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Zeyad Rafih Vice President Rafih Auto Group

Dear Readers,

Welcome back to another issue of Rafih Style Magazine. As always, we are excited for you to see the wonderful accomplishments of individuals and businesses in our great region, as well as enticing new vehicles for you to explore.

Within these pages you will find the history and future of the Ram Truck line, powered by Stellantis. You will also find the latest in innovation from Mercedes-Benz, and numerous local businesses who have made their mark on the community covering everything from home decor, outdoor design, renovations, real estate, back pain relief, and more.

We would like to extend our thanks to all who have contributed to this magazine, as well as our readers. It is because of you that Rafih Style Magazine is able to continue bringing homegrown stories to Windsor-Essex County.

Kind regards, Terry Rafih

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Terry Rafih Chairman & CEO of the Rafih Auto Group

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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 culture. The publication also includes first-rate articles about lifestyle, luxury, business, travel, health & beauty, and the latest in automotive that transcend this specific geographical location.

By coupling intriguing and informative content with vibrant and imaginative advertising, Rafih Style presents many modern and exciting ways for area residents to diversify their everyday lives. Choosing to advertise in Rafih Style Magazine ensures that your product will also receive star treatment, as it will be represented at its highest calibre. If you're interested in advertising with Rafih Style Magazine, please inquire to:

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By Jessie Gurniak

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GENERATIONS OF STRENGTH AND STYLE

The 2023 Ram 1500 has placed on Car and Driver's 10 Best Trucks and SUV's list, making it the fifth consecutive year that the Ram 1500 has earned this prestigious award. Car and Driver's 10 Best winners represent the smartest, most entertaining vehicles customers can buy today. They are picked after an exhaustive evaluation of this year's new or significantly refreshed models, as well as last year's defending 10 Best honorees.

"For everyone looking for a full-size pickup, the Ram 1500 meets all your needs and exceeds expectations. Its coil-spring rear suspension provides luxury-SUV-like ride quality, making the bouncy competition feel like farm trucks," said Joey Capparella, senior editor Car and Driver. "The Ram's interior is its most impressive and delightful attribute featuring carefully selected materials, including leather, metal trim, open-pore wood, and the kind of attention to detail we'd expect from a luxury sedan."

Every winner must deliver exceptional driving engagement, offer indisputable value and/or practicalit,y and fulfill its mission better than any of its competition. With 5 consecutive wins, the Ram Truck is clearly in a class of its own. Let's take a look at the history of the Ram line, and what the future holds for it.

Originally part of the Dodge truck lineup, Ram made its debut in 1981. This was the dawn of a new era of pickup trucks as the classic Ram design we know and love today started to make its mark. Then, in 1994, the second generation launched, bringing the 1500, 2500, and 3500 models into the world and revamping the pickup design. The early 2000's seemed like an ideal time to launch a new generation, and so in 2002 improvements were made to the existing Ram design, advancing its safety and power for a refined, influential third generation.

In 2009, the Ram Truck brand launched as a stand-alone division, focused on meeting the demands of truck buyers and delivering benchmark-quality vehicles. With a full lineup of trucks, the Ram 1500, 2500/3500 Heavy Duty, 3500/4500/5500 Chassis Cab and ProMaster, the Ram brand builds trucks that get the hard work done and families where they need to go. This marked the dawn of the fourth generation.



Now here we are in 2023, inside of the fifth generation, and the all-new, all-electric 2025 Ram 1500 REV–the first batteryelectric light-duty pickup truck from Ram Truck–has made its debut at the New York International Auto Show. The entire Ram lineup will provide customers with electrified solutions that deliver disruptive, leading-edge advanced technology in the years to come.

"The all-electric Ram 1500 REV is a monumental milestone on our continued journey to offer the industry's best electrified solutions and further fortifies our award-winning lineup," said Mike Koval Jr., Ram brand CEO - Stellantis. "We believe in bringing the right range of power train solutions to our customers and will continue to redefine the pickup truck segment. Our all-new Ram 1500 REV pushes past the competition in areas customers care about most, including range, towing, payload, and charge time."

The 2025 Ram 1500 REV will offer customers two all-electric options, including a standard 168-kilowatt-hour (kWh) battery park with a targeted range of up to 560 kilometers, and an optional 229-kWh large battery park with a targeted range of up to an unsurpassed 800 kilometers. Both can add up to 177 kilometers of range in approximately 10 minutes with 800-volt DC fast charging at up to 350kW, offering customers quick and convenient charging solutions.

Ram is committed to innovation and powertrain leadership with a lineup that consists of anything and everything truck buyers want and need, meeting real-world demands. Today, Ram offers the most fuel-efficient 4x4s and the quickest, fastest, and most powerful pickup truck straight from the factory. But let's dial it back a bit and take a look at just some of the features available in the 2023 Ram 1500.

With the 2023 Ram 1500 Classic, your pickup truck will be packed full with power and efficiency, confident handling, advanced media, and a behemoth of towing. The Ram 1500 Classic's braking system offers quick power assistance along with optimized pedal travel. Located in the rear wheels are speed sensors designed to withstand the elements of the highway. There are a number of assets included in the Electronic Stability Control System (ESC) when it comes to braking; it even controls the vehicle when parked.

