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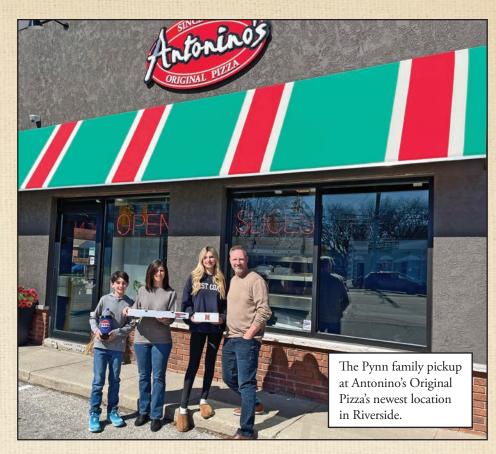


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Dear Readers,

hank you for joining us for another edition of Rafih Style Magazine. In these pages you will have your eyes opened to the latest in the automotive industry. You will also have the opportunity to read about many local businesses who continue to reach great successes within the Windsor and Essex County region.

We would also like to extend our gratitude towards everyone who has contributed to the WRHF Charity Golf Tournament. Without your help, this tournament would not be the incredible success that it is.

Allow us to continue to embark on the journey of providing excellence to our great region. Thank you for all that you do.

Sincerely,

- GW

Terry Rafih
Chairman & CEO of the Rafih Auto Group







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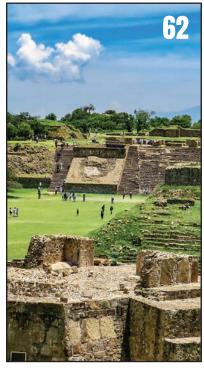
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TAKE A STEP IN THE RIGHT DIRECTION

I offer exceptional representation in all aspects of real estate investment and development. I insist on providing first class service to my clients, from initial consultation to closing. I strongly believe that understanding my client's needs is essential to the organization of any real estate acquisition or sale.

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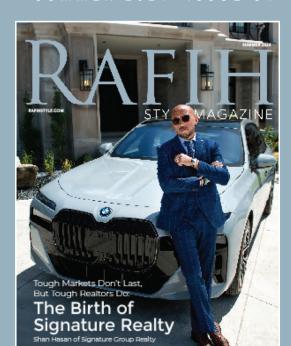
Sales Executive Tony Catalana

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.

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TOUGH MARKETS DON'T LAST, BUT TOUGH REALTORS DO:

THE BIRTH OF SIGNATURE REALTY

The Canadian housing market has felt the crunch of inflation and higher interest rates, resulting in reduced sales and falling home prices. Amidst these challenges, a bold new real estate brokerage has launched: Signature Realty.

"I wanted to tell stories and sell a lifestyle, not just a 4-bedroom home" says Shan Hasan, the founder of Signature Realty. "We changed the model to focus on the type of life you'd live at the property, utilizing cuttingedge marketing techniques.

The next natural step was to build a brokerage on our own terms, with ideologies and goals developed over time and experience. From both a consumer and an agents standpoint, Signature Realty was born."

Driven by a passion for people and service, Hasan saw real estate as the perfect field to excel in. With a background in publishing, marketing, and sales, the transition into real estate felt like a natural fit. The mission became clear: connect with people, understand their needs and wants, and provide tailored solutions to help them move to the next chapter of their lives.

This story began 12 years ago with a new agent introducing fresh ideas to the real estate market. Leveraging the power of social media and home videos, the approach to marketing real estate was transformed. The Hasan Group, which emerged from these efforts, became a household name in Essex County, with sales surpassing \$800 million. This success naturally evolved into the creation of Signature Realty.







The leadership team—which includes Elton Fero, Jay Khawaja, and Ayad Saddy—was strategically selected for their expertise in sales, organization, and marketing. This brokerage prioritizes quality over quantity, aiming to create a family-like environment for its agents and ensuring they are well-educated, passionate, and committed to providing excellent service to clients.

Despite launching in a challenging market, the timing was perfect. As inflation declines and interest rates stabilize, the Windsor market is poised for another boom. Signature Realty is prepared for the upcoming hot market, with robust marketing systems and support staff ready to assist agents in growing their businesses, whether they aim to be top performers or build their own real estate teams.

Signature Realty is also proud to announce new developments in the new construction sector. As the exclusive realtor for Alta Nota Custom Homes, Signature Realty represents a builder known for its luxury. Alta Nota is expanding its vision, from stunning two-story homes in LaSalle to multifamily triplexes along Front Road, Villas at Front Harbour and their largest project yet: Gateway Gardens, a 291-unit condominium project in East Windsor.



Additionally, Shan Hasan represents Clearstone Custom Homes, a top luxury homebuilder. Clearstone has earned a name for itself with timeless designs in LaSalle's Laurier Heights and is expanding to Amherstburg with a development of over 50 semi-detached homes. They also have upcoming projects in South Windsor.

Roseland Homes, represented by Shan Hasan for the past five years, is another builder making significant strides. With developments in East Windsor and Essex, and new projects in McGregor and LaSalle, Roseland continues to grow. They have recieved phase 3 approval of a 91-unit condominium building in East Windsor.



Each builder represented by Shan Hasan offers unique strengths and caters to different segments of the residential market. The goal is to provide homebuyers with a variety of top-quality options for residential living. Signature Realty is proud to be part of these future projects, ensuring that each one reflects the highest standards of quality and innovation.





MEET THE SIGNATURE REALTY GROUP



Shan Hasan Broker of Record



Elton Fero Partner & Realtor



Jay Khawaja Partner & Realtor



Ayad Saddy Partner & Realtor



Alexis Taylor Realtor



Alina Onosé Realtor



Brie Bento Realtor



Crystal Eskharia Realtor



Darrin Prieur Realtor



Fadi Al-Dandachi Realtor



Jason Mantha Realtor



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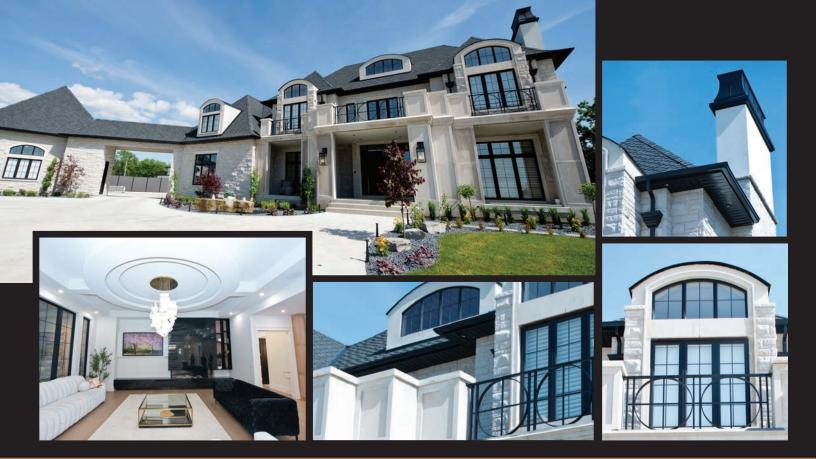
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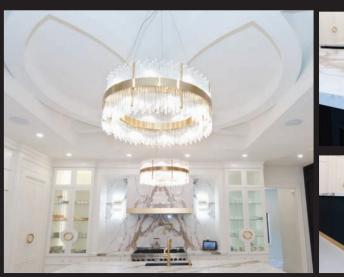
At Clearstone, we believe that your home should be a masterpiece. From the foundation to the finishing touches, every element is crafted with meticulous attention to detail so you can rest assured that durability, functionality, and aesthetic appeal are all at their best.

