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— THE LEXUS TX HAS ARRIVED

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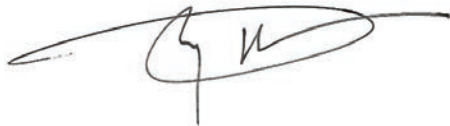
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Dear Readers,

It is with great pride and pleasure that we bring the 60th Rafih Style Magazine to you. The start of a new year always brings us moments of reflection as well as a hopeful look towards the future.

As we dive into 2024, this magazine will bring you the latest in luxury SUVs, many stylish cars, fabulous local businesses that are thriving in their fields. Get a glimpse at a tropical getaway of your dreams. We would like to welcome Porsche Detroit North to the Rafih Auto Group, read the full article on page 74.

As always, we couldn't have gotten this far without you. Your dedication to not only this magazine but also to the Rafih family is beyond anything we ever dreamed and we cannot wait to see what's in store for us all.



Terry Rafih
Chairman & CEO of the Rafih Auto Group


















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ISSUE 60 | WINTER 2024

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THE NEW ERA OF 3-ROW LUXURY

THE LEXUS TX HAS ARRIVED

From now on, fighting over the best seats will be a thing of the past. Introducing the all-new 2024 Lexus TX, the three-row SUV that provides a new era of luxury for everyone who gets the indulgent experience of driving in one. Not only is every seat the best seat, the new TX offers the best of everything: extraordinary comfort and interior space, an unmatched driving experience, incredible all-wheel handling, and a choice of gas or powerful self-charging hybrid engines. The TX is the next chapter of Lexus SUVs, and it takes luxury to a completely new place.

Offered in various grades in Canada, including Luxury, Ultra Luxury, and more. The Lexus TX features a driver-focused cockpit, and a 21-speaker Mark Levinson™ Premium Surround Sound System. The cabin provides comprehensive utility with accessible storage, charging ports, and power outlets in every row. The TX emphasizes an enjoyable journey, minimizing noise vibration and harshness, ensuring a serene cabin atmosphere. It adopts the GA-K platform, enhancing performance, comfort, and Lexus Driving Signature fundamentals.

The Lexus TX embraces the GA-K platform, the latest in a line of Lexus SUVs to do so, offering a low center of gravity and ideal weight distribution. Notable enhancements have been implemented to fortify the body rigidity of the TX and minimize noise, vibration, and harshness. The outcome is an unparalleled combination of improved performance and comfort, setting a new standard for a three-row SUV.

The Lexus TX provides notable storage solutions across the cabin, featuring an optional centre console for captain's chairs, perfect for small items or digital devices, along with removable cup holders. For more extensive cargo needs, the TX impressively offers generous space, accommodating up to seven carry-on suitcases in the rear with the third row up. This capacity expands to 57.4 cubic feet with the third row folded and 97 cubic feet when both the second and third row seats are folded down.

Two powertrain options are currently available: the Lexus TX 350 AWD and the TX 500h. The TX 350 AWD offers a 2.4L turbocharged inline 4-engine for refined driving performance, whereas the TX 500h offers a 2.4L turbocharged Parallel Hybrid system available exclusively as F SPORT Performance. The self-charging hybrid model is also powered by DIRECT4—an all-wheel drive system that achieves quick and linear response according to driver input.

Inside the Lexus TX, the driver-focused cockpit design and 12.3 inch multi-information display enables a deeper connection between driver and vehicle. This sense of confidence is bolstered by driver controls like available head-up display (HUD) and standard Lexus Interface with a 14-inch Multimedia Touchscreen Display, providing easy-to-use controls and clear information to the driver and front-seat passengers.

Discover an unparalleled serenity within the interior of the Lexus TX third-row SUV, an experience unlike any other. This tranquil environment persists seamlessly through diverse driving scenarios, courtesy of advanced features such as high-dampening door and roof mastic seals. Additionally, a silencer material beneath the rear cargo space and floor area effectively mitigates rear seat noise vibration, ensuring a consistently quiet ambiance.

The remarkable interior of the Lexus TX deserves an equally exceptional soundtrack, provided by the 21-speaker Mark Levinson™ Premium Surround System. This audio marvel is available on TX 350 Executive grades and TX 500h F SPORT Performance Series 3. Beyond offering authentic surround sound, this audio system is meticulously tuned for the TX Cabin, ensuring high-quality audio experience at every seat position.





Could the 2024 TX be the most secure Lexus SUV to hit the road? It's a distinct possibility, all thanks to the Lexus Safety System+ 3.0—a collection of cutting-edge safety technologies that collectively constitute the most extensive safety system ever integrated into a Lexus. With features like Pre-Collision System with Pedestrian Detection technology and Lane Departure Alert with Steering Assist, you can experience peace of mind every moment you take the wheel.

The Lexus TX propels the Next Chapter of Lexus SUVs, refining the core elements of the Lexus Driving Signature. Specifically tailored for an exceptional driving experience, the TX SUV is finely tuned to deliver a seamless yet exhilarating journey on any chosen road. Ensuring every seat in every row provides an equally comfortable ride, the TX maintains an unwavering commitment to luxury, offering both drivers and passengers a journey imbued with unparalleled comfort and sophistication.



In conclusion, the 2024 Lexus TX marks a revolutionary shift in luxury SUVs. With a commitment to providing the best seats for every passenger, the TX introduces a new era of indulgence, combining extraordinary comfort, unmatched driving experience, and advanced safety features. Designed to cater to the evolving needs of Canadian guests, the TX showcases Lexus's dedication to electrification, technology, performance, and design. Visit www.lexus.ca to learn more about your new luxury vehicle.

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“Not only am I helping my clients by securing A1 tenants for their investment properties,” says Bondy. “But I’m also helping individuals and families in need to find a safe, clean, and comfortable home to lay their head at the end of their days in peace.”

Everything LP Property Management does comes from the heart and, with nearly three years of steady progression and growth, they are dedicated to evolving with the industry to better serve your needs.

With family at the core of LP Property Management’s values, you can trust that your investment is handled with the same care and dedication that Bondy extends to his own family. So forget the hassle of managing property maintenance and repairs on your own! You have the power to unlock the full potential of your property investment when you let an experienced property management company at your side.