Keeping you informed and entertained is easy with Uconnect multi media centre. Integrated with Apple CarPlay[™] and Android Auto[™], its 8.4-inch touchscreen is large, full-colour, and easily connects to your device. You can connect up to eight devices to the available 4G LTE WiFi Hotspot. Variable Valve Timing (VVT) enhances combustion and performance of the 3.6L Pentastar V6 engine, producing impressive horsepower and torque.

Optimal power, performance, and efficiency are provided by an innovative Thermal Management System. TorqueFlite® 8-speed automatic transmissions deliver performance, efficiency, and drivability through technology that automatically handles shift changes. With the available 5.7L HEMI V8 engine option, you'll experience a commanding power output, enhanced by the hemispherical head design that maximizes efficiency.

Noteworthy engineering features such as Variable Valve Timing and the fuel-conscious FuelSaver/Multi-Displacement System further enhance this engine by seamlessly transitioning it into a robust four-cylinder configuration when lower power demands arise. The standard TorqueFlite® 8-speed automatic transmission complements the engine, enabling exceptional acceleration in lower gears while prioritizing optimal thermal control for remarkable efficiency and long-lasting durability.

With the 2023 Ram 1500 Heavy Duty, you will be presented with a smarter way to tow. When it comes to tackling demanding towing tasks, you have the option to equip your vehicle with a range of available features designed to ensure exceptional performance. These include the 30K fifth-wheel hitch, Fifth-Wheel/Gooseneck Prep Group, Auto-Level Rear Air Suspension, Cargo-View Camera, Trailer Brake Controller, and DOT Safety Kit. With these features at your disposal, you can confidently tackle any towing challenge that comes your way.

Furthermore, you can take advantage of the most potent engine options available for the Ram 2500 and 3500. The available 6.7L Cummins Turbo Diesel I-6 engine, which is at your disposal, delivers impressive responsiveness. In the case of the High Output version, it is paired with the AISIN[®] 6-speed transmission and offers an astounding torque of up to 1,075 lb-ft on the Ram 3500 model. On the other hand, the standard output engine boasts 370 hp and 850 lb-ft of torque, and it works in conjunction with the reliable 68RFE 6-speed automatic transmission. Both powertrains ensure effortless cold-start capability, providing you with a seamless and reliable driving experience.



With a legacy of success and a commitment to pushing the boundaries of innovation, the Ram Truck brand continues to redefine the pickup truck segment. The fifth-generation Ram lineup, coupled with the upcoming electrified solutions, ensures that Ram remains a force to be reckoned with, delivering outstanding performance, capability, and a driving experience that surpasses expectations.





SEVERE BACK PAIN ADVISORY!

Windsor: Windsor's premier centre for non-surgical treatment of spine related pain has just undergone an upgrade. Inclusion into the prestigious Disc Centers of America (DCOA), the largest group of non-surgical spinal decompression doctors in the world, puts Windsor's own Schisler Spine Centre at the forefront treating conditions such as severe back, neck, and sciatic pain.

The very first Disc Centre of Canada has opened and Dr. Craig Schisler of the Schisler Spine Centre couldn't be happier. "The association with DCOA gives us access to all the latest cutting-edge research and technologies related to the non-surgical treatment of the spine. Why shouldn't Windsor have the very best the world has to offer?"

Chronic back pain and sciatica have reached epidemic proportions affecting millions of people worldwide. Chances are you or someone you care about is suffering from debilitating back or neck pain and have tried many different medications and therapies that simply didn't work. Right now, there is a way for all of that to change, right here in Windsor, Ontario. A technology called Non-Surgical Spinal Decompression offered at the Schisler Spine Centre is offering an alternative path for those who may end up needing surgery.

For the last 20 years, Dr. Craig Schisler and his team have been dealing exclusively with chronic and serious cases of Back pain, Neck pain and Sciatica and have kept hundreds from needing surgery.

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More information can be found at The Disc Centre's of Canada website, www.ontariodisccentre.ca, where you can get a free copy of The Patient's Guide to Severe Back, Neck and Disc Pain immediately.

If you or someone you care about is suffering and looking for a non-surgical solution for back neck or disc pain, there's great news. Mentioning this article will get you a free, no-obligation consultation with Dr. Schisler. Call 519-988-0220 right now, or request your appointment through our website www.windsorspineandlaser.com.

*References upon request.



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Living Room

You have selected the perfect furniture ensemble to create a room that caters to all life's moments, now it's time for the 'piece de resistance'. Accessorize your room with coffee or end tables to ensure it's inviting and comfortable with one of the many enticing living room collections from Handstone.

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Story by Jessie Gurniak Interior & Exterior designs by Urban Homes

Creating a luxurious outdoor space allows you to extend the comfort and elegance of your home to the great outdoors. Whether you have a sprawling backyard or a cozy balcony, there are numerous ways to enhance your outdoor area and turn it into a lavish retreat.





A luxurious outdoor space starts with careful planning and thoughtful design. Consider the overall aesthetic you want to achieve and how you can achieve it. Perhaps you have a pool and want to create a relaxing, beachside atmosphere complete with lounge chairs and umbrellas, or maybe you want to turn your covered patio into a welcoming party room. Either way, designing your outdoor paradise should be stress-free! Windsor-Essex is home to many amazing businesses that can help you bring your dream backyard to life, including Urban Home whose full-service luxury design boutique can help your authentic style shine! Remember that attention to detail is paramount in both indoor and outdoor planning, so consider adding artwork and statement pieces that catch attention and create visual interest. Even the finer details like the selection of fabric and materials of your furniture help elevate the splendor of your home, both inside and out.

