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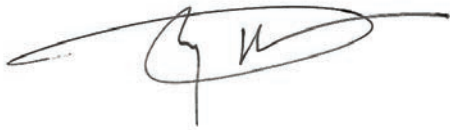
Dear Readers,

Welcome to our first publication of 2022. We at Rafih Style Magazine are always eager to showcase the accomplishments and contributions of individuals, businesses, and philanthropic organizations. Today, it is more critical than ever to support local causes and to lend a helping hand to those in need.

Among the exciting features in this issue is an article about a real estate team and their appreciation for Rafih brand vehicles. With a special write-up on the Mercedes-Benz EQS, this issue also brings you the latest in electric vehicle innovation, and a story on an island you may not have considered as a vacation getaway before, we are sure you will find lavish ideas inside this issue to quench your desires. Here at Rafih Style, our goal is to inform and inspire you by providing quality articles on luxurious living.

Thanks go out to the local businesses and readers of Rafih Style Magazine for ensuring the magazine remains alive and well. Thanks for everything you do, on behalf of the whole family at Rafih Auto Group.

Kind regards,



Terry Rafih

Chairman & CEO of the Rafih Auto Group



Hamoody Rafih
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By coupling intriguing and informative content with vibrant and imaginative advertising, Rafih Style presents many modern and exciting ways for area residents to diversify their everyday lives.

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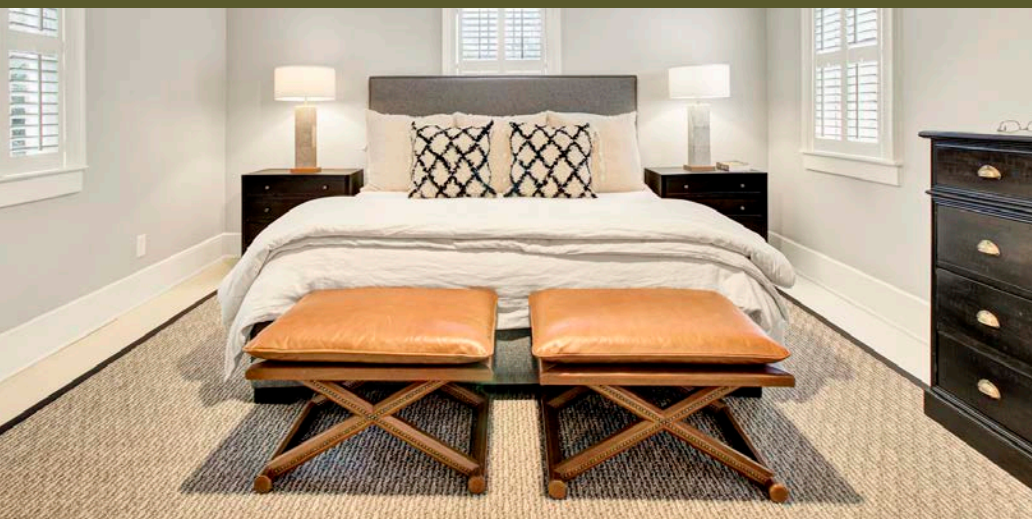


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SHAN HASAN AND THE **THE HASAN GROUP**

BRINGING A NEW CULTURE TO REAL ESTATE

A group of real estate agents with high levels of expertise, collaborating and coordinating in all aspects of the team make up The Hasan Group. The team is built on a dynamic of experience, and each agent is carefully selected so you can rest assured that an agent of The Hasan Group can assist with your every need. First-time buyers, young investors with a desire to start their own portfolio, and established families searching to purchase their dream home are all welcomed with open arms. The passion and commitment to understanding the work ethic and industry is what makes The Hasan Group a dedicated family of real estate agents, striving to ensure clients make the best possible decisions.

The Hasan Group was one of the first real estate teams in the area to take an innovative approach to real estate marketing, using video tours to showcase their properties. When Shan Hasan, the team's namesake, got his feet wet with the dynamics of the industry, he knew instantly that in order to deliver the best possible service, one person is simply not enough.