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COHABITATION

AND THE SUPER MORTGAGE MINGLE

*Story by Joe Bondy, Mortgage Broker,
Super Mortgage Team, Dominion Lending Centres*

Super Mortgage Mingle introduces a contemporary twist to traditional mortgage models by organizing events that bring together individuals who, on their own, might struggle to afford a house. Through these events, the Super Mortgage Team aims to foster relationships that lead to cohabitation, allowing people to pool their resources and overcome financial barriers to homeownership. The gatherings also serve as a platform for the team to address questions and facilitate the mortgage process, guiding participants toward making home ownership a reality.

This collaborative effort offers a practical solution to the evolving dynamics of homeownership, where multiple parties combine their incomes and creditworthiness to qualify for more substantial mortgages. The significant advantage lies in the potential for more favourable mortgage terms and interest rates, as lenders assess the collective financial strength of the involved parties. This not only makes homeownership more feasible but also establishes a sense of community and shared responsibility among cohabitants.

“

Cohabitation not only makes homeownership more feasible but also establishes a sense of community and shared responsibility among cohabitants.



The resurgence of cohabitation, whether among romantic partners, friends, or related individuals, further complements the Super Mortgage Mingle trend. Living together allows individuals not only to share the financial burden of the mortgage but also to collaborate on other shared expenses, including utilities, maintenance, and furnishings. This cooperative living arrangement not only promotes financial efficiency but also creates a supportive environment where individuals can navigate the challenges of homeownership together.

While these trends present innovative solutions, it's essential for participants to establish clear agreements and open communication channels. Legal documents outlining responsibilities, financial contributions, and potential exit strategies are crucial.

Emphasizing the vital importance as these methods gain prevalence, the Super Mortgage Mingle serves as a resource to help guide individuals through the process. It is crucial for all entering this venture to prioritize transparent communication and proper legal documentation, ensuring a prosperous and smooth living arrangement and investment prospect.

Don't miss out! Take advantage of this invaluable support on your journey towards homeownership.

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PERIPHERAL NEUROPATHY ADVISORY

"COULD THIS NEW TECHNOLOGY IN CANADA BE THE ANSWER TO LONG-SUFFERING NEUROPATHY?"

Windsor's premier centre for non-surgical treatment of spine related pain has just undergone yet another upgrade. The Schisler Spine Centre has become a site for the advanced treatment of a condition called peripheral neuropathy. Under the umbrella of NeuroDoc treatment centres in the United States, it is the first centre in Canada to open.

Again, Windsor gets some good news! Treatment for the painful condition of peripheral neuropathy is now available for the first time in Canada using new and advanced technologies that have been shown not only to decrease the pain associated with neuropathy but also stimulate the growth of nerve and blood vessels, all without harmful medications.

Peripheral neuropathy is a condition causing damage to the nerves coming off the spinal cord. This condition often causes weakness, numbness, and pain, usually in the hands and feet. Most people are familiar with diabetic neuropathy, a consequence of uncontrolled diabetes that can lead to amputation. Unfortunately, neuropathy is a degenerative condition that progresses if nothing is done. Studies show that medication alone is not enough to stop its destructive process. It is estimated that peripheral neuropathy affects up to 20% of the adult population. But there is good news!

While traditional methods use medications to mask symptoms, new technological advances provide a fresh and painless approach to get patients relief. Dr. Craig Schisler has opened the first NeuroDoc Centre in Canada. "Being a NeuroDoc Centre gives us access to all the latest cutting-edge research and technologies related to the non-pharmaceutical treatment of Neuropathy. Why shouldn't Windsor have the very best the world has to offer?" But can new technology really affect the damage that longstanding Neuropathy causes?

"We've been treating Neuropathy for over two decades. There's a range of symptoms that occur when nerve and blood vessels become damaged. With the new technology, we're seeing better results than ever."

The NeuroDoc method uses a combination of technologically advanced modalities that has been proven through research to reverse the symptoms of Neuropathy. What's more, patients are reporting much more than a reduction of pain; they report significant decreases in numbness and tingling in hands and feet, and improvements in balance.

If you or someone you care about is suffering from Peripheral Neuropathy and is looking for a drug-free solution, there's great news! Mentioning this article will get you a free, no-obligation consultation with Dr. Schisler.



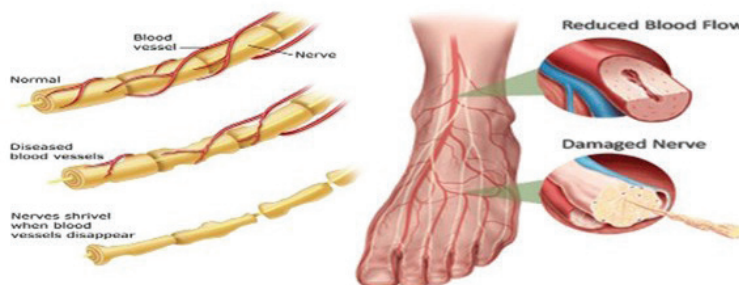
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- *Extreme sensitivity to touch.*
- *Pain during activities that shouldn't cause pain, such as pain in your feet when putting weight on them or when they're under a blanket.*
- *Lack of coordination and falling.*
- *Muscle weakness.*
- *Feeling as if you're wearing gloves or socks when you're not.*
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WHAT IS PERIPHERAL NEUROPATHY?



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Evolution of Luxury Home Design

Story by Jessie Gurniak

As we step into the year 2024, the future of luxury home design is filled with innovative trends that blend sustainability, technology, and elegance. A new year brings new trends, and as the shift towards sustainability continues now is better than ever to incorporate energy efficient appliances and smart home features into your home. Beyond their environmental benefits, these features contribute to the overall intelligence and efficiency of your living space.



To begin, the emphasis on natural light and energy conservation is a key aspect of sustainable luxury. Large windows and strategically placed skylights are not just design elements; they are strategic choices that reduce the need for artificial lighting and heating. The wonders of a bright, airy space will keep you connected with the outdoors and provide you with a living space that is both visually appealing and in-touch with nature.