Another essential aspect of a luxurious outdoor space is lighting. Incorporate a variety of lighting options to set the mood and highlight key features. Install ambient lighting to create a warm and inviting atmosphere. The style of your light fixtures also contribute to the overall elegance of your space, so think carefully about the appearance of chandeliers, ceiling fans, string lights, lanterns, and more!



Consider installing your lighting with a dimmer switch so that you can maintain control and have a customizable experience along the way.

To further enhance your outdoor retreat, incorporate elements of nature to enhance the overall luxurious ambiance. Create a lush and verdant environment by adding a variety of plants, flowers, and trees. Install a water feature, such as a fountain or a small pond, to add a sense of tranquility and serenity. The sound of flowing water can create a soothing atmosphere and add a touch of elegance to your outdoor space.

Finally, don't forget about the importance of privacy. Creating a sense of seclusion and intimacy can truly elevate the luxury of your outdoor space. Consider adding privacy screens, trellises, or strategically placed plants to create a private oasis.

By incorporating thoughtful design, highquality materials, elegant lighting, comfortable furniture, and elements of nature, you can transform your outdoor area into a lavish retreat. Remember to consider your personal style and preferences to create a space that truly reflects your taste and allows you to enjoy the comfort and elegance of your home in the great outdoors.



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Kris Kobielski & Nicole McGhee

We would like to express our deepest gratitude to Tina Pickle and Mark Eugeni for making the buying and selling process totally stress-free. They were knowledgeable, enthusiastic, and professional from start to finish. After months of looking with our family, friends and on our own, we hired Tina and Mark and they found the perfect house for us quickly and in the exact location we wanted that we never would have found on our own. We were 100% satisfied, now live in our dream house, in a great neighbourhood, we couldn't be happier. Selling our older home was an even easier process with The Legal Edge Team; town days and sold. It was really reassuring to know that we were being represented so competently and professionally. There really is a Legal Edge and would recommend them to all.



Dr. Andrew Taylor, Nancy Jammu-Taylor & Patrick Taylor

Mark, Tina, and the Legal Edge Team not only helped us sell our home, but they also helped us buy our dream home. After listing with them, we found ourselves in a situation of potentially losing out on our dream home so we purchased it without conditions. Had we not had the confidence we did in Mark, Tina and the Team, we would never have taken such a risk. Mark, Tina and Donna were attentive, professional, responsive and reliable. They immediately instilled confidence in their abilities and left us feeling as if we were their only client. Of even great help to us is we do not have any experience with construction and buying a new build. Mark and Tina's knowledge of the construction process and their ability to assist us in understanding what we need to with respect to buying a newly built home was truly appreciated and beyond the call of duty. We recommend them to everyone we know!

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Not intended to solicit any properties currently for sale and all buyers and sellers are advised to obtain independent advice before relying on any information hereir



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DB Homeworks is a representative for Mirage Retractable Screens, and these screens have been quickly gaining popularity in Windsor-Essex. With a retractable screen, you have control over your outdoor living space, allowing you to enjoy the fresh air without the annoyance of insects.

There are different sizes and styles available, from entry door screens to larger manual sliders of up to 10 feet wide, and motorized openings of up to 22 feet wide! DB Homeworks takes pride in the exceptional quality of their retractable screens. Each screen is meticulously crafted using durable materials that are built to withstand the elements and the test of time.

Even pet owners can rest assured about the durability of these retractable screens. Normal screens are usually made out of fiberglass and are exposed to the weather at all times, whereas the screens provided by DB Homeworks are fabric or polyester, and even when stretched they will go back to retaining their shape. Plus, larger screens come with sensors–similar to that of garage doors–to prevent them from coming down on anyone, making them safe as well as strong.

Danny Brook, the owner of DB Homeworks, has been representing Mirage Retractable Screens for 15 years, but his experience goes beyond that.

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Before diving into the creation of DB Homeworks, he worked in the home improvement industry, dedicating his time to a variety of renovation projects.

Now, he believes he has found his niche within the industry as these innovative screens have begun increasing in popularity, especially in a region surrounded by water such as Windsor-Essex. And screens are not the only product he has to offer! Additionally, you can trust DB Homeworks with retractable awnings and shutters, furthering the luxury and style of your outdoor oasis.

When it comes to both retractable awnings and shutters, DB Homeworks maintains the same unwavering dedication to quality and customer satisfaction that they are known for with their screens. DB Homeworks believes that your outdoor space should be a sanctuary of relaxation and style.

With their retractable screens, awnings, and shutters, they are committed to helping you transform your environment into a haven of luxury and comfort.

Visit their website at www.dbhomeworks.ca or call them today at 519-919-8776 to discover how DB Homeworks can turn your vision into reality and create the outdoor retreat of your dreams.







Story by Anna Cabrera

THE RENAISSANCE OF DOMNTON A BEACON FOR GROWTH AND INNOVATION



In the heart of our beloved city, a remarkable transformation is unfolding.

Downtown Windsor - the core of the city and the home to nearly 700 member businesses – is metamorphosing into a vibrant hub brimming with entrepreneurial spirit, luxe retail stores, foodie destinations, and an atmosphere of safety and security. It's an inviting blend of old-world charm and modern energy that's drawing in investors, entrepreneurs, and tourists.