Your dream home should be just that—yours. At Clearstone Custom Homes, we understand that no two clients are the same. We take the time to listen to your ideas, preferences, and lifestyle needs, transforming them into a custom design that reflects your vision. Our team works closely with you to bring your dream home to life.

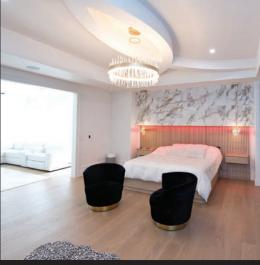
What we pride ourselves on is our ability to get ahead of the trends, so you don't have to worry about your home quickly becoming dated and out of style. With us, you'll always have a home that is both timeless and contemporary.



















Choosing Clearstone Custom Homes means choosing a partner who is dedicated to making your dream home a reality. Since our beginnings in 2018 we have grown significantly, adding numerous projects to our portfolio that stand as testaments to our commitment to excellence.

Most recently we have begun a partnership with Shan Hasan and the Signature Realty Group, so

> not only are we prepared to build beautiful homes, we are also prepared to sell them.

Discover the Clearstone difference today. Contact us to start your journey toward a custom home that truly reflects your style and aspirations. Call Jay at 519-991-1923 to bring your dreams into reality.





Check out Clearstone Homes on instagram to see more of their amazing work. @clearstone_homes









Nature Meets Art

with the collaboration of beauty and functionality. From its beginnings in 1988, Cardinal Woodcraft has consistently put together fine art crafted from solid wood, bringing their simple but profound vision from nature's doorstep to your home.

Each piece of furniture created by Cardinal Woodcraft is designed to stand the test of time and is meticulously crafted to reflect the quality and commitment that comes with the Cardinal name. Whether it's a kitchen table designed to be the heart of a home, a dining table that hosts cherished family gatherings, or a boardroom table that sets the stage for important decisions, Cardinal Woodcraft delivers products that exceed expectations.

Beginning in the Waterloo region, Cardinal Woodcraft has firmly established itself in Canada's artisan furniture market. Under the leadership of Mark Martin, who transitioned from a skilled cabinet maker to the company's president, Cardinal Woodcraft has built a legacy of delivering superior craftsmanship and personalized service.

The tables, chairs, and side-boards produced by Cardinal Woodcraft are true works of art. The company's approach to design is rooted in a deep appreciation for the natural beauty of wood, and this is evident in the unique character of each piece. The craftsmanship involved ensures that every cabinet is a focal point, with intricate details and a polished finish that highlight the quality of the materials used. Whether it's a standalone piece or part of a larger ensemble, these cabinets bring a touch of elegance to any setting.

Customization is a Cornerstone

of Cardinal Woodcraft's business model, offering clients the opportunity to bring their unique visions to life. The company's website features a custom tab showcasing unfinished styles in dining, occasional, bedroom, and office furniture categories. This allows customers to see the potential for customization and envision how their ideas can be transformed.

One of the defining features of Cardinal Woodcraft's collections is the use of varied wood species, each bringing its own unique character to the furniture. The company offers a true live edge collection, showcasing the raw and organic beauty of natural wood and transforming it into stunning pieces that captivate the eye.

With affection to shape and detail,

and visual appeal from every angle, these pieces are designed to add a little drama to any space. Each product created by Cardinal Woodcraft elevates the space it occupies; adding a fine touch of style and sophistication that imbues the room with nature. From walnut to oak to maple, each type of wood brings its own distinct texture, color, and grain pattern, contributing to the uniqueness of every piece.











craftsmanship, Cardinal Woodcraft continues to bring elegance into homes and businesses across Canada. Their furniture transforms spaces, creating environments that are not only functional but also uniquely beautiful. Their commitment to excellence, from the careful selection of wood to the final finishing touches, ensures that each piece not only meets but exceeds client expectations. This dedication to quality and customization has earned the company a loyal customer base and a stellar reputation in the artisan furniture market. Visit Essex Home Furnishings today to learn more.



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Supreme Renovations, a branch of Supreme Services, turns outdated rooms into stunning living spaces. With rising home prices and high interest rates, homeowners are seeking alternative ways to modernize their homes, and Supreme Renovations is the perfect partner for the job.

"We 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," says Kyle Miller, (Supreme Renovations Division Manager).

Supreme Services is a fully integrated team of experts in property restoration, renovation, and renewal, handling everything from initial emergencies to complete project restorations and renovations, from basement to ceiling.

Miller is seeing more people renovating instead of moving these days. "We're quoting more second story add-ons, new additions and full remodels more than ever before. It just makes financial sense for homeowners. By the time you consider all the costs of moving – staying put and renovating is often the more fiscally responsible decision—especially if you love your neighbourhood".

Supreme Renovations Specializes in:

Additions: Growing family? Don't want the hassle of moving? They can create additional space for that new kitchen, bedroom, or any family room!

Design & Floor Plans: From kitchen designs to complete floor plan layout, you can transform your existing space into a more functional home for any lifestyle.





Custom Basements: Put that lower level of your home to good use! Extra workspaces, play areas, home gyms or office—you can customize your basement!

Outdoor Living: From privacy-fences, custom decks, covered porches or even detached garages, for entertaining or storage—Supreme can help.

Satisfied Clients:

The Price family home renovation included a plethora of new features.

On the main floor, we introduced a functional mudroom and a cozy four-season room featuring a gas fireplace. The second floor now boasts an office nook, a master bedroom with a walk-out patio overlooking the Ambassador Golf Course, a walk-through closet, and an ensuite bathroom.

One of the existing bedrooms was transformed into a laundry room, complete with a sink and new flooring. In the living and

kitchen areas, as well as the basement, new paint, trim, and flooring were all added. Meanwhile the exterior of the home got a makeover of its own with a brand new front door and updated, energy efficient lighting.



"We were looking to gain more space for ourselves, move living space for our kids," says Trevor Price. "We like to entertain. We looked into moving, however, it was more feasible and cheaper to do it this way."