The integration of advanced smart home technologies helps bring convenience and modernization in your home. Voice-activated assistants and smartphone-controlled applications provide you with an ease and efficiency you didn't know you needed! Plus, these technologies allow for customization, ensuring that your luxury home keeps that personal touch that brings comfort and perfection to your lifestyle.

But of course, it's not just technology and light that bring luxury homes into a more sustainable world—it's also the materials that form its overall structure. Reclaimed wood, recycled glass, and natural stone are all building materials that contribute to reducing carbon footprints, and they also bring a sense of authenticity and character into your luxury home.

Now, we shouldn't forget about our outdoor spaces. The concept of indoor-outdoor living has become a lifestyle statement. Embrace the beauty of nature by designing your home to include large sliding glass doors, retractable walls, and continuous flooring that blurs the boundaries between interior and exterior. Whether your outdoor space is a sprawling patio with a luxurious kitchen, a pristine garden, or relaxing aquatic oasis, the transition from indoor to outdoor should leave you feeling sophisticated and unified with the natural world.

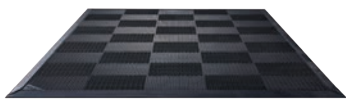


Your home helps to tell the story of you, so your artistic expression should be part of the design fabric. Whether it's carefully curated paintings, unique sculptures, or other bold works of art, the interior should put your personal style on display. Your decor alongside your home's functional elements should tell a story that resonates with your personality, interests, and aesthetic. Let it become a reflection of your individuality!

As you embark on the journey of shaping your luxury haven in 2024, let these trends guide you toward a space that not only reflects contemporary values but also captures your individual taste and vision for the future. Stay inspired as you transcend the ordinary and bring elegance into your everyday life with contemporary luxury living!



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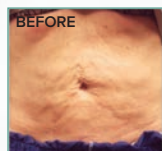
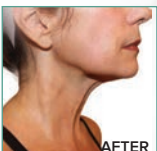
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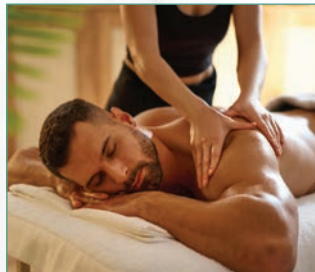
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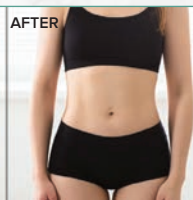
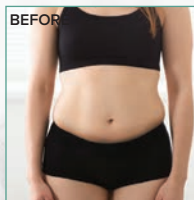
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HOW AI IS BEING USED IN THE FINANCIAL INDUSTRY

Story by Jessie Gurniak

Artificial intelligence (AI) has quickly become a critical topic for various industries, and the financial industry is no exception. Many industries wonder what this means for them. From educational institutions worrying about academic integrity, to artists afraid that AI has taken over their craft. But in the finance world the topic of AI is focused on protection and security, assisting with fraud detection, predicting market trends, and improving customer experience.



AI algorithms can analyze vast amounts of financial data quickly and accurately, eliminating the need for manual analysis, which can be time-consuming and prone to human errors. By automating data analysis tasks, financial analysts can focus on higher-level decision-making and strategic planning. With this advanced technology algorithms can analyze enormous amounts of data to identify patterns and inconsistencies that might indicate fraudulent activities. By continuously learning from new data, AI algorithms can adapt and improve their fraud detection capabilities and stay one step ahead!

When it comes to the financial market, it's important to remember that by analyzing historical data and current market conditions, AI-powered systems can generate insights and predictions to help traders and investors make more informed decisions. These predictions can range from short-term price movements to long-term investment trends, providing valuable guidance in an unpredictable market environment. This gives traders and investors a competitive edge by arming them with timely and data-driven insights to navigate unstable markets and capitalize on emerging opportunities.

Plus, AI is not only reshaping how financial institutions interact with their customers but also revolutionizing the customer experience itself. AI-powered chatbots and virtual assistants are becoming increasingly knowledgeable, providing personalized and responsive support to customers across various channels. Virtual assistants powered by AI can handle a diverse array of financial queries, from helping customers track their expenses to providing guidance on investment strategies.

As financial institutions continue to integrate AI into their operations, the focus is shifting towards explainability and transparency in AI decision-making. Financial institutions are investing in developing AI systems that can provide clear explanations for their outputs, helping to shed light on the decision-making process and address concerns people may have.

While AI excels in data analysis and pattern recognition, we cannot forget that human intuition, creativity, and ethical judgment remain irreplaceable. The financial industry is going to continue working with AI alongside human expertise, leveraging their complementary strengths to make more informed and ethical decisions. This coexistence ensures a balanced and comprehensive approach to decision-making, fostering a future where technology and human intelligence complement each other.

“

While AI excels in data analysis and pattern recognition, we cannot forget that human intuition, creativity, and ethical judgment remain irreplaceable.

The impact of AI on the financial industry is multifaceted, and it is transforming traditional practices and paving the way for innovation. As the technology continues to evolve, financial institutions that embrace AI will be better positioned to adapt to changing market dynamics and gain a competitive edge. The collaborative integration of AI and human expertise holds the potential to revolutionize the financial industry, providing a more secure, efficient, and customer-centric experience for all involved.



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OPEN HOUSE

Realty One Group Iconic hosted their first-ever open house on November 23, 2023 to showcase their state-of-the-art new office space located in the heart of downtown Windsor.

Guests were treated to great food, drinks, plus billiards and video games. The day of the open house was specifically chosen as it was also the U.S. Thanksgiving, so guests could also take part watching the traditional Detroit Lions Thanksgiving Day game.







Assistance for clients with U.S. tax filing obligations

By Trevor LeDrew, Regional Vice President, IG Wealth Management.

If you are a United States citizen, green card holder, or resident (referred to collectively as “U.S. taxpayers”), you are likely aware that you are subject to tax in the U.S. on your worldwide income and have annual U.S. tax reporting obligations.

U.S. taxpayers owning Canadian investments also need to consider the application of the passive foreign investment company (PFIC) rules and can face challenges in tracking the cost basis of their investments for U.S. tax purposes.