Revitalizing Investments: From The Hive on Pelissier to the Bitcoin Building

Change is palpable in downtown Windsor, driven by significant investments in businesses and real estate. It started with the conversion of the former Fish Market to the stunning and state-of-the-art Rocket Innovation Centre, an incubator for tech-oriented minds that further propels the city's tech prowess, and positions Windsor as a burgeoning tech hub. Then followed La Vern's Market, a charming boutique market offering fresh local produce, artisanal and gourmet products, and the Invest Windsor-Essex property. Next came The Hive on Pelissier, an innovative mixed-use property with commercial real estate on the ground floor and 24 exclusive, lavish, upscale residential apartments.



Then there's the Bitcoin Building, a ground-breaking and revolutionary residential structure that offers mediumand long-term fully furnished executive rentals in the city centre – all of which are fully occupied. Embracing the rise of cryptocurrencies, this building uses rooftop solar panels to not only power the building but bitcoin miners too, and has become a symbol of Windsor's readiness to march with the future. Not only have these properties significantly contributed to the revitalization of the downtown, they have enhanced its aesthetic appeal too.

The Shopping Oasis: From Whiskeyjack Boutique to Emerson Supply Co.

A stroll through downtown Windsor reveals an eclectic mix of retail stores that offer something for every shopper. The Whiskeyjack Boutique and The Gifting Tree invite customers to discover handpicked and distinctly Canadian items that can't be found anywhere else. For music, comic book and sweets aficionados, Dr. Disc Records, Rogues Gallery Comics, Luxury Snacks and Cookie Bar offer uniquely fun retail experiences. Luxury shoppers aren't left behind, with stores like G&G Jewellery, FA Fred's Fashions, and Emerson Supply Co offering a range of highend products. And for those who yearn for the nostalgia of yesteryears, Eh Plus Vintage transports customers back in time.

A Foodie's Paradise: Culinary Delights

The city's culinary scene is as diverse as it is delicious. From the gourmet fare at Cucina 360 and The Keg Riverside to the chic On A Roll Sushi & Sliders, Panache and Maiden Lane Wine & Spirits, dining in downtown Windsor is a gastronomic adventure. Venues like Fourteen A Sky Lounge and the Cook's Shop add a fine dining touch, while Loose Goose Restopub, Thyme Kitchen and La Guardia offer laid back comfort. All of these restaurants, and many more, serve to make downtown Windsor a culinary hotspot.

Security First: Safeguarding Downtown

Investing in the downtown isn't just about buildings and businesses. The new board of the Downtown Windsor Business Improvement Association (DWBIA) has made the safety and security of its residents, visitors, and business owners a primary focus for the next four years. In an attempt to ensure a safer downtown, a significant \$108,500 investment has been committed as a first step to bolster the core's security. The introduction of a CCTV surveillance system, improved lighting, and collaborations with Windsor Police Service will all help to enhance safety in the city centre. Furthermore, maintenance initiatives, such as street cleaning, power washing, and snow removal – backed by the DWBIA – add to a cleaner, safer environment.

The Downtown Windsor Farmers' Market: A Social Hub

It's one of the most beloved attractions that returns year after year. Beyond retail and dining, downtown Windsor boasts its lively Downtown Windsor Farmers' Market, which brings the community together from April through October. Today, this market hosts over 70 vendors and attracts up to 2,500 visitors every Saturday, becoming a weekly celebration of local produce and artisan crafts.



Eventful Downtown: From Canada Day Arts Fair to Open Streets

Downtown Windsor also shines with a vibrant events calendar. The upcoming Canada Day Arts Fair & Celebrations on July 1 will bring together over 80 vendors, live entertainment, and fun-filled activities. Car enthusiasts can look forward to the 8th annual Ouellette Car Cruise at Riverfront Festival Plaza on August 18. The month of September brings the Downtown Windsor Arts Fair, a component of Open Streets Windsor, and the Northern National Collectors Convention taking place September 29-October 1 at Caesars Windsor.

Downtown Windsor's transformation is an example of successful urban revitalization. It is a story of resilience and dynamism, evident in the mix of investment, retail and dining diversity, and a focus on safety and security. As this downtown district continues to flourish, it paves the way for Windsor to become a significant player in the regional economy.

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Vehicle shown: 2023 Range Rover Velar

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WAY OF REAL ESTATE

"The days of simply putting up a for sale sign and crossing your fingers is gone." These are the words of Shan Hasan, real estate broker, who believes that adapting to the changing world is mandatory.

In order to stay on top of the real estate industry, Hasan believes that creative innovation is key to growth and expansion. As a result, The Hasan Group RE/MAX[®] Diamond Capital is opening up a real estate boutique in the town of Tecumseh.