SHAN HASAN
Broker of Record
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Having a strong team behind you is a must when you are looking to invest or buy one of the largest assets of your life. For his own team, Hasan wanted to create something where everyone came from different circles of influence, where everyone was diverse but had the same commitment, passion, and dedication, and now he successfully leads a strong team of like-minded individuals with diverse backgrounds that span seven languages.

The first agent to join the ranks of The Hasan Group was Elton Fero, later bringing on Samantha Eskharia, and Amy Willms. From there, they have grown organically. When selecting new agents, Hasan believes in speaking with each potential agent multiple times, learning not just about their work ethic, but about how they operate and live their lives. For The Hasan Group, the industry is not about the paycheck, but about building and maintaining relationships even after the transaction is done. The agents represent the team on all levels, and so who they are as people is an important part of deciding who to bring on.

The culture of The Hasan Group is truly about support and motivation, with each member walking alongside each other to find solutions to any challenges that arise. One thing that is paramount with them is that there is no competitive nature within the group. The Hasan Group is a unified front, winning together. Among recent wins is the tremendous amount of properties The Hasan Group has sold collectively, with 2022 already ahead of schedule to surpass last year's number of 190 properties. In order for such a feat to happen, the team must keep working together as they always do, reminding themselves that with each property sold is a family helped, and that the money is simply a byproduct of their success. A team is only as strong as the weakest link, and so it is the responsibility of each member to help that weakest link become stronger. Hasan recognizes the importance of mental and physical health, and likes to lead by example to show that you cannot forget about your personal life.

“KNOWING YOUR AGENT OR SALESMAN AND TRUSTING THEIR EXPERTISE IS WHAT MAKES FOR A SUCCESSFUL TRANSACTION AND RESULTS IN HAPPY CLIENTS. FIRST IMPRESSIONS CAN MAKE OR BREAK RELATIONSHIPS OF ALL KINDS.”

There's a big fulfillment in my career and personal life to see my team grow and be the best person they can be," said Shan Hasan. "I don't want to see my agents becoming one dimensional. I want them to be whole. I encourage them to spend time with their families."

When interviewing a potential new agent, Hasan likes to look at them from multiple aspects. He asks himself if he would be friends with them, if he would trust them with a major financial decision. Real estate is a cutthroat business, and trust is everything, and so by pulling the answers to these questions out of each agent during the interview process, it helps to ensure that everyone in The Hasan Group is someone who is heartfelt so that clients can rest assured that their interests are top priority.

Negotiating the best possible deal for clients, whether residential, commercial, and/or industrial while maintaining a trusting relationship and operating at high-volume is what makes working with The Hasan Group a tantalizing experience. The thrill and excitement of being involved in this industry comes from within. The privilege to represent clients in the biggest transactions of their lives is an honour.



YOUR NEW HOME IS WAITING: The Hasan Group Team is here to help. Left to Right. Judith Young, Zain Khawaja, Natalie Khawaja, Jay Khawaja, Samantha Eskharia, Brandon Soto, Cheyenne Truax, Amy Willms, Crystal Eskharia, Shan Hasan, Moe Fakh, Elton Fero.

Fine-tuning skills and negotiation methods to ensure that clients get the best possible deal is at the forefront with every agent in The Hasan Group. In this industry, one has to set themselves apart from others in order to stand out, and this is something that Shan Hasan, the leader behind the Hasan Group, thanks Rafih Auto Group for: being a source of inspiration to him as a young professional, a company whom he could admire and appreciate their ambition and growth as they set a new standard for business operations. For The Hasan Group, selling homes and selling vehicles are both part of the same industry: the art of selling lifestyles.

Windsor-Essex County has seen the real estate market take off exponentially over the last few years. With the new and upcoming developments of the Gordie Howe bridge, the new mega hospital, and numerous condominiums and single-family housing, Windsor is rich with a burgeoning economy. A leader in growth in its own right, Windsor is an underestimated force in Canada's broadening horizon, especially with its neighbouring one of the most dynamic cities in the United States. In a city full of resources, knowing how to navigate the system and bargaining strategies that win clients the most affordable living standards in an incredible climate surrounded by water, The Hasan Group is proud to be of service to help people relocate to this vast landscape of cost-effective, prime real estate.