This article provides some basic information on how the PFIC rules apply to Canadian mutual funds and explains what IG Wealth Management is doing to make it both easier and more cost-effective for our U.S. taxpayer clients to complete their U.S. tax filings. We strongly recommend that you work closely with a U.S. tax professional on matters relating to U.S. tax filing, including PFIC-related tax implications—ideally a tax professional or firm with both Canadian and U.S. tax expertise.

THE U.S. PFIC RULES

The PFIC rules are intended to curb the extent to which U.S. taxpayers can defer U.S. tax through foreign investments.

A PFIC is defined as a non-U.S. corporation that meets either an income or an asset test. The income test applies where 75 per cent or more of the corporation's gross income is passive, non-business income. The asset test applies where 50 per cent or more of the corporation's assets produce, or are held to produce, passive income which generally includes interest, dividends, rents, royalties, annuities and capital gains. Because Canadian mutual funds normally satisfy these conditions, they would typically be classified as PFICs for U.S. purposes.

Unless the U.S. taxpayer can file certain elections to reduce the tax impact, capital gains and what are defined as "excess distributions" from a PFIC are subject to increased rates of tax and potential interest charges under the PFIC default tax regime.





REQUESTING AN AIS

Your Consultant can request an AIS on your behalf for each account containing IG Wealth Management mutual funds for which you are considering making a QEF election. If possible, we recommend that before making a request for an AIS you discuss your options and the advisability of the QEF election with your U.S. tax professional. We target a mailing of Annual Information Statements to clients by the end of March with delivery in early April but given the complexity of AIS statement production, some delays may occur.

QEF ELECTION

Electing to treat a Canadian mutual fund as a Qualified Electing Fund (QEF) may, in certain circumstances, mitigate the adverse aspects of holding a PFIC investment. However, to make a QEF election, the investor requires detailed information from the mutual fund to be able to report his or her prorata share of the fund's ordinary earnings and net capital gains under U.S. tax principles.

Starting with the 2013 taxation year, you can request from us an individualized PFIC Annual Information Statement (AIS) for your IG Wealth Management mutual fund holdings (including iProfile™). The AIS will allow you, if you choose, to elect to treat each of your IG Wealth Management mutual funds as a QEF for U.S. federal income tax purposes for the tax year 2013 and beyond.

WHAT THE AIS CONTAINS

When a client makes a request regarding an account, we will prepare a separate AIS for each fund in that account containing the ordinary earnings, net capital gains and distribution information for the fund calculated under U.S. tax principles. We will customize each AIS for the investor on a per-unit/share basis, with the date and amount of distributions per-unit/share, in U.S. dollars. This personalized tax reporting is available on all series of all IG Wealth Management funds.

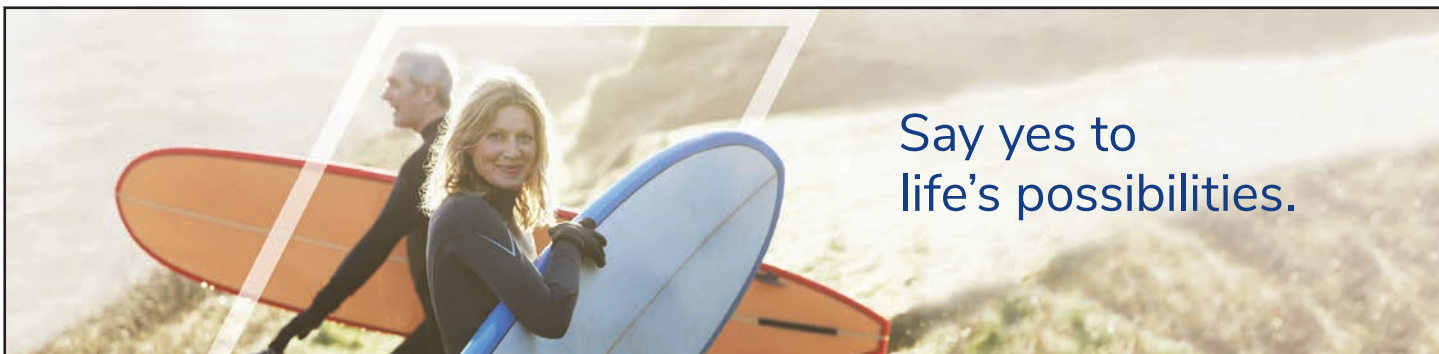
TRACKING COST BASIS FOR U.S. TAX PURPOSES

In the U.S. there is more than one method of tracking an investment's cost base for the purpose of calculating capital gains and losses. The relatively simple average cost method used in Canada is not available under U.S. tax rules for foreign investments. This can be a contributing factor to the cost of tax preparation for U.S. taxpayers.

To help with the computation of your U.S. cost basis, when AISs are requested for funds within an account, we will also provide each fund a table containing ordinary earnings, net capital gains and unrecaptured section 1250 gains on a per-unit/share basis and the date and amount of distributions per-unit/share.

CONSULT A U.S. TAX PROFESSIONAL

These matters are complex, and we encourage clients who are U.S. taxpayers to consult with a tax professional who understands both the Canadian and U.S. tax implications of owning Canadian mutual funds.



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"I believe in a transparent communication process all the way throughout the job as the key to alleviating the stress that often comes with a renovation," Miller states.

Born and raised in the Windsor/Essex area, Kyle and his wife Stefanie are the proud parents of two children.

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Story by Jessie Gurniak

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Vivid and unmistakable, the advanced LEDs illuminate the front headlights, rear lights, and daytime driving lights, whether the vehicle is in motion or stationary. The panoramic glass sunroof enhances the interior's spacious feel, allowing more natural light to flood in, providing an open-top ambiance for every seat.

Safety is the number one priority, and The Driving Assistant Professional ensures your vehicle stays securely within its lane and maintains a safe distance at speeds of up to 210 km/h, a valuable feature in heavy traffic. In emergency situations, your BMW automatically brakes to a halt and resumes driving when needed. The Parking Assistant Plus offers a comprehensive perspective during parking, with additional cameras delivering a 3D view of the vehicle's surroundings directly to the control display.