The Hasan Group is built on a collaborative effort of different real estate professionals who value trust, loyalty, dedication, and passion. Launching an independent office was not originally on their radar, but as they began bringing on more agents and outgrowing their past location, they knew it was time to start exploring opportunities. When a friend of Hasan's reached out to propose a new location, they agreed that the opportunity they were looking for had knocked on the door. Of course, the number one rule in real estate is location, location, location. The town of Tecumseh is not only Hasan's home community, but it is also an area that has proven itself time and again that supporting local businesses is an integral part of who they are. Therefore it was a no-brainer that 3600 ft.² of office space with ample parking in the heart of Tecumseh was decided upon as the new home for The Hasan Group RE/MAX[®] Diamond Capital all-in-one real estate boutique! But what is all-in-one real estate? "As a realtor our responsibilities do not only end with simply getting a sold sign on the front yard," says Hasan. "Great realtors are fantastic coordinators and orchestrators. We are in tune with our collaborating realtors, the lawyers, the inspectors, and lending institutions.

My vision was to provide our clients with the opportunity to secure their mortgage within our building with in-house financing. We are ecstatic to welcome Sergo & Hassan from Serca Financial Mortgage Group within our building to seamlessly connect the dots with all their lending options for our clients. We are also honoured to offer financing through chartered banks, such as RBC, TD, and CIBC. Setting meetings can cause delays in the process. Now effectively, we can conduct everything in the house and accomplish home ownership as quickly as the client desires." For Hasan, being a leader is not merely about overseeing tasks or delegating responsibilities; it is about creating an environment where each individual can flourish and thrive. He is honoured to guide, mentor, and empower the realtors on his team, ensuring they have the tools and support needed to succeed. He holds a deep appreciation for the value of respect and love, and strives to embody those principles in his interactions with every member of the team. As he witnesses the remarkable progress of every member of his team, it makes sense for the office to grow alongside them, and Hasan considers it a privilege to be able to offer not only his team the opportunity to expand, but also give their clients the best possible experience as a result of their efforts.

As The Hasan Group RE/MAX[®] Diamond Capital real estate boutique in Tecumseh becomes a reality, it symbolizes more than just a physical space. It embodies the collective vision, dedication, and unwavering commitment to exceptional service that defines the team. With their expanded presence, the team is poised to create an unparalleled real estate experience, where innovative approaches, collaborative efforts, and personalized care converge. The new office not only signifies growth but also represents a testament to the enduring success that can be achieved when passion, integrity, and a genuine love for the industry come together.







"THE THREE PILLARS TO This group Are people, Property, and Passion." Hasan says that "the three pillars to this group are people, property, and passion" and in the rapidly evolving world of real estate, working with a team with unwavering commitment to their clients is crucial to making your homebuying experience as stress-free as possible. The Hasan Group's team of dedicated professionals is ready to guide their clients every step of the way. They are poised to create lasting impressions, forge lifelong relationships, and make a meaningful impact on the lives of those they serve.

As the grand opening of the new boutique approachesthe date of which will be announced via social media soon-the excitement within The Hasan Group continues to build. Their commitment to serving the Windsor-Essex County community remains stronger than ever, and they are determined to go above and beyond to exceed expectations. With their expanded presence and allin-one real estate solutions, they are poised to elevate the real estate experience for clients, ensuring that each transaction is seamless, rewarding, and memorable. Inside of their new location of 12137 Tecumseh Rd. East-inside of the former The Job Shopper Headquarters–The Hasan Group has been diligently working away to prepare for their grand opening. Shan Hasan and his full team are excited to continue making their mark in Windsor-Essex County and cannot wait to serve their community with more expertise than ever before.

For more information on The Hasan Group RE/MAX[®] Diamond Capital, visit them online at www.thehasangroup. ca or give them a call at 226-788-9966.









Contact Ayad today at **519.817.8855** ayad@remax519.com TheHasanGroup.ca



Calling all business owners and entrepreneurs. Let Ayad use his 20+ years of experience in business, ownership, acquisitions and sales to serve you and your commercial / residential real estate goals. It's ALL WIN with Ayad.

A local entrepreneur, and the founder of BBBranded Boutique and the WinCity brand trademark. Ayad attended St. Clair College where he specialized in Business Marketing. He uses his years of experience to help his clients achieve their Real Estate goals.

As a licensed Realtor with RE/MAX Capital Diamond Brokerage, Ayad carries the values of hard work, integrity, and outstanding client service into everything he does. In addition to his passion for helping business owners with their commercial / residential real estate needs, Ayad has worked with many local charities including The Children's Aid Society, Fight Like Mason Foundation, United Way, CMHA (among many others).





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ELTON FERO RFAITOR®

It matters who you work with. Elton Fero is the fresh signing on The Hasan Group team. In his desire for something that was communications-driven, marketing-oriented, and people-based, real estate was the perfect fit. Elton is an Honours Communication, Media, and Film graduate. When he's not boosting local homeownership, he is coaching league soccer as a veteran athlete by day and frequenting urban nightlife as an avid socialite by night. After being fully tested and licensed, he readil<u>y accepted an offer to</u> join Windsor's top-listing and top-producing team - The Hasan Group - Real Estate. For Elton, it has been a joy to be a realtor. He looks forward to help all in the community buy, sell, lease, or invest. Matching old and new friends to the home of their dreams is not only his profession but also his passion!









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JAY KHAWAJA



Amy was born and raised in Leamington, Ontario, making her an expert in the Windsor-Essex County area. She has been an active volunteer her entire life and takes pride in her town and community. With over 15 years experience working in the hospitality and health care sectors, she has gained an extensive professional background in sales and property management.