"Our addition allowed us to have a wing separate from our kids, that was really important for us," says Sonya Price

Maybe its time to move—but maybe there is a different option. Consider a home renovation and let Supreme Services help you discover the possibilities. Start today by calling 519.946.0363 or for full details on Supreme Services visit SupremeServices.ca









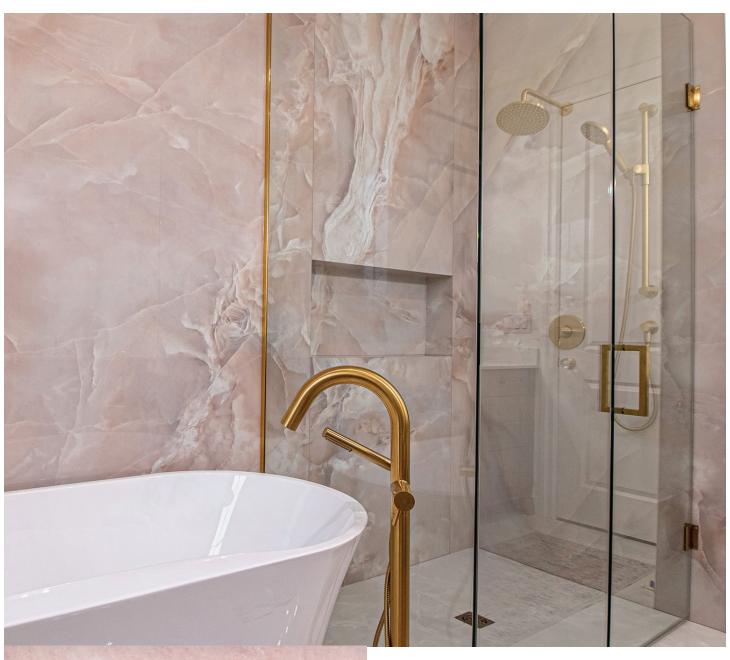


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SEVERE BACK PAIN ADVISORY!

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.

"Our approach differs from traditional methods because we use the latest technologies proven by research to offer long-term relief and correction of bulging and herniatied discs," says Dr. Schisler.

It's true. Published studies show an amazing 85% success rate for those who qualify for this revolutionary treatment.*





 $\label{thm:local_problem} \mbox{Actual reduction of disc bulge using Non-surgical spinal decompression.}$

"Now as the first Disc Centre of Canada, we'll be able to improve on our record. One of the secrets to our success is we treat each patient individually and only accept those patients who we feel will benefit from our unique approach," says Dr. Schisler.



In the last 20 years Dr. Schisler has developed proprietary protocols to treat such painful conditions as bulging and herniated discs, spinal stenosis, facet syndrome and sciatica.



How it Works: the process creates a negative pressure within the disc drawing in any bulge or herniation. This stimulates "fibroblast activity" producing fresh cells and tissues within the disc. This restorative action allows the damaged disc to heal naturally, and proper function is restored to the spine.

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.

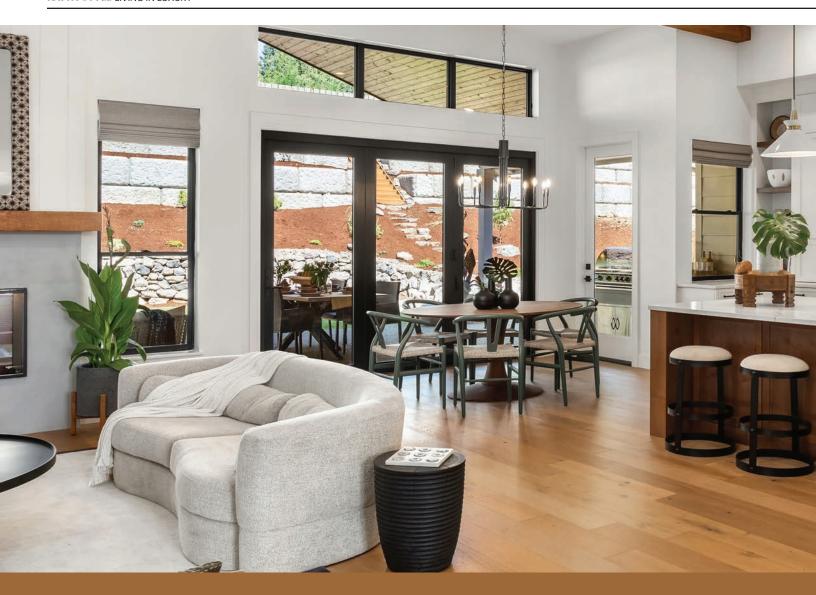
*References upon request.











MAKE YOUR HOME AN ENTERTAINER'S PARADISE

Story by Jessie Gurniak

Creating an inviting and fun environment for guests in your home can turn any gathering into a memorable event. Whether you're hosting a casual get-together or a lavish party, having the right features can make all the difference.

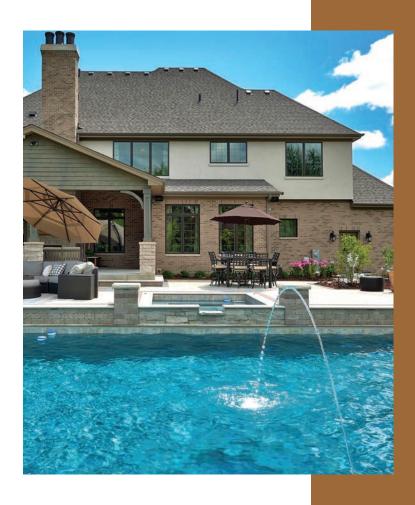


Creating an inviting and fun environment for guests in your home can turn any gathering into a memorable event. Whether you're hosting a casual get-together or a lavish party, having the right features can make all the difference. A home theatre; a gourmet kitchen with a bar; a game room or arcade; or an outdoor paradise complete with a pool, hot tub, and fire pit can all change the way you host gatherings, and impact the experiences of your guests.

Some say the kitchen is the heart of the home, and this is especially true for entertainers. Transform your kitchen into a gourmet kitchen by equipping it with high-end appliances like a double oven, a large island with a prep sink, and consider adding a wine fridge or built-in coffee station. Your kitchen will be dressed to impress with these luxury items dedicated to giving it the Chef's touch!

Perhaps gaming is more your style of entertainment. If that's the case, consider creating a room just for fun and relaxation. A game room or lounge area can include features like a pool table, foosball table, or even a poker table.





Add comfortable seating—such as sofas—and a large screen TV to broadcast your favourite sports games, or have the TV ready to go for video games. This area should also have a well-stocked snack bar nearby so you and your guests are always within reach of the best finger food and drinks

On the topic of TV, transform your living room or a dedicated space into a luxurious home theatre. Invest in a high-definition projector or a large 4K TV, surround sound speakers, and plush reclining seats. Adding a popcorn machine, dimmable lighting, and acoustic paneling can enhance the cinematic experience, making movie nights a grand event.