Effortlessly manage your music, navigation, and vehicle configurations through the expansive curved display and BMW Digital Cockpit Professional powered by Operating System 9. The gearshift lever, conveniently positioned in the elevated center console, boasts an elegant design seamlessly blending into the interior. Despite its notably smaller size compared to conventional selector levers, its operation remains intuitive.



“BMW X2 caters to your every need, whether you’re embarking on a weekend getaway or simply tackling your daily commute.”

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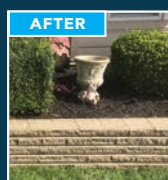
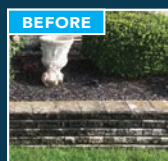
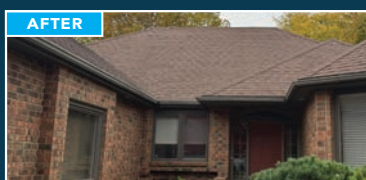
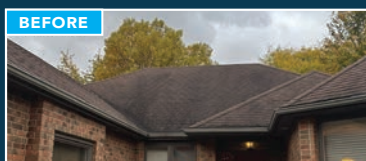


The BMW X2 stands as a testament to the brand's commitment to quality and innovation, evident in its advanced materials and precision engineering. Elevate your driving experience with the assurance that the BMW X2 is a masterpiece of automotive technology that redefines the driving experience for the modern era.

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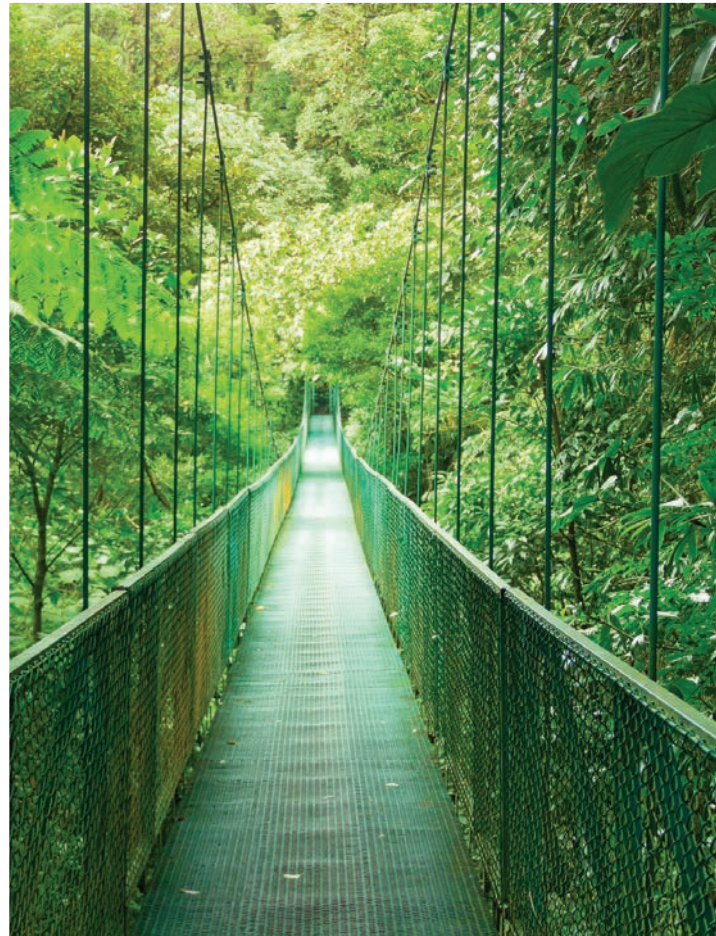
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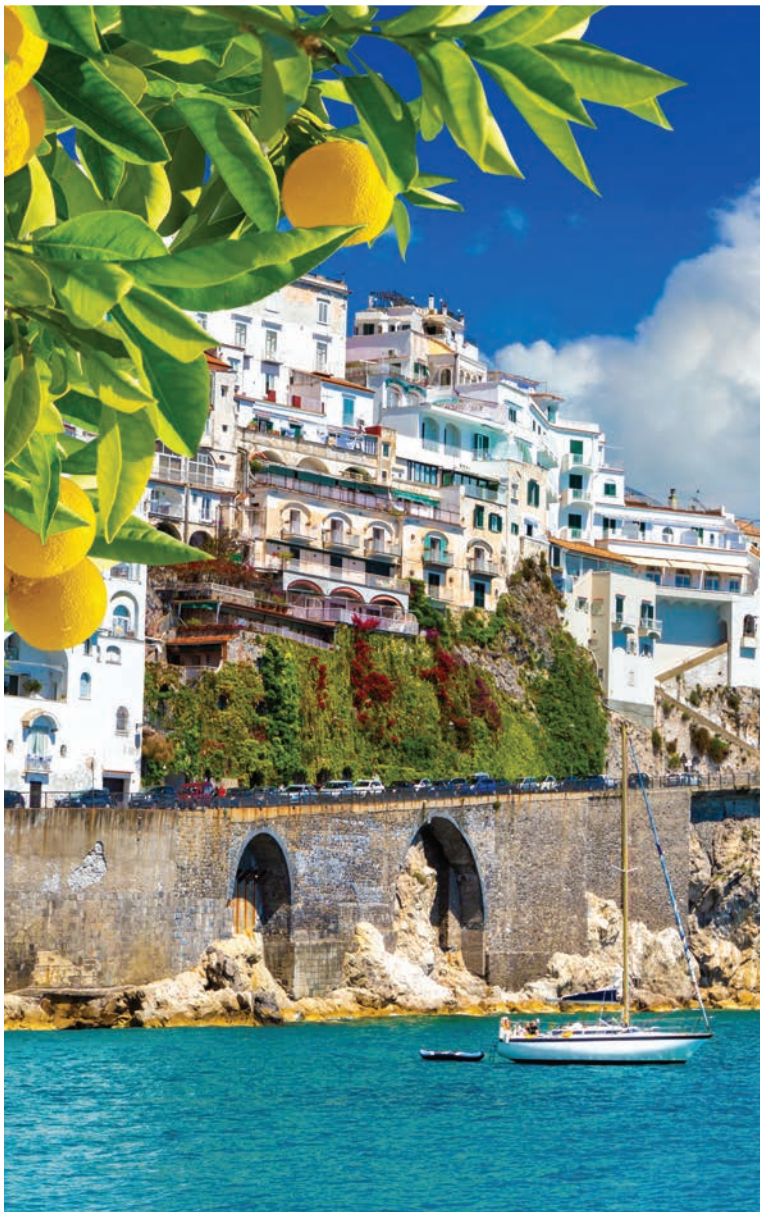


The Pure Life of
**COSTA
RICA**



Your adventure begins the minute you step off the plane and enter the tropical climate. This is Costa Rica: a token of Central America where beauty and splendor collide. Golden beaches, sprawling forests, and mesmerizing volcanoes make up the land which is internationally renowned for its biodiversity. Hugged by the Pacific Ocean on one side and the Caribbean Sea on the other, travelers are beckoned in with the vibrant culture amidst the luscious landscape.