As the city continues to see a rise in success, the Hasan Group is seeing a rise in accolades. Shan Hasan himself has seen a place in the top 1% in performance of all agents across Canada in 2019, placed in the top 100 agents in the country in 2020 in Real Estate Professional Magazine (REP Magazine), and is now buckling down to plan out how to get to the next level.

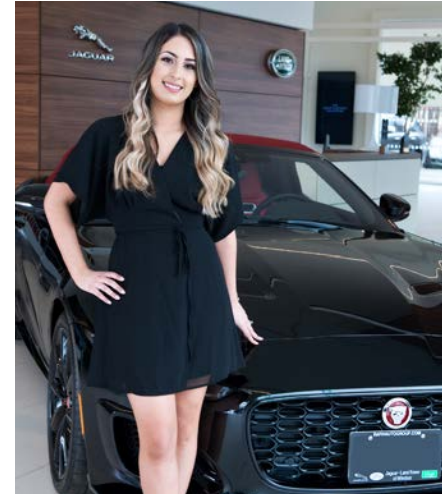


ELTON FERO - REALTOR®

In his desire for something that was communications-driven, marketing-oriented, and people-based, real estate was the perfect fit.

Elton is an Honours Communication, Media, and Film graduate. When he's not boosting local homeownership, he is coaching league soccer as a veteran athlete by day and frequenting urban nightlife as an avid socialite by night. After being fully tested and licensed, he readily accepted an offer to join Windsor's top-listing and top-producing team - The Hasan Group - Real Estate.

For Elton, it has been a joy to be a realtor. He looks forward to help all in the community buy, sell, lease, or invest. Matching old and new friends to the home of their dreams is not only his profession but also his passion!



SAMANTHA ESKHARIA - REALTOR®

The desire for helping people is what really made her pursue a career in Real Estate. Her passion for real estate is noticeable from her energetic, knowledgeable and detail-oriented approach when working with clients. Buying and selling homes should be experiences worth remembering. Honesty, integrity, along with determination and dedication are philosophies that she strives for in all aspects of her life. She takes pride in servicing her clients by delivering exceptional service and establishing life long relationships.

Besides studying the market and staying up-to-date with trends, Samantha loves to spend time with her family, her husband and two children. Meeting family needs is very important to her and she values being a mother and a wife.

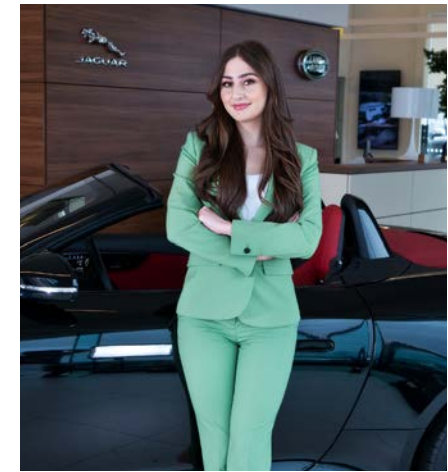
She excels in creating a positive and welcoming atmosphere and making the progress of buying or selling your home personal and easy! Samantha looks forward to helping all of her clients and aims to deliver exceptional results!



AMY WILLMS - REALTOR®

Amy was born and raised in Leamington Ontario, making her an expert in the Windsor-Essex County area. She has been an active volunteer her entire life and takes pride in her town and community. With over 15 years experience working in the hospitality and health care sectors, she has gained an extensive professional background in sales and property management. Customer service has always been her top priority and has been essential to building relationships and ensuring the best possible outcome in every transaction. Her clients can count on her to help with any questions or concerns, and to support them before, during and after the sale. She strives to ensure the home buying or selling process is fun, easy, and stress-free.

As part of the Hasan group, she not only brings her personal knowledge and skills in residential, commercial, and agricultural sales, but is surrounded by a team of experts that excel in the field. If you're looking for an agent who is transparent, innovative, and current in market trends, contact Amy today!