Your entertainment paradise is not limited to just your indoor space—you can have luxury outdoors as well.

The obvious outdoor option is, of course, a swimming pool. But you can upgrade even further by installing a hot tub to make your yard a resort-like retreat. Additionally, a fire pit can make a great gathering place and helps keep you and yourguests warm while roasting marshmallows in a cozy atmosphere.



Beautiful landscaping can also help to add to the atmosphere of your luxury outdoors. Incorporate things like a well-manicured lawn, lush greenery, and garden space complete with pathways lit by solar lights. Perhaps a pond or a gazebo to help complete the relaxing space filled with charm.

Among it all you can install smart technology to several areas of your home. This can help you control the lighting, music, and climate with a simple touch of a button or voice command. Smart speakers in multiple rooms can give you the option to play synchronized music throughout the home, while smart lighting allows you to adjust the atmosphere to fit the present mood and music. This gives you enhanced ambience for any occasion.

Even your decor can change the look and feel of your home. Luxury decor can include an indoor water feature, such as a wall-mounted waterfall or a decorative fountain, which can add a touch of elegance and tranquility to your entertaining spaces. The soothing sound of running water creates a calming atmosphere, making your home feel like a luxury resort.



No matter what kind of host you are, there's a luxurious way to transform your home into the ultimate entertainment centre. Whether inside or outside, investing in state-of-the-art technology, comfortable seating, and aesthetic enhancements can create a welcomingand impressive environment for any gathering.





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To learn more, contact Caitlyn DiStefano at 519.478.0713 or DiStefanoC@cintas.com.



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Now with over three years of steady progression and growth, LP Property Management is dedicated to evolving with the industry to better serve your needs. To further enhance their services, LP Property Management has introduced an all-in-one software app for both tenants and landlords. This innovative app streamlines the tracking of rent payments and maintenance requests, making the process more efficient and transparent.

With growth in mind, LP Property Management is welcoming 125 new units to their market in the near future. Whether you are looking to lease, manage, or invest, these new units will bring incredible opportunities to the Windsor-essex region. LP Property Management is ready to meet your needs with professionalism and dedication.

With family values at their core, LP Property Management treats your investment as if it were their own, handling all aspects of property maintenance and repairs so you can focus on what matters most. Brent Bondy and his dedicated team ensure that every decision is made with care and consideration.

Join the LP family today and experience success in your property ventures. For more information or to get started, contact them at 519-919-3303.

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THE BENEFITS OF HIRING A PROPERTY MANAGEMENT COMPANY



By Brent Bondy LP Property Management

When it comes to maximizing the potential of your real estate investments, having a property management company at your side could be the solution to your troubles. Hiring a professional property management company offers numerous benefits that can enhance both the profitability and peace of mind for property owners.

First and foremost, property management companies handle the day-to-day operations of rental properties, allowing owners to enjoy a passive income without the associated headaches. From tenant screening and leasing, to rent collection and maintenance, property management companies are there to ensure that every aspect of property management is handled efficiently and professionally. This comprehensive service helps to minimize vacancies and maximize rental income.

Additionally, property management companies have a deep understanding of the local market, which is crucial for setting competitive rental rates and attracting quality tenants. They leverage their expertise to conduct thorough market analyses, ensuring properties are priced appropriately and remain competitive.

Maintenance and repairs are another area where property management companies excel. They have a network of reliable contractors and vendors, guaranteeing prompt and cost-effective maintenance solutions. This not only preserves the property's value but also keeps tenants satisfied, reducing turnover rates.

Legal compliance is another critical aspect of property management that can be challenging for individual owners. With constantly changing landlord-tenant laws, staying compliant can be daunting. With a property management company, they will help owners stay abreast of legal requirements—and protect them from potential legal issues—ensuring all rental practices are fair and compliant.

In summary, hiring a property management company can significantly enhance the profitability, efficiency, and legal compliance of rental properties. For property owners looking to optimize their investments and reduce stress, look for this comprehensive and professional solution.







SHERRY BONDY BUILDS A TINY HOME

Sherry Bondy's tiny home is quickly taking shape! Since breaking ground on May 21st of this year the foundation has been poured, the plumbing has been roughed in, and the framing and roof have been completed.

"This Tiny Home build so far has been really seamless," says Bondy. "I see a lot of progress every day. Laneway Homes has been great to work with at every stage."

Fueled by the desire to contribute to the needs of the community-a community that is struggling with the issue of affordable housing-Bondy began her tiny home endeavour as an act of both leadership and personal investment. She hopes that by building her own additional dwelling unit (ADU) others will see the potential of their property and do the same.

Bondy hired Laneway Homes of Windsor to manage the project for her. The choice to go with Laneway Homes was based on the fact that they manage the entire project from design to completion making the process as simple as possible.

Laneway Homes, a division of Supreme Services, is a locally owned company specializing in ADUs and is helping to address this pressing need. Tiny homes are the most common form of ADUs, and are typically built in backyards, offering several advantages. Not only can these units serve as rental properties, but homeowners can also use them as housing for extended family, or even future residences for themselves as they age. The versatility and relatively low cost of ADUs make them an attractive option for many communities.



Bondy has selected the Iris Model, which is approximately 435 sq. ft. and boasts vaulted ceilings, 1 bedroom, kitchen, laundry and living area. Her proactive approach is one example of what can be done to help address housing affordability. Laneway Homes helps simplify the process and makes the possibility of adding a tiny home, or an ADU, to any qualifying property an efficient and seamless procedure.



From left to right: Steve Asher, Andrew Folkeringa, Sherry Bondy, Dan Radmore (Owner, Supreme Services & Laneway Homes)

The ADUs that Laneway Homes creates don't have to be completely new structures (tiny homes) on a property. Homeowners can also convert existing space into legal dwellings such as garage conversions, basements or adding an addition. All ADUs contain the key essentials of a kitchen, bathroom, bedroom/s and individual utilities. Laneway Homes can build one of their models or can customize any build to meet the clients needs.

"It's pretty cool to sit back, relax and watch a home being built in my backyard," says Bondy.

With more and more homeowners embracing this innovative solution, Essex County has the opportunity to become a leader in urban development and sustainability. It also has the opportunity to help address the affordable housing issue-one of the most critical issues facing the region-and Sherry Bondy and Laneway Homes are leading the way.



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- Increases Property Value
- Provides housing for close family members

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If you're looking for a realtor who combines entrepreneurial insight with a personal touch, look no further than Ayad Saddy. With his proven track record of success and a genuine commitment to helping his clients achieve their goals, Saddy is now making a significant impact in the real estate industry.