Customer service has always been her top priority and has been essential to building relationships and ensuring the best possible outcome in every transaction. Her clients can count on her to help with any questions or concerns, and to support them before, during and after the sale. She strives to ensure the home buying or selling process is fun, easy, and stress-free. As part of the Hasan group, she not only brings her personal knowledge and skills in residential, commercial, and agricultural sales, but is surrounded by a team of experts that excel in the field. If you're looking for an agent who is transparent, innovative, and current in market trends, contact Amy today!

Contact Amy at 519.329.0011 amy@remax519.com TheHasanGroup.ca Born and raised in Leamington Ontario and is proud to call Windsor - Essex County her home, Brie has demonstrated her commitment to serving her community as the owner and operator of The Beauty District Salon for 7 years and counting. This has allowed Brie to form strong relationships and bonds with community members on both a professional and personal level. Over the years, Brie has been recognized for her superior business skills and customer service within the community, including being nominated for the Young Entrepreneur Award by The Leamington Chamber of Commerce in 2018.

Through all of Brie's business endeavours, she continuously strives for excellence through continuous education and experiences. Brie is committed to upholding this standard throughout her real estate career with The Hasan Group. Brie has spent years working within the real estate world in various capacities to expand her knowledge and prepare herself for a successful career in real estate. Brie is notoriously kind and compassionate, as customer service has always been her top priority. With a lifelong passion for real estate and design, Brie has the ability to understand and envision what her clients desire and make their real estate dreams a reality.

Contact Brie at 519.329.2522 brie@TheHasanGroup.ca TheHasanGroup.ca





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A resident of Windsor, Ontario, I serve Windsor-Essex County area and have a true understanding of the community. I am excited to congratulate Shan on his new office and look forward to working with the Hasan Group to make your home owner dreams come true.

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Certified Softwash is celebrating their 5th anniversary this year, and they are excited to bring a more eco-friendly and longer lasting solution to home cleaning. Softwashing is the use of water-based, biodegradable chemicals to break down dirt and grime, killing the build-up of bacteria, mildew, and algae, and leaving your home with a clean and sanitized exterior.

There are many benefits to using softwash instead of pressure washing. With pressure washing, you are more likely to cause serious damage to surfaces, causing erosion and striping away materials that are aging. Whereas with softwashing, the solution is so gentle that you can even use it to wash your roof without losing any shingles! The softwash solution is powerful and effective while also being environmentally friendly. With Certified Softwash, cleaning the algae and bacteria from your home's exterior is a customizable job. Pricing is based on the square footage, and you can choose which area you'd like cleaned. So if you have a large home but only want to clean the front, that's no problem! Certified Softwash will build a quote for you based on your personal needs. The solution can be used on just about any surface, with copper being the one material that it is not recommended for.

But what chemicals are being used in a softwash solution? Certified Softwash emphasizes that the solution is safe and carefully measured.



The water-based solution is mixed with soaps and a small percentage of bleach-2% to be exact! There is also a plant wash that neutralizes any chance of an overuse of bleach-which is excessively rare since the solution is measured with a dial, eliminating any guesswork-which also fertilizes plants, so you do not need to worry about the impact on your lawn and garden.

On average, a softwashing treatment takes approximately one and a half to two hours to complete. The equipment is state-ofthe-art which makes home washing a breeze and as headachefree as possible. Plus, you don't have to worry about the treatment being loud because the entire process is done with electronic equipment. In celebration of their 5th anniversary, Certified Softwash is offering a special discount.

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A Plan for Living



MAXIMIZE YOUR RRSP TODAY AND REAP THE REWARDS

By Trevor LeDrew, Regional Vice President, IG Weath Managment.

Strategies that can help accelerate your plan using assets you have readily available.



Year after year, many Canadians leave a key financial opportunity on the table by not contributing the maximum allowable amount into their registered retirement savings plan (RRSP). If your annual notice of assessment (NOA) from the Canada Revenue Agency (CRA) shows available contribution room the time to act is now.

For example, contributing \$10,000 to an RRSP that generates a 3.75% return, compounded annually, could turn into approximately \$30,175 over the span of 30 years. Plus, contributing the full amount creates a larger income tax deduction that could result in a significant tax refund.*

KNOW YOUR LIMITS

As a first step, it's important to know how much contribution room you have. The CRA identifies your available contribution room for the upcoming tax year on your annual Notice of Assessment. CRA's My Account for Individuals can also provide that information.

INVEST SMART

It may be beneficial to move money you currently have in savings accounts or other investments into your RRSP sooner. Moving these dollars into your RRSP reduces your annual tax bill and allows you to maximize growth inside your RRSP, without generating immediate taxable income.

Remember that interest earned on savings accounts and both realized and unrealized capital gains on non-registered investments will be taxed prior to being moved into your RRSP. You can also withdraw from a tax-free savings account (TFSA) to make your RRSP contribution. Any withdrawals from your TFSA are added to your available TFSA contribution room for the following year. Remember that interest earned on savings accounts and both realized and unrealized capital gains on non-registered investments will be taxed prior to being moved into your RRSP.



INVEST REGULARLY

Consider working your RRSP contribution into your budget. With a monthly investment plan, an amount you specify is automatically deduced from your savings or chequing account on a regular basis and invested inside your RRSP. We will work with you to help determine the dollar amount and frequency that works best for you.