CRYSTAL ESKHARIA - REALTOR®

Crystal Eskharia was born and raised in Windsor and is proud to call this area home. She is an expert when it comes to the real estate market in Windsor-Essex County.

Crystal brings a professional and enthusiastic approach to real estate. Her desire has always been to help people and it is the reason she was drawn to becoming a Realtor.

Crystal dedicates her time and efforts to working hard and creating strong, trustful relationships with clients. Whether it's a first initial meeting, finding a forever home, or selling an investment property, Crystal provides a level of unmatched service for all of her buyers, sellers, renters, and investors at any stage of their real estate journeys.



JAY KHAWAJA - REALTOR®

Prior to real estate Jay Khawaja has worked in several sales driven careers that ultimately led him to his passion of becoming a Realtor. With over 15 years of experience in sales from working in the banking industry to doing B2B sales and managing over 150 clients across Ontario, Alberta, Quebec and Michigan his dedication and love for sales and people brought him to this new career.

Real estate is changing and exciting and Jay prides himself on looking for new ways to improve and do business with a touch of old-fashion customer service thrown in the mix. Providing first class service to his clients is second nature to him and understanding that everyone's situation is different his approach to evaluating client's needs ultimately leads to satisfied clients.



MOE FAKIH - REALTOR®

Moe Fakh is a Windsor-Essex native with a passion for his community. His strong connections and knowledge of the area allow him to seek out the best possible deals for his clients. Clients can trust that Moe will draw on his skills and experiences to give them an edge in achieving their real estate goals. Moe has sharpened these skills through years of experience in customer service and sales. He is a natural salesman and seldom does he cross paths with someone whom he cannot connect with on a personal level. But even more than a salesman, he is an advocate for his clients.

He understands that selling or buying a home can be the largest financial transaction a person makes. So Moe takes extreme care in helping his clients achieve their ultimate goal – whether it be finding the right home or getting the best deal available. Moe is able to offer his exceptional service in both English and Arabic.



JUDITH YOUNG - REALTOR®

Judith has been a resident of Windsor Ontario for over 10 years and Belle River for over 8 years. Prior to beginning a Real Estate career with THE HASAN GROUP Judith spent over 15 years of combined experience in areas of sales, engineering, project management and purchasing. Her areas of expertise lie in contract negotiation, relationship building, and all things numbers.

She developed an interest in Real Estate from an early age as her parents were real estate investors in Mexico and they would bring the kids to "look at houses" just for fun.

She has a natural eye for interior design and interior decorating and has completed several projects in the past; she is always trying to make things look pretty!

Judith is also a mom of 2 kids who are very involved in the local sports and community events. She has a passion for working with people and will work tirelessly to find the perfect home as well as negotiate the best price possible for her clients.

In her free time Judith enjoys taking her kids on long bike rides and spending time with family. She is a social butterfly and loves anything that involves good food and good conversations with both family and friends.



NATALIE KHAWAJA - REALTOR®

Natalie is excited to be launching her career as a Realtor with The Hasan Group, one of the most trend setting teams in Windsor. As a young professional she brings a fresh perspective to the local Windsor- Essex- Chatham market's.

Natalie was born in Chatham, raised in Ridgetown, and eventually made her way to Windsor. She quickly found herself in the heart of the fitness industry where she exemplified the true meaning of hard work and dedication. Her perseverance led her to becoming an Overall Champion in Windsor and Toronto. Her unmatched motivation to the sport also reflects into anything she puts her heart and mind into. She is now excited to put these skills into her career as a Realtor.

She is also a mother of two young boys, she loves exploring Windsor with them and finding new parks and trails to take them on. Natalie's husband Jay Khawaja, is also a Realtor. She has had the opportunity to learn from him through his many successes. She knew it would be the perfect fit working along side him, as they each bring their own set of business-driven qualities to the table and compliment each other well.



ZAIN KHAWAJA - REALTOR®

Zain is a young professional with a large network and an unmatched work ethic. New to the industry, he feels honoured to be joining the hardest working team in Windsor/Essex!