Saddy started investing in real estate in 2008 and has loved it ever since. He combines his real estate knowledge and educational background in business marketing to give his clients a unique experience. He uses his marketing team to create viral listing videos for clients which gives them a competitive advantage.

Ayad Saddy's journey in business actually began over 20 years ago when he and his brother founded the retail store BB Branded. Now located inside of the old food court at Devonshire Mall, they have recently celebrated their 20th anniversary in business.

Over the years, Saddy and his brother created systems and processes that have enabled BB Branded to become a self-sufficient business, which allows him to focus on his real estate clients. For Saddy his entrepreneurial background means he has a keen understanding of market dynamics.

In fact, his reputation excels beyond the business and encompasses civic pride known for coining the term WINCITY and trademarking the brand in 2014.

With Saddy's retail endeavour, BB Branded gained national recognition in 2009 when a dramatic increase in sales paved the way for earning territorial rights with major brands like Nike and Jordan. This means that BB Branded is the only "mom and pop shop" in Windsor-Essex with the rights to sell these brands.

With Nike/Jordan, BB Branded has a top-tier account that sets them apart from the competition, allowing them to sell limited edition products and releases. Meanwhile, BB Branded has also become one of the top online sneaker stores in all of Canada.

As a partner at Signature Realty-where Saddy is the head of digital marketing-he uses all his resources and connections to ensure every client receives top-tier service. As he continues to make his mark in the real estate world, his clients can be confident that they are working with a professional who is dedicated to helping them achieve their goals.

Let Ayad Saddy use his 20 years of business marketing experience to help you with your real estate investment. Contact him at 519-817-8855 today to start your journey toward finding and/or selling your property.



AYAD SADDY

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Developing Windsor-Essex and

Building the Future



Alta Nota, founded in 2011 by a seasoned construction expert, has evolved from a passionate custom home builder into a versatile developer of multi-family residential projects. Their history and commitment to personalized service and attention to detail has put them on the map as a trusted company in their field.

Tecumseh, ON ARBOUR HEIGHTS

The company's reputation for excellence in custom home building is well-established, particularly in Trinity Woods in LaSalle, where prospective homeowners can still collaborate with Alta Nota to create their dream home. However, as the real estate market began to shift over the past few years, so did Alta Nota's focus.



Branching into the development of multi-family dwellings comes with an expertise that has been honed throughout many years. Their first foray into these developments began with Arbour Heights-boutique style apartments located on Lesperance-which showcases their ability to develop high-quality, multi-unit homes. This development sets the stage for Alta Nota, demonstrating their capability to maintain the highest of construction and design standards while offering an array of projects.

Building on the success of Arbour Heights, Alta Nota has embarked on a new project: Villas at Front Harbour in LaSalle. This development consists of 18 rental units, 12 of which include their own garages, offering a blend of convenience and luxury. Located on Front Road, Villas at Front Harbour is within walking distance to The Harbour Marina, providing residents with easy access to local amenities and a picturesque setting.

Alta Nota's largest and most ambitious project to date is Gateway Gardens, which is set to commence in the spring of 2025. Located on Lauzon Road, this development will feature 291 units, significantly expanding Alta Nota's footprint in the multi-family housing market.

Alta Nota's outstanding work is clear not just from the volume of projects they have completed, but also from the feedback they have received from their clients.

"Alta Nota is a great Company to build with," says Val, one of Alta Nota's happy clients. "This is our second home built with them and they are absolutely amazing. Our first home was stunning, about 2700 sq. ft. home and it was a dream. Communication was great, service was great and professionalism was great as well. Any trouble or problems that occurred we're addressed and taken care of immediately. Thank you and keep up the good work."

Whether building custom homes or multi-family developments, the team at Alta Nota brings the same level of dedication, expertise, and passion to every project. This commitment not only ensures the delivery of high-quality living spaces but also creates lasting relationships with clients and communities. Alta Nota is well-positioned to meet the evolving demands of the real estate market. The company's strategic expansion into multi-family developments represents a natural progression, building on its strong foundation in construction.

For more information about Alta Nota's current and upcoming projects, or to explore custom home building opportunities in Trinity Woods, visit them online at altanotacustomhomes.com or contact Alta Nota's Sales Representative Shan Hasan, Broker of Record, Signature Group Realty, 519-817-7426 or email shan@signrealty.ca.



Scan QR Code to learn more.

For Development Inquries call 519-818-1633

www.altanotacustomhomes.com

2 renderings of future Gateway Gardens Development located off Lauzon Pkwy and McHugh Street in Windsor, Ontario.





Rendering of future 6 story Development located on Goyeau Street in Windsor, Ontario.









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REDEFINING DESIGN

ANR Concrete Studio is making a significant impact in the Windsor market with their innovative Glass Fiber Reinforced Concrete (GFRC) products. Collaborating with top interior designers and architects, they bring visionary designs to life, catering to both commercial and residential needs. Their diverse portfolio includes kitchens, bathrooms, and fireplaces, showcasing the versatility and durability of GFRC.

Founded by Adam Rossetto and Andrew Schincariol, ANR Concrete Studio is dedicated to pushing design boundaries. Their passion for creativity is evident in every piece, from sleek countertops to intricate wall panels. GFRC stands out in contemporary design due to its ability to replicate natural materials like stone and wood, making it an ideal choice for stunning kitchen islands and elegant bathroom vanities.

Visiting ANR Concrete Studio's showroom is a crucial part of the design process. Here, clients can experience the craftsmanship and innovative designs firsthand, gaining inspiration from the array of exquisite creations on display. The showroom is a testament to Adam and Andrew's commitment to transforming complex concepts into beautiful realities.

Always at the forefront of innovation, ANR Concrete Studio continuously explores new materials and techniques. Recently, they have incorporated micro cement into their offerings, allowing for intricate detailing and seamless surfaces, further expanding their creative possibilities.

To see the remarkable work of Adam and Andrew, visit the ANR Concrete Studio showroom at 921 Tecumseh Rd W or explore their designs online at www.anrcs. ca. Their unparalleled craftsmanship and cuttingedge designs can transform any space, making them a leader in decorative concrete solutions.

OOC Concrete Studio

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Do you ever find yourself missing the days when your car looked like it just rolled right out of the dealership? The pristine paint, and the endless sparkle and shine? RestorFX is here to grant your wish, transforming your scratched or faded vehicle into a gleaming masterpiece, regardless of its age!

Now located at 6360 Hawthorne Dr Unit #1, Windsor, just off Lauzon Parkway, RestorFX's new, larger facility enables the team to efficiently handle up to more vehicles daily, ensuring more car owners can benefit from their expertise.

Unlike traditional detailing and body shops, RestorFX uses "Paintless Clearcoat Repair" (PCR) technology. This unique method not only repairs scratches and surface damage but also replicates and restores the car's original paint finish, ensuring it won't peel, flake, or delaminate.