For the more adventurous souls the Arenal Volcano National Park gives you the opportunity to see the raw power of the earth. Hike through the dazzling trails, soak up the majestic sun, relax in the soothing hot springs, Costa Rica has it all. Home to monkeys, coati, toucans, macaws, jaguars, sloths, various reptiles, and much more, a trip to Costa Rica is certainly bound to get you to see exotic species you've never seen before! In fact, the country has approximately 500,000 different species!



Costa Rica is not just a haven for nature enthusiasts; there is also a trove of historical delights waiting to be discovered. The capital city of San Jose is a vibrant hub of art, culture, and culinary wonders. You can immerse yourself in the traditional Costa Rican dance and music while engaging with the spirit of the culture of the country through their various celebrations. Explore the Pre-Columbian Gold Museum, where intricate gold artifacts tell the stories of ancient civilizations. Wander through the bustling Mercado Central, where the aroma of fresh produce and local cuisine fills the air, offering a sensory feast for visitors.

No trip to Costa Rica is complete without exploring its coastal wonders. The Pacific and Caribbean coasts offer distinct experiences, whether you're a surfer seeking the perfect wave in Playa Jaco or a snorkeler exploring the vibrant coral reefs of Cahuita, the beaches of Costa Rica cater to all preferences. The Nicoya Peninsula, with its pristine beaches like Santa Teresa, beckons those in search of sun-kissed shores and a laid-back atmosphere.





Costa Ricans are a warm, welcoming bunch who are always willing to share their vibrant culture with willing travelers. They embrace the phrase "*Pura Vida*" which translates to pure life. As you walk down the streets you will commonly hear "*Pura Vida*" called out to one another, showcasing their philosophy as a way of life.

Take the time to savor the simplicity of each moment, whether it's enjoying a leisurely meal of gallo pinto (a traditional dish of rice and beans) or basking in the golden hues of a Pacific sunset.

The locals will welcome you with open arms, ready to share their joy and appreciation for life.

As the sun sets on your Costa Rican adventure, the memories linger—the sound of howler monkeys in the rainforest, the taste of freshly picked pineapple, and the genuine smiles of the Ticos you encountered along the way. Costa Rica isn't just a destination; it's an immersive experience, a journey that leaves you with a profound appreciation for the beauty of nature, the richness of culture, and a sense of pura vida.



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TAX TALK

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

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

STANDBY CHARGE

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

Furthermore, HST (13% in Ontario) would also be added to the benefit calculation.

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

- Your personal use of the automobile does not exceed 20,004 kilometers per year, and
- Your business use of the automobile is at least 50 per cent or more of the total kilometres driven in the year.

For example, let's say that your company owns the automobile that had a cost of \$40,000 and you drove 40,000 km in the year. Of this amount, 24,000 (60%) was for business and 16,000 km (40%) was for personal use. Ordinarily, the standby charge would be \$9600 (\$40,000 x 2% x 12 months).

However, because your business use was greater than 50 per cent, the standby charge would be reduced to \$7680 ($\$9600 \times [16,000 \text{ km}/20,000 \text{ km}]$). A word of caution: you should be aware that for the purposes of this calculation, driving between home and your employer's place of business is considered personal use.

OPERATING COST BENEFIT

If the company pays for all the operating costs of the automobile, for example, gas, insurance, maintenance, etc., a benefit will, again, be added to your T4. This taxable benefit is calculated @ 33 cents for the number of personal kilometers driven in the year (30 cents per kilometer if you are in the business of selling or leasing automobiles).

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

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

PLANNING OPPORTUNITIES

- Since the standby charge calculation is based on the original cost of the automobile and does not take in to account the fact that the value of the car depreciates every year, it may be cheaper to eliminate this benefit by acquiring the automobile at its fair market value after, say, two to three years at a much-reduced price. You can then consider charging back your employer for business use of your personal automobile and receive a reasonable reimbursement on a per-kilometre basis.

- Reduce the amount of time your company automobile is available for personal use. For instance, if you happen to be away on vacation with the family or on an extended business trip, consider leaving the automobile on business premises during those times.

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





- If your personal kilometres are reasonably low, consider calculating the operating expense taxable benefit using the 33 cents per personal kilometre method as opposed to using the 50 per cent of the standby charge.

This involves a bit of record keeping as you must maintain a record of business and personal kilometers driven but it is worth the tax savings.

- Request your employer to consider the option that results in a lower taxable benefit for the standby charge under, both, purchase, and lease option. It is a worthwhile exercise that may reduce overall tax cost.

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

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Pictured from L to R: Surinder Singh, GM Windsor Mazda, Sienna Francis & Zeyad Rafih, Vice President, Rafih Auto Group

MAZDA LOCAL LEGEND

In May of 2018, my mother, Dr. Michelle Prince had launched a program with a local non-profit organization called Transition to Betterness. Transition to Betterness (T2B) is a non-profit organization dedicated to providing comfort and support to individuals and families affected by life-altering illnesses. Over the years, T2B has worked to create programs that improve the lives of patients and their loved ones during challenging times. The Dr. Michelle Prince, the Comfort Care Tote Program focuses on enhancing the well-being of patients undergoing chemotherapy treatments by providing them with essential items to help them cope, and manage side effects. The program aims to bring comfort, encouragement, and a sense of care to those starting their cancer journey.