Born and raised in South Windsor, Zain attended Vincent Massey Secondary School, and continued his studies at St. Clair College before entering the workforce and eventually pursuing his interest in real estate. Zain has deep knowledge and understanding of the city's neighbourhoods and surrounding areas, which will allow him to better serve his client's needs. Zain also has experience working along side his father – an investor – who he assisted in managing and maintaining various rental properties while aspiring to become an investor himself.

Zain believes balance is the foundation of happiness and success. He enjoys spending his free time with his family and two handsome nephews, along with constantly exploring the hidden gems of Windsor/Essex – whether it's sipping on an espresso at a local coffee shop or going for a walk by the river front – Zain takes pride in being a Windsorite and enjoying all that this beautiful city has to offer!

In the near future, The Hasan Group is anticipating exciting news to be released in the next few months, with Hasan stating that they are "poised and perfectly set up for strong growth".

Whether commercial, industrial, or residential, you can count on any of the agents within The Hasan Group to steer you in the right direction with all of your real estate needs. The Hasan Group offers clients superior service and offers years of experience to help clients at any stage of their real estate journey. If this is your first time working with The Hasan Group, welcome. They look forward to making your real estate transaction the best one yet. Call them at 226-788-9966 to get started.



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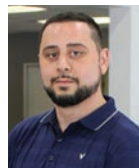
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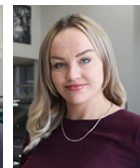
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I HAD NO SYMPTOMS

By Noel Hurley

In February 2020, I had a routine PSA test as part of my annual physical. It came back high. Soon afterward, my doctor performed a biopsy that confirmed the worst: I had Grade 5 prostate cancer. High risk and aggressive. And yet still, I had no symptoms.

I'm a former cancer patient at Windsor Regional Hospital, and I'm writing to thank you for your dedicated support of this hospital. I've been given a new lease on life - and it's thanks to you.

First of all, please ask all the men in your life to get their prostate checked regularly. If I hadn't, I can tell you that I wouldn't be here today writing this letter to you.

Second, if you are in a position to help consider supporting Windsor Regional Hospital for their truly excellent work caring for cancer patients like me.

My surgery with Dr. Goel was scheduled for May 4th. My wife, Elizabeth, and I were feeling hopeful - Dr. Goel's empathy and welcoming attitude gave us optimism that we had not felt since we'd been given the news that I had cancer.

But then the world shut down.

There is no good time to be told that you have cancer, but finding out I had cancer and needed urgent treatment right as the Coronavirus hit was truly bad timing.

Dr. Goel called me directly and assured me that he would maintain close contact and monitor me during the delay. That when surgery resumed, I would be one of his highest priorities given the high risk and aggressive nature of my cancer.

The doctor was true to his word, and as soon as things opened back up again, my surgery was rescheduled. That's when I really got to see how uniquely dedicated and compassionate the staff of Windsor Regional Hospital truly are, and how much they rely on state-of-the-art equipment - equipment that they can only purchase with the support of individuals like you and me.



From the nurse who took my blood samples pre-surgery, to the anesthesiologist, to the operating team, nurses and Dr. Goel - they all took time to make me feel reassured and safe and my post-operative and recovery care has been just as good.

I think it's important to recognize how professional and dedicated the team at Windsor Regional Hospital is. My family and I owe this hospital a great deal - not only was I treated there, but four of my grandchildren were born there!

I saw first-hand that this pandemic has taxed the capabilities of all our hospitals, and placed a great strain on doctors, nurses, other medical professionals, and support staff.

I feel like the least I can do is help get them the equipment they need to continue to care for our loved ones as best as they can.

If you are able, I hope you'll consider making a donation today to buy the equipment that helps save lives and speeds up the road to recovery for patients. Equipment required for the Dr. Richard Boyd Men's Health Program includes things like flexible Cystoscopes, which doctors use to treat people with urology issues like prostate cancer and kidney stones, Drainage systems for the Operating Rooms and procedure tables.