PCR technology is a game-changer in the world of paint reconditioning. RestorFX is a cost effective alternative to renew your vehicle's paint finish, without the need for costly body shop repairs or temporary detail polishing.

Some of the benefits to RestorFX are, they are able to repair any cosmetic damage that is within your vehicles clearcoat. So in return there is no color match or paint texture issues. They also offer a 24 hour turnaround time so they customer is not without a vehicle for an extended period of time.

With almost 30 years of experience in the mobile paint touch-up business, Pete Kurkcuyan has serviced most if not all of the dealerships in Windsor and Essex County.

In 2020 after discovering the PCR technology, Pete decided to bring RestorFX to the Windsor Essex area. He felt that it was that it was that missing service between costly body shop repairs and temporary detail polishing.

Not only does RestorFX restore your vehicles paint, they also offer paint protection. "ClearFX", their premium ceramic coating. Acid rain spots, bird droppings, ease of cleaning, and UV protectant are some of the benefits of ceramic coating. They offer different packages to suit both your vehicle and price point.

"With the cost of new and used vehicles with high interest rates, our RestorFX team is seeing an increase of people who are deciding to keep their vehicles longer, and, in return having their vehicles paint finish restored to give them that new car feel again," says Pete.

All of staff at RestorFX have gone through extensive training and certification for all of their services. Stop by their facility to meet, Jillian, Will, Brandon and Pete to answer any of your vehicle's paint concerns.

Call **519 816 1877** <u>or</u> Visit RestorFX Windsor online at restorfxwindsor.biz to book your consultation today.











RestorFX is Windsor's premier paint restoration facility specializing in the following vehicle services:

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MEZZO RISTORANTE:

A TRULY EXTRAORDINARY EXPERIENCE

Story by Jessie Gurniak

Culinary connoisseurs of Windsor-Essex County truly haven't experienced it all until they've tasted the delights of fine dining; and at the heart of it all comes Mezzo Ristorante. At Mezzo, every detail is meticulously curated. From the expertly crafted menu by Head Chef Pat Lizzi to the handcrafted cocktails and extensive wine selection, every aspect reflects a dedication to excellence.

For Darcy King, owner, Mezzo is a legacy. Taking the reins as a silent partner in 2013, Darcy orchestrated a remarkable turnaround, breathing new life into the establishment and helping to cement its place as an iconic eatery in the region. Complementing his business expertise is Matt Jones, General Manager, whose wealth of industry accolades brings a blend of skill and creativity to the forefront that are sure to exceed expectations.

With a shared commitment to excellence and community engagement, Darcy, Matt, and Pat have turned Mezzo into a masterful fine dining destination at the top of Windsor's culinary landscape. Just as their skilled bartenders artfully pour your cocktails, the trio pours their heart and soul into the very foundation of their gastronomic venture.

As the next chapter of Mezzo Ristorante begins to unfold, the community can expect to see big things blossoming right in Little Italy. With plans to bring in celebrity chefs and host fundraising events, all with giving back to the community in mind, it's clear that Mezzo's future is bright. Plus, Matt ensures that his dedication to training employees will continue to enhance the experience.

Together, Darcy King, Matt Jones, and Pat Lizzi are a force to be reckoned with. Champions of culinary excellence and ambassadors of community spirit, this trio, alongside the rest of their passionate team, promise to continue serving nothing less than excellence with each exquisite dish, and flawless service delivered by heartfelt hospitality.

The recipe for success starts with passion. At Mezzo Ristorante, the table is set, the wine is poured. Come and be a part of something truly extraordinary at 804 Erie St East.



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Specializing in concrete driveway replacement, Joe's Cement Work serves a wide clientele, from residential homeowners to general contractors. Their dedicated team of skilled professionals ensures that every project—from tearing out old concrete to creating stunning new installations—is executed with meticulous attention to detail and craftsmanship.

"At Joe's Cement Work, quality is our top priority," affirms Marco Isabella, Owner "We take pride in delivering nothing but the best for our customers." They adhere strictly to the highest industry standards and practices.

Whether you're looking to improve your property's aesthetics or functionality, their expertise and commitment to customer satisfaction make Joe's Cement Work the ideal choice.



As a one-stop-shop, they handle everything from excavating and removing the old existing concrete, foundation preparation—considered the cornerstone of any cement project—to pouring, finishing and concrete cutting.

While their focus remains primarily on residential projects, they also undertake significant commercial endeavors such as Windsor's new battery plant and the Canadian side of the Ambassador Bridge.

With decades of proven excellence and customers returning throughout the years, their reputation speaks for itself. Contact Joe's Cement Work today at 1-519-966-5880 to discover how their decades of experience and dedication to excellence can transform your concrete project into a masterpiece that stands the test of time.









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by Jessie Gurniak

INNOVATED ELECTRICITY



he first fully electric BMW i7 blends electric performance with multisensory entertainment, creating a memorable driving experience. In the BMW i7, you experience next-generation driving pleasure. From the sleek exterior to the luxurious interior, there is something for everyone in the BMW i7.

Efficiency is at the core of the BMW i7's design, ensuring that every journey is as smooth and cost-effective as possible. With an all-electric range of up to 512 kilometers, the i7 can reach great destinations without compromising on performance. Plus, its aerodynamic design and lightweight construction helps it to maximize efficiency.

Boasting an impressive 536 horsepower and up to 549 lb-ft of torque, this luxury sedan delivers dynamic acceleration, going from 0 to 100 km/h in just 4.7 seconds. Thanks to the innovative eDrive propulsion concept, the i7 achieves these feats almost in silence and entirely free of local emissions, providing a seamless blend of power and sustainability.

BMW i7 owners can enjoy three years of complimentary public charging with Electrify Canada—available at Electrify Canada public charging locations in Canada only. This ensures that i7 owners can travel confidently and conveniently across Canada, with extensive support for their electric driving needs.

On the inside the BMW i7 redefines luxury with its state-of-the-art technology and superior design, offering an unparalleled driving and riding experience. One of the standout features is the multifunctional control, the available BMW Interaction Bar, which extends horizontally across the entire cockpit. This innovative interface integrates various controls and functions, providing an intuitive user experience that enhances driver engagement and accessibility

The impressive 14.9" BMW Curved Display serves as the central hub for the vehicle's multimedia and navigation systems, offering clear visuals. The curved design not only enhances the aesthetic appeal but also ensures that critical information is always within the driver's line of sight, promoting safer and more convenient driving.

Rear-seat passengers can enjoy the available 31.3" BMW Theatre Screen featuring Amazon Fire TV built-in. This massive screen transforms the backseat private cinema, providing endless entertainment options and creating a unique viewing experience. Whether on a long journey or a short trip, passengers can sit back, relax, and immerse themselves in their favorite shows and movies, making every ride enjoyable.