Since my mom's passing in November of 2018, I knew that I wanted to continue this project in honour of her legacy. This past September, I hosted the inaugural purple rain run—An event that encapsulates the spirit of wellness, perseverance, and community. This run not only raised awareness about the Dr. Michelle Prince Comfort Care Tote Program but also helped to keep this program funded and expand its impact. We were able to raise \$62,500 in less than a month. With the help of many from the community and local sponsors, this money is equivalent to 625 Comfort Care Tote Bags that will be distributed within our local cancer centres. With this run, we were also thrilled and grateful to be able to expand the program into the new Erie Shores Cancer Center.

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2016 Mercedes-Benz GLA

Only 115,130 km, Stock #: PM8853
CASH PRICE **\$22,290** + TAX & LIC



2019 Mercedes-Benz GLA 250
4dr All-Wheel Drive

Only 110,028 km, Stock #: PM8843A
CASH PRICE **\$28,899** + TAX & LIC



2022 Mercedes-Benz GLB 250
4dr All-Wheel Drive 4MATIC

Only 12,970 km, Stock #: M8599
CASH PRICE **\$53,639** + TAX & LIC



2022 Mercedes-Benz GLB 250
4dr All-Wheel Drive 4MATIC

Only 8,675 km, Stock #: M8642
CASH PRICE **\$53,800** + TAX & LIC



2018 Mercedes-Benz AMG C 43 2dr
All-Wheel Drive 4MATIC Cabriolet

Only 21,132 km, Stock #: PM8714
CASH PRICE **\$55,658** + TAX & LIC



2022 Mercedes-Benz GLC 300
4dr All-Wheel Drive

Only 14,596 km, Stock #: M8350
CASH PRICE **\$57,800** + TAX & LIC



2022 Mercedes-Benz GLC 300
4dr All-Wheel Drive

Only 7,583 km, Stock #: M8481
CASH PRICE **\$58,650** + TAX & LIC



2023 Mercedes-Benz C-Class C 300
4dr All-Wheel Drive 4MATIC Sedan

Only 9,576km, Stock #: M8620
CASH PRICE **\$69,700** + TAX & LIC



2021 Mercedes-Benz GLE 450
4dr All-Wheel Drive 4MATIC Sport Utility

Only 78,672 km, Stock #: M8743A
CASH PRICE **\$67,800** + TAX & LIC



2020 Lexus NX 300
4dr All-Wheel Drive

75,975 KM | Stock #: PL7267

CASH PRICE **\$36,094** + TAX & LIC



2022 Lexus RX 350
4dr All-Wheel Drive

27,548 KM | Stock #: TL8145

CASH PRICE **\$52,994** + TAX & LIC



2021 Lexus RX 350
4dr All-Wheel Drive

22,123 KM | Stock #: PL1659

CASH PRICE **\$52,655** + TAX & LIC



2021 Lexus RX 450h
4dr All-Wheel Drive

69,888 KM | Stock #: TL8160

CASH PRICE **\$54,394** + TAX & LIC



2020 Lexus NX 300
4dr All-Wheel Drive

64,617 KM | Stock #: PL4943

CASH PRICE **\$35,295** + TAX & LIC



2022 Toyota RAV4 Limited
4dr All-Wheel Drive

12,915 KM | Stock #: TR8939

CASH PRICE **\$47,920** + TAX & LIC



2021 Toyota Corolla
Hatchback 5dr

60,711 KM | Stock #: PR9115

CASH PRICE **\$29,559** + TAX & LIC



2021 Toyota RAV4 Trail
4dr All-Wheel Drive

55,316 KM | Stock #: PR3912

CASH PRICE **\$42,620** + TAX & LIC



2020 Toyota 4Runner
4dr 4x4

74,591 KM | Stock #: PR8458

CASH PRICE **\$51,920** + TAX & LIC



2023 MINI Convertible Cooper S 2dr

6,648 km | Stock #: B9333A

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



2023 BMW X5 xDrive40i
4dr All-Wheel Drive Sports Activity Vehicle

25,400 km | Stock #: P9509

CASH PRICE **\$80,900** + TAX & LIC



2020 BMW X3 xDrive30i
4dr All-Wheel Drive Sports

83,125 km | Stock #: B9400A

CASH PRICE **\$39,900** + TAX & LIC



2021 BMW X5 xDrive40i 4dr All-Wheel Drive
Sports Activity Vehicle

37,985 km | Stock #: P9507

CASH PRICE **\$62,800** + TAX & LIC



2019 BMW 540i xDrive i
4dr All-Wheel Drive Sedan

69,755 km | Stock #: P9500

CASH PRICE **\$49,700** + TAX & LIC



2021 BMW X5 xDrive40i 4dr All-Wheel Drive
Sports Activity Vehicle

42,255 km | Stock #: B9360A

CASH PRICE **\$62,800** + TAX & LIC



2018 BMW 230i xDrive i 2dr
All-Wheel Drive Coupe

111,815 km | Stock #: B9468A

CASH PRICE **\$29,800** + TAX & LIC



2020 BMW X5 xDrive40i 4dr
All-Wheel Drive Sports Activity Vehicle

86,253 km | Stock #: P9499

CASH PRICE **\$55,900** + TAX & LIC



2016 BMW X6 xDrive35i 4dr All-Wheel Drive
Sports Activity Coupe

134,652 km | Stock #: B9313A

CASH PRICE **\$33,900** + TAX & LIC

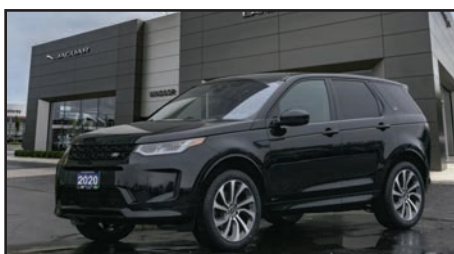
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**2018 RANGE ROVER
EVOQUE 237HP HSE**