Support the upcoming Golf Tournament (see ad in this issue) or make a donation to support the Windsor Regional Hospital Foundation by visiingt.wrh.on.ca/donatenow or call 519-985-2656.

Thank you for reading my story today. I wish health and happiness to you and to your family. I am very much looking forward to resuming my own favorite hobby—spending time with mine.

With sincere best wishes,
Noel Hurley, grateful patient



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Fred Francis has been a prolific member of the Windsor-Essex community over the past decade through his work at the Multicultural Council of Windsor and Essex County (MCC), and as Councillor of Ward 1 in the City of Windsor. We recently sat down with him to get to know more about his involvement in our community, his new position at the MCC, and learn more about who he is.

What made you decide to get involved in the MCC?

My parents, Farid and Arlette, immigrated to Windsor in the early 1970s and they always encouraged me and my brothers to give back to the community that took them in. As someone who was raised in an immigrant household, I understand the challenges that many newcomer families face, and I wanted to help newcomer families settle and thrive in Canada just like my parents were helped so many years ago.

Can you tell us about your time at the MCC and some of the programs and initiatives that you've been involved with?

I started working at the MCC in 2007, and after being promoted for several different positions, I left in 2012 to work at the Rafih Auto Group as Director of Business Development. I came back to work at the MCC in 2018, as Director of Programs and Development, to oversee our settlement, education, employment and health programs. Now, I am taking over as Executive Director. Being trusted by our Board of Directors to succeed Kathleen Thomas is an honour. I have very big shoes to fill!

COMMUNITY SPOTLIGHT WITH **FRED FRANCIS**

Multicultural Council
of Windsor and
Essex County's New
Executive Director

As the new Executive Director, what changes are you looking to bring?

The work we do is meant to carry out the MCC's mission of creating a more welcoming and inclusive community in Windsor-Essex. I plan to work with the Board of Directors and my colleagues at the MCC to develop innovative programming and services for our clients, including more online offerings related to the settlement process.

What are some of your accomplishments as a member of City Council?

I was first elected in 2014 and re-elected in 2018 to Windsor City Council. In that time, we have done so much in Ward 1, including major road and sewer repairs, creating more walking trails and pathways, upgrading recreational facilities and parks, improving Budimir Library in South Windsor, and continuing to work to eliminate flooding in the city. Holding the line on taxes, moving forward with a brand new hospital in our region, and working to create more jobs in Windsor have all been top priorities of mine.

What was your biggest accomplishment while working with Rafih Auto Group?

I enjoyed my time working at the Rafih Auto Group very much. My biggest accomplishment was establishing the Internet Sales division for the Group. Terry, Hamoody and Zeyad are great people who are passionate about what they do. Terry Rafih is a business genius and I learned so much from him, for which I will always be grateful. The Rafih Family does a lot of charitable work in our community and I cannot thank them enough for all they do to assist others in Windsor-Essex.

Can you elaborate on why the Windsor Cancer Centre Foundation is important to you?

In 2018, I was diagnosed with Hodgkin's Lymphoma. Luckily, we caught it early and after 6 months of chemotherapy, I am in remission. Donating to cancer research is so important because cancer affects so many people in our community. There are many worthy local charities out there, including the Windsor Cancer Centre Foundation and Transition to Betterness (T2B) where my late sister-in-law, Dr. Michelle Prince, founded the Comfort Care Tote program.

Do you have any advice for anyone currently struggling with cancer?

My own experience taught me that cancer does not discriminate. There will be good days and bad days. You will feel overwhelmed and scared at times. Trust in your faith. Trust in your medical team. Do not let the dark moments win, and keep a positive attitude.



We hear that you recently got married. Can you tell us about your wife?

Carolyn is the best! She is smart, funny and beautiful. We met through mutual friends years ago, discovered we had lots in common, and have been together for 6 years now. She is currently finishing her PhD in Applied Social Psychology and working at the University of Windsor. We got married last May at City Hall during a Covid-19 lockdown, and are having our wedding in May of this year to celebrate with family and friends. People always say they want to marry their best friend, and I get to marry my best friend twice!