CONSIDER THE BENEFITS OF BORROWING

In many cases, it makes sense to borrow to take full advantage of RRSP contribution room. Maximizing your RRSP contribution now offers immediate tax savings this year and tax-deferred potential growth for many years to come.**

We can help you determine whether a loan fits into your plan by looking at the following factors:

Your age: The impact of compound growth increases depending on the time that money is invested. While borrowing to invest may have more impact at a younger age, it's never too late to save for your retirement.

Your ability to repay: We do not recommend borrowing more than you can repay. Ideally, you want to pay off the balance of your loan quickly and then start a regular investment plan to automatically take care of future RRSP contributions. If your RRSP contribution results in a tax refund, it can also be used to help pay down a portion of the loan almost immediately.

Your ability to borrow: An RRSP loan or line of credit will increase your debt service ratio (the percentage of your monthly income that goes to pay off debts), which lenders rely on to determine your loan eligibility. When preparing your plan, we'll be sure to take your complete financial picture and other monthly commitments into account.





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Experience the remarkable prowess of the EQE SUV, the new midsize vehicle from Mercedes-Benz. Beyond simply being new, the EQE has the ability to update its own advancements when improvements are available. Not only does it bring novelty, it transcends the concept of the future by optimizing your time and enhancing your overall experience with its usage.

The ambience of the interior and the futuristic exterior are embellished with numerous features and technological advancements. The EQE SUV's cutting-edge all-LED lighting provides a range of benefits. With the available DIGITAL LIGHT headlamps and dynamic ambient lighting, it possesses the capability to adjust to different road conditions and upcoming traffic, while also illuminating alerts within the cabin when necessary.

Optimize your route and adapt your driving assists with the available MBUX Navigation with Electric Intelligence. This advanced navigation system will help you make it to your destination safely and efficiently by overlaying directions onto live video of upcoming turns or projecting them conveniently through the Head-Up Display, providing you with an unparalleled level of guidance and convenience.

Every aspect contributes to the grand design of Mercedes-Benz SUVs. The spacious cabin and the sophisticated exterior showcase the meticulous attention to every detail.

The incorporation of advanced aerodynamics transforms the interior into a serene sanctuary, shielding the driver and passengers from external noise. The EQE is truly a remarkable, luxurious indulgence.

Speaking of noise, the ingeniously crafted EQE Sound Experiences developed by experts seamlessly align with your needs as a driver.



Inside this available collection, you will discover an exquisite soundscape specifically designed to enhance the ambience of your drive. Whether you are cruising down the highway or enjoying off-roading adventures, the available AIRMATIC suspension adjusts both the ride height and comfort levels to further enhance your driving experience. Additionally, the available 10° rearaxle steering can reduce the radius on low-speed turns by 1.8 meters, and adds further stability and agility to lane changes and swift maneuvers.





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Always feeling a legitimate love for business, cars and the open road, Agata Marzec used this enthusiasm to start a passion project, opening the Just Drive Safe Driving School, where she could make a difference through teaching and inspiring drivers.

"When I started the business, I had one student," Agata states. "Today, it's a different story. I never gave up, I stayed true to myself, and I believed that what I was doing would grow."

As the business experienced the notable growth that Agata foresaw, it quickly became apparent that the students at Just Drive Safe Driving School, and their safety, would consistently be in assured hands.

"We look after the best interests of our students," Agata says. "Our number one priority is student safety, trying to make it an enjoyable yet educational experience. We truly care about what we do and how we can impact new drivers. Through proper education, we make a difference in their decision making and their overall safety."

Agata and her team constantly encourage communication throughout lessons, adapting their teaching methodologies whenever necessary for the greater good of the students.

"Communication is the key, you talk to the students, find out what is going on and how they think," Agata says. "Treat them as young adults. With our team, we at times will rotate instructors and give different perspectives on driving. We are always open to questions and want to provide a relaxed atmosphere, as most new students are nervous."

Such a willingness to adjust for the students' sake, treating them like family in the process, has made the Just Drive Safe Driving School a reputable and reliable establishment that effectively molds the minds of young drivers.

"What's most important is that you take care of them as if they were part of your own family," Agata says. "If they drive safely, then when members of your own family meet them on the road, they are also safe. Through teaching them safety, we make a difference on our roads that impacts us all."

With summer here, Agata and her team are prepared to guide the next generation of drivers.

"Education is power, we educate and provide a hands-on interactive education," Agata says. "We have a great team; we are very thankful and blessed to do what we love."



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An Exotic Island Destination 9A

When you begin exploring island vacation ideas, you probably think about Jamaica, Bahamas, Dominican Republic, or Cuba. Perhaps you have exhausted all of the typical tourist countries and you want to explore somewhere that can offer something new. The Caribbean is beautiful, but there are other island destinations that you should consider. Nestled in the heart of the Indian Ocean, Seychelles is an archipelago offering 115 islands rich with culture and natural splendor. With its pristine beaches, crystal-clear turquoise waters, and lush greenery, Seychelles is a paradise for travelers seeking an unforgettable tropical getaway.

Each island is surrounded by a beautiful coast, surrounded by stunning ocean views. Take a walk and you will soon find yourself exploring extraordinary flora in both nature parks and tropical gardens. Some of the vegetation you will find is unique to Seychelles, including the Coco de Mer palm tree which is endemic to the islands of Praslin and Curieuse!

