mortgages benefit from predictable payments and the gradual accumulation of home equity. In contrast, renters and first-time buyers continue to face affordability challenges as housing prices remain elevated in many regions. These differences illustrate how starting financial positions can significantly influence the speed at which households recover financially.

Ultimately, the rebuilding of middle-class wealth is not being driven by dramatic market gains or sudden economic shifts. Instead, it is the result of steady financial discipline and careful planning. By reducing debt, strengthening savings, diversifying income sources, and investing consistently, many households are gradually restoring financial stability. In an uncertain economic environment, resilience and practical financial habits are proving to be the foundation of long-term security.


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