Adding to the interior is the Sky Lounge Panoramic Glass Sunroof. During the day, this feature floods the cabin with natural light, creating an open and airy atmosphere. At night, it transforms the interior with dynamic light effects, creating an ambiance that enhances the overall sense of luxury and comfort.

With My Modes, the BMW i7 offers a personalized journey where every detail enhances the driving experience to match your mood. Adding to this experience is the available BMW IconicSounds Electric, where each drive mode comes alive with a unique sound composition crafted by Hans Zimmer.

Whether you're a passenger or the driver, you deserve to ride in style and comfort. See what the latest in luxury sedans is all about by visiting your local BMW dealership. Elegance at every turn paired with comfort and control—the BMW i7 is the innovative electric vehicle you've been waiting for.

Visit Overseas motors BMW at 9425 Tecumseh Road East in Windsor to begin your luxury driving experience.





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I have always had a strong passion for the real estate market! I have personally been involved in multiple real estate transactions and investments. I have a strong background in the construction and renovations of many homes working for my father's construction business. With my knowledge and experience in the industry, my ultimate goal is to get each and every one of my clients the absolute most out of their experience, not only financially but mentally and emotionally as well!

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ERIC PASSA Realtor®

Meet Eric Passa, a real estate agent, with Key Solutions Realty, whose journey from personal training to property sales has been defined by a deep understanding of people and quality service. With a background spanning eight years in the fitness industry, Eric brings a unique perspective to the world of real estate, blending empathy, sales acumen, and a passion for helping others achieve their goals. Eric transitioned seamlessly from motivating clients to push their physical limits to guiding them through the complex process of buying or selling their homes. Drawing from the lessons learned in the service industry, Eric excels in building trust, understanding individual needs, and delivering exceptional results. Having navigated the competitive landscape of personal training, Eric brings a tenacity and drive to real estate that sets him apart. He understands the importance of listening intently to clients, identifying their unique aspirations, and crafting tailored solutions that exceed expectations. Whether it's finding the perfect home for a growing family or securing a lucrative investment property, Eric is committed to ensuring every client receives the highest level of care and attention. With a firm belief that success is built on relationships, Eric approaches each transaction with integrity, professionalism, and a genuine desire to make a positive impact in people's lives. His ability to connect with clients on a personal level, coupled with their expertise in negotiation and market analysis, makes him a trusted advisor in the real estate realm.

Whether you're a first-time buyer, seasoned investor, or looking to sell your property, Eric is here to guide you every step of the way. Get in touch today and experience the difference of working with a real estate agent who truly understands people, sales, and service.

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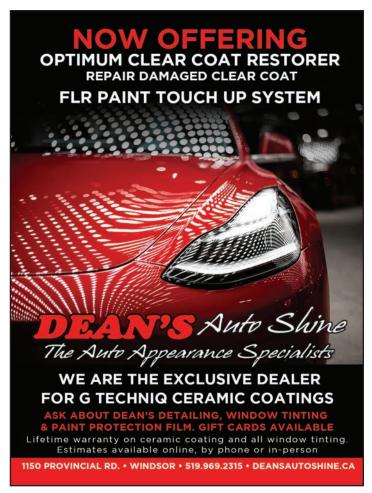
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Should I contribute to an RRSP, a TFSA, or both?



By Trevor LeDrew Regional Vice President, IG Weath Managment.

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

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

WHICH IS BEST?

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

Hold on; not so fast If only things were that simple! There are a few more factors you should consider. Even if you anticipate having a lower marginal tax rate in retirement, maximizing your RRSP contributions may not always be themost tax-efficient long-term strategy. Since RRSP withdrawals (directly or through your registered retirement income fund (RRIF) or an annuity) increase your taxable income, those withdrawals may affect certain government income-tested benefits and credits such as the Old Age Security (OAS) pension and the age credit.



On the other hand, if your expected marginal tax rate in retirement is equal to or higher than during your accumulation years, contributing to your TFSA is not always the best approach. For example, RRSPs that are converted to a RRIF or an annuity after age 65 can produce income that is eligible for the pension income tax credit, thus qualifying for pension income-splitting with your spouse.

When choosing between an RRSP or TFSA, you need to understand your personal financial situation and your short- and long-term goals.

Other income-splitting strategies such as spousal RRSPs Should I contribute to an RRSP, a TFSA, or both? I 2 could distribute a portion of your taxable income to a spouse with a lower marginal tax rate in retirement, further reducing your tax bill and reducing the claw-back effect on your income-tested benefits and credits.

SO WHERE DOES THIS LEAVE US?

An RRSP is definitely a long-term investment vehicle. The taxes and lost contribution room associated with early withdrawals are strong incentives to keep your money invested until retirement. A TFSA, generally speaking, may be better suited for shorter-term goals, such as an emergency fund or saving for a major purchase, since you pay no tax on withdrawals, and withdrawn amounts are added back into your TFSA contribution room the following year.

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

Although a TFSA can also be a retirement savings tool, because you can easily withdraw those savings (no taxes on withdrawals or loss of contribution room), you must resist the temptation to dip into it prior to retirement to fully benefit from its potential as a source of retirement income.

Remember, there is no one-size-fits-all solution. Your personal savings strategy needs to take into account your unique circumstances as well as your short- and long-term objectives. Your IG Consultant can help determine what's best for you.



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- 4. Environmentally responsible waste disposal practices.

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If you're looking for a new cultural experience, one of the most captivating you can find is that of Oaxaca, Mexico. Nestled in the heart of southern Mexico, Oaxaca is a destination with a rich heritage and vibrant traditions. From stunning landscapes to culinary delights to extensive history, this is a trip that travelers will never forget.

Oaxaca is often referred to as the culinary capital of Mexico, and for good reason. The region's cuisine is a delicious blend of indigenous and Spanish influences, characterized by its use of locally-sourced ingredients and traditional cooking methods. A must-try is tlayudas, often described as a Mexican pizza. These large, crispy tortillas are topped with refried beans, cheese, avocado, and a choice of meat, then grilled to perfection.

For those seeking sun and sand, the beaches of Oaxaca's Pacific coast are unparalleled. Puerto Escondido is renowned for its world-class surfing, while the tranquil bays of Huatulco offer excellent snorkeling and scuba diving opportunities. Meanwhile, catch the natural wonder of Manialtepec where the lagoon magically glows blue light on some nights, creating an enchanting experience for kayakers and swimmers.

The diverse geography of Oaxaca ranges from lush forests to rugged mountains and pristine beaches. This provides nature enthusiasts with a plethora of outdoor activities and exploring opportunities. Hierve el Agua, a set of natural rock formations that resemble cascading waterfalls, is a popular destination for both its geological uniqueness and breathtaking views. Visitors can hike the trails, swim in the mineral-rich pools, and take in the stunning scenery.

Oaxaca's charm lies not only in its physical beauty and cultural richness but also in the warmth and hospitality of its people. You'll find the locals to be friendly, welcoming, and eager to share their traditions and stories at every turn. There is so much history that is waiting to be shared, and the region has many archeological sites.

The ancient Zapotec city of Monte Albán, a UNESCO World Heritage site, sits atop a mountain overlooking the Oaxaca Valley. Visitors can explore the expansive ruins, which include pyramids, terraces, and a ball court, and gain insight into the sophisticated civilization that once thrived there.



The diverse geography of Oaxaca ranges from lush forests to rugged mountains and pristine beaches.

The Santo Domingo de Guzmán Church and its adjacent cultural center, the Museo de las Culturas de Oaxaca, are must-visit sites. The church is a stunning example of Baroque architecture, while the museum houses an impressive collection of artifacts that trace the region's history from pre-Hispanic times to the present day.

If you are traveling in July, don't forget to check out the annual Guelaguetza festival. This celebration showcases traditional music, dance, and costumes from the region's various indigenous groups. The festival is a vibrant display of Oaxacan heritage and an excellent opportunity for travelers to immerse themselves in the local culture. Traveling to Oaxaca is an invitation to step into a world that combines ancient traditions and modern life. Book your vacation today!





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But don't just take their word for it. Their previous projects speak for themselves, including the Patti France Promenade at St. Clair College, the Zekelman building, and the Welcome Centre. Stonebrook's portfolio has a great deal of stunning work, whichhas led to them being entrusted with the landscaping for the upcoming Legacy Beacon on Riverside Drive, as well as the new k-12 school in Kingsville.

From vibrant gardens and inviting walkways to green spaces, they use top-quality materials and the latest techniques to create sustainable and visually appealing landscapes. With Stonebrook Landscaping, your business's landscape will stand outand make a lasting impact. Discover the difference that professional landscaping can make for your commercial property and experience the benefits of working with a team that truly cares about your success.

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

If you are contemplating an acquisition that involves buying the shares of the corporation that owns the business you may be well advised to consider making the acquisition through a holding company (Holdco).

A holding company, by definition, is a company that owns the shares of another company (Opco). The active business is carried on by Opco.

Use of a holding company presents significant tax planning opportunities. These are highlighted below:

Reduced acquisition cost If you are borrowing money for the acquisition, using a Holdco reduces your overall cost of acquisition. Here is how it works. Assume that you borrow \$100,000 from the bank to make the acquisition. Holdco will borrow funds from the bank and acquire the shares of Opco. Since dividends paid by Opco to Holdco will be generally tax free, Holdco can extract the full \$100,000 plus applicable interest on the loan as dividends from Opco and use these funds to repay the bank.

If you acquire the shares personally then any monies you would draw from Opco as dividends to pay the bank loan would have a tax cost attached to it based on your marginal tax rate. This tax, therefore, increases your cost of acquisition.

Creditor protection

We live in an increasingly litigious environment. Businesses are often exposed to frivolous claims. And, of course, there is always the risk of business failure. A holding company can effectively insulate your assets from creditors. The idea here is not to use the Holdco mechanism to defeat or defraud creditors but to provide a genuine protection from an unforeseen contingency.

You can periodically remove surplus cash or other redundant assets from Opco by declaring a tax free dividend to the Holdco. Once these assets are Once these assets are transferred to Holdco, they are sheltered from Opco's liabilities and claim by its creditors.

Flexibility

If you happen to have other shareholders (provided that each shareholder owns more than 10% of Opco), use of Holdco would offer greater freedom in spending their share of after tax earnings of Opco. All shareholders would receive their proportionate share of intercorporate dividends from Opco to their Holdcos on a tax free basis. Each shareholder would then have complete flexibility and discretion in the use of funds in their respective Holdcos.

Motivating buyers

If you decide on selling your business in future, use of Holdco will allow you to make the purchase more attractive and affordable to a potential buyer. This is accomplished by moving all redundant assets (e.g. excess cash, vacant land, assets not used or needed in the business) by way of tax free intercorporate dividends to the Holdco, which would then allow you to lower the selling price of Opco, thus, making it easier and more attractive to the purchaser.

Making tax dollars work

We have already seen that dividends declared from Opco to Holdco are tax free. There is no restriction on the type of investments that Holdco can make with its available cash. Holdco can, thus, use all of the monies it receives from Opco for future investments.

On the other hand, if you receive the dividends directly, you will have to pay tax on these dividends at your marginal tax rate and would, therefore, have less money available for investment. You are making tax dollars work for you by using a Holdco.

Protecting your interest

Suppose you have extracted most of the available cash needed by Opco to run its business by transferring it to your Holdco. And now you find that you have to put money back in Opco. You think you have come full circle and all this planning is down the drain. Not so. Here is how you can handle this situation. Have the Holdco advance a loan to the Opco and secure it against specific assets of Opco. In other words you would secure your interest similar to any arms length lender in a commercial transaction. Your holding company is considered a secured creditor and is ranked ahead of unsecured creditors of Opco.

Income Splitting

You may wish to include your spouse and children as shareholders or as paid employees if they are performing any work related to Holdco's business. Although, effective January 1, 2018, new rules have been introduced with respect to dividend sprinkling, with careful planning and provided that the family members are actively engaged in the business there may still be opportunities to reduce the overall tax cost for the family unit.

As always, please consult with your tax advisor before embarking on a particular strategy.





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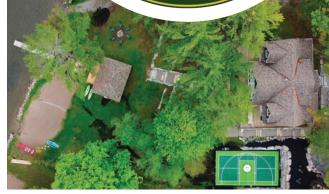


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33,470 KM | Stock #: PJ05636

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2021 Jaguar F-PACE P250 S All-Wheel Drive Sport Utility

37,383 KM | Stock #: PJ78667

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Porsche Detroit North, a new Gen-5 Porsche dealership, has opened in Shelby Township. This addition to the Rafih Auto Group, formerly known as Porsche Motor City, offers a revolutionary and immersive experience for Porsche enthusiasts.

Rafih is excited to introduce this new dealership, which promises a transformative experience for luxury vehicle buyers. The dealership features modern architecture and cutting-edge technology to create an engaging environment for both customers and team members.

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2023 was the 75th anniversary year of Porsche.

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that 75th year, making the grand opening of the new dealership at the start of 2024 even more special.

At the grand opening event, Porsche North America CEO, Joe Lawrence, called the dealership the "flagship Porsche centre in Michigan." During his speech, Lawrence also mentioned that the "most luxurious Porsche that we've ever built" has recently been unveiled-the 2024 Porsche Panamera-and that other new vehicles coming this year include new variants of the Cayenne, as well as an E-Hybrid Cayenne.

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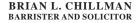


















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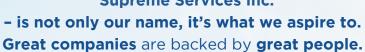


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