Perhaps you will be looking to scuba dive or snorkel in the breathtaking water, uncovering the impressive animal kingdom you will find beneath. With numerous species of colourful fish, turtles, and delightful coral, the underwater world of the Indian Ocean is like nowhere else you will have seen before. Plus it is not just in the ocean where you can find the delights of fauna, but the islands themselves are home to many tropical birds, and the famous Aldabra Giant Tortoise!







Of course, when you are traveling you always need to consider the food and culture. Luckily, Seychelles is filled with the enchantments of the Creole culture. A laid-back, tranquil lifestyle and warm hospitality await you in Seychelles. The Seychellois people are known for their friendliness and welcoming nature, making visitors feel right at home.

Music and dance play an integral role in Seychellois culture. Traditional music is characterized by rhythmic drumming and captivating Creole lyrics. The music covers a range of styles, some you might already be familiar with such as polka and French pop, and more exotic ones like Moutia, and Sega. Join in the festivities of song and dance and feel yourself swaying to the myriad of fast-paced beats that create the sound of Seychelles.

Seychelles is a melting pot of culture, with several festivals every year filled with fun and joy. They range from religious celebrations, to the promotion of underwater conservation, and to yacht races and dance competitions! There is something for everyone to enjoy. Exploring the local markets is a treat for the senses. The Sir Selwyn Selwyn-Clarke Market in Victoria is a bustling hub where you can find fresh produce, spices, and local handicrafts. Engaging with the friendly vendors and sampling the aromatic spices will give you a deeper appreciation for the flavours and ingredients that make Seychellois cuisine so unique.

In conclusion, Seychelles offers a captivating blend of natural beauty, vibrant culture, and delectable cuisine. The islands' rich Creole heritage, friendly people, and diverse festivals make it an enchanting destination for travelers seeking a unique tropical experience. Whether you are lounging on pristine beaches, exploring the underwater wonders, savouring the flavours of Creole cuisine, or immersing yourself in the cultural festivities, Seychelles promises a truly unforgettable journey.



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

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

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

Transfers to spouse

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

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

Transfers to a minor child

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

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

Transfers to an adult child

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

Planning around attribution rules

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

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

The interesting thing here is that the rate will remain in effect for as long as the loan is outstanding – even though the interest rates may rise in the future. Although the current prescribed rate is 5%, this still presents a planning opportunity in situations where your spouse can potentially earn a higher return on investment with no attribution back to you.

2. Buy high-growth investments in your minor child's name. This will be ideal where there is little or no income component, however, the growth potential is significant (for example: equity investments). Although the income portion will be attributed to you, capital gains will be reported by the child and, therefore, you can legitimately shift the tax burden.

3. Reinvest income earned on property transferred to your spouse or minor child. There is no attribution on income earned that was already subject to attribution.



In other words, if attributed income is reinvested by your spouse or minor child, the income earned on that attributed income is not subject to further attribution.

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

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

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

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RAFIH AUTO GROUP CHARITY GOLF TOURNAMENT CELEBRATES 10 YEARS OF GOLF & GIVING BACK

Since its inception, the Rafih Auto Group Annual Charity Golf Tournament has raised a significant amount of money for the Windsor Regional Hospital Foundation. With the annual tournament upcoming, the grand total raised will increase to \$225,000! This remarkable achievement is a testament to the generosity and commitment of the participants, sponsors, and organizers who come together each year to make a positive impact in the lives of the community. The organizer's express their sincere gratitude to every sponsor who has played a crucial role in making this tournament a resounding success.

The Rafih Auto Group, a prominent automotive dealership in the region, has a strong commitment to giving back to the community and believes in the power of collective action to bring about positive change. Through their dedication and hard work, the golf tournament continues to thrive and raise significant funds that have made a tangible difference for countless individuals and families in Windsor-Essex.

The Windsor Regional Hospital Foundation plays a vital role in supporting the healthcare needs of the community. The funds raised will contribute to the foundation's ongoing efforts to enhance patient care, update medical equipment, support research initiatives, and provide essential resources to healthcare professionals. The impact of these contributions is far-reaching.

The Rafih Auto Group Annual Charity Golf Tournament would like to thank Beach Grove Golf and Country Club for being the event's honorable host year after year. Their picturesque fairway and endless hospitality are always top-notch, and being able to collaborate with them on such a life-changing event is something for the community to truly cherish.





















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The overwhelming support received from the community and beyond has been instrumental in the success of the Rafih Auto Group Annual Charity Golf Tournament. Countless individuals, businesses, and organizations have stepped forward to offer their assistance, whether through monetary donations, sponsorships, or volunteering their time and skills.

This collective effort has solidified the tournament's reputation as a premier charity event in the region. Looking ahead, the dedicated team of organizers is brimming with excitement as they envision the tournament's continued growth in popularity and the subsequent increase in participants, sponsors, and support.

With each passing year, the tournament gains momentum, allowing for even greater funds to be raised. The organizers remain committed to building on the successes of the past, aspiring to surpass their ownachievements and raise the bar even higher in their quest to have a lasting impact on the community.



As the next tournament approaches, the organizers extend their deepest appreciation to all who have contributed and supported over the years. The unwavering dedication to fostering positive change in Windsor-Essex is what keeps this community strong. Together, we can continue to create a brighter future for the residents of Windsor-Essex. The generosity and commitment to change allows us to reach greater heights.







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