46,460 KM | Stock #: TL86575

CASH PRICE **\$34,590** + TAX & LIC



**2020 DISCOVERY SPORT
246HP R-DYNAMIC SE**

64,551 KM | Stock #: PL45244

CASH PRICE **\$43,000** + TAX & LIC



2015 RANGE ROVER V8

127,828 KM | Stock #: TL18975

CASH PRICE **\$46,222** + TAX & LIC



**2016 RANGE ROVER SPORT
CLEAN TITLE - LOW K'S**

68,819 KM | Stock #: PL91804

CASH PRICE **\$47,222** + TAX & LIC



**2020 RANGE ROVER SPORT
V6 TD6 HSE**

78,050 KM | Stock #: PL00174

CASH PRICE **\$60,222** + TAX & LIC



**2020 RANGE ROVER SPORT
V6 TD6 HSE 2**

72,356 KM | Stock #: PL80919

CASH PRICE **\$61,222** + TAX & LIC



2019 RANGE ROVER V8

79,501 KM | Stock #: PL34652

CASH PRICE **\$68,822** + TAX & LIC



2020 DEFENDER 110 P400 HSE

55,805 KM | Stock #: PL30463

CASH PRICE **\$70,222** + TAX & LIC



2020 RANGE ROVER V8 HSE

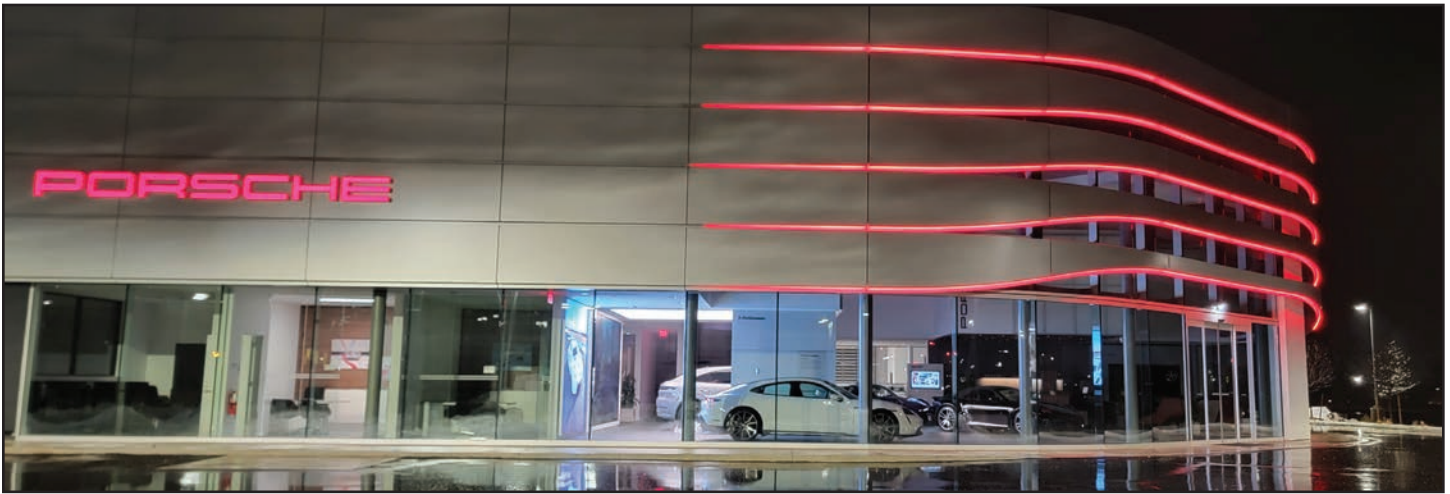
99,500 KM | Stock #: TL81401

CASH PRICE **\$75,918** + TAX & LIC

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Formerly called Porsche Motor City and located at 45100 Mound Road, the new facility will be 10 times the size of the old one, carry 40 percent more inventory, and will fully encompass the vision between manufacturer and dealership group. "Porsche Detroit North is the most-awaited dealership in Detroit and plans to bring unmatched luxury and innovation through the history of Porsche to the Shelby Township community," says Terry Rafih, owner of Rafih Auto Group. "We are excited to introduce Porsche Detroit North, a Porsche Gen-5 dealership, to the community, allowing experiential elements that transform the experience of buying this luxury brand."

Porsche Detroit North will combine modern architecture with state-of-the-art technology to offer a fully experiential design. The new Porsche Gen-5 dealership is intended to be a central hub for the Detroit community, allowing customers and team members to interact in the different "worlds and lounges," rather than in desks and offices.

The visitor-centric building design will invoke the spirit of each model, celebrating all facets of the brand, and offer luxurious client amenities, technology-driven conveniences, and design innovations that showcase each experience through audio, visual, and virtual reality.

When visitors arrive at Porsche Detroit North, a walkable road will lead them through the entire facility, culminating with a formation of cars resembling a racetrack starting grid. The dealership will also offer

social spaces with ample seating arrangements, engaging corners for kids, and a full-service café. Clients will be enveloped by the latest Porsche models as well as legendary vehicles from the automaker's past. Visitors can purchase a Porsche, have their vehicle serviced, and soak up the entire brand experience in a way that has simply never existed before. The newly designed experience promises to be as evolutionary — and revolutionary — as the design of Porsche cars themselves.

The expanded service department of Porsche Detroit North will offer 12 service bays, two classic bays, and two electric bays, all visible to guests from a large viewing window. The higher capacity service bay design, which includes reception lanes for service pick-up, and drop-off, will translate to significantly shorter wait times and the most satisfactory client service.

Phone: 586-435-8200

www.porschedetroitnorth.com



Che' Shaydak
General Manager
Porsche Detroit North

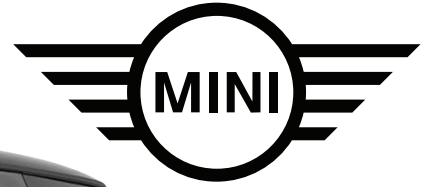


The Rafih Auto Group and Overseas Motors BMW hosted a Windsor-Essex Regional Chamber of Commerce After Business Event this past fall on October 12th, 2023.

Guests enjoyed live entertainment, complimentary appetizers, door prizes, grab bags and more as they connected with Overseas Motors BMW staff, Essex County business professionals and Chamber Members.



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