What's next for you?

My focus will remain on my family, the work we are doing at the MCC, and serving the people of Windsor to the best of my ability.



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A black and white photograph of a man with dark hair and a light beard, wearing a dark suit jacket, a light-colored shirt, and a patterned tie. He is sitting on a dark leather sofa outdoors, with his left hand resting on his chin and his right hand holding a glass of wine. The background is a blurred forest scene.

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By Jessie Gurniak



The EQS

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You've never seen an electric vehicle like this, and it is leading the Mercedes-Benz brand into the future. The all-new perfectly crafted Mercedes-Benz EQS has arrived, bringing with it the dawn of a new era in electric driving. The unique ingenuity of its design, both in technology and style, makes the EQS a force to be reckoned with.

The MBUX Hyperscreen brings technological innovation to a new level, placing multiple screens on a single 56-inch piece of high-tech glass, and using artificial intelligence to control features, including a "zero-layer" menu for exceptional ease of use.

Allow yourself to become fully engulfed in the world of the Mercedes-Benz EQS. The technological advancements don't stop at the glass, but in as many as 350 sensors as part of its virtual surveillance system, equipping it with state-of-the-art driving assistance, including enhanced EV-specific safety measures, designed for the safest drive possible.

Sleek, futuristic design, bold features, smooth, swift, and sure driving, the Mercedes-Benz EQS is raising the bar in luxury electric sedans.

Take the power of electricity into your own hands when you grab the wheel of the EQS, taking it for a drive that spans over 500 kms on 4MATIC all-wheel drive, turning torque into rapid response with its Advanced Permanently Synchronous Electric Motors.

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The intelligent design
and dazzling new features
of the Mercedes-Benz EQS
are unmatched in the
present market.



The game is changing for vehicles everywhere. Electric vehicles have begun their reign on the roads, and the Mercedes-Benz EQS is paving the way for new possibilities in EV charging. With the Mercedes me Charge, charging your EV has never been easier. The simplified process is taking the world by storm, catering to the needs of your convenience. This innovative new way to charge erases the authentication steps of typical charging stations, instead offering a simple Plug and Charge where the only thing you have to do is plug it in as your vehicle and the charging station communicate automatically.

The intelligent design and dazzling new features of the Mercedes-Benz EQS are unmatched in the present market. The lavishly crafted high-tech vehicle stops at nothing to bring you the luxury you deserve, including 21-inch AMG wheels and MANUFAKTUR Nappa leather, plus you can enjoy exclusive colour motif dresses in the cabin, equipped with extravagance.

Visit your local Mercedes-Benz dealership at 9225 Tecumseh Rd. East in Windsor to take one for a test drive today. Mercedes-Benz, the Best or Nothing.



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Feeling ELECTRIC



2022 BMW i4

Rafih Auto Group has been embracing the potential of electric vehicles for several years, and Windsor is gearing up to join them on the journey.

Rafih Auto Group already has a plethora of electric vehicles on their market, and 2022 is lining up to be their best year yet. Several new models gearing up to grace the roads include:

**BMW i4 • Ford F-150 Lightning
Chevrolet Bolt EV • Mercedes-Benz EQ
Mazda MX-30 • Lexus RZ**

And more! Plus, with Windsor's newly announced electric vehicle battery plant, the first of its kind in Canada, the city is well underway to being properly equipped and ready to be electrified.

The arrival of the EV battery plant is huge news for Windsor, and certainly secures the city's place as the automotive capital of Canada.

Thousands of new jobs will be created, alongside the potential for tremendous economic growth, Ontario Premier Doug Ford has gone so far as to call it the "forefront of the EV revolution".

"We are very excited about the new EV battery plant and what it means to Windsor and the future of automobiles," says Zeyad Rafih, Executive Vice President of Rafih Auto Group. "We are the automotive capital of Canada and I'm glad we are still being recognized for that and our very skillful workforce."

It isn't just the expansion in Windsor's job force that will see a significant increase, but the education sector as well. Locals who have a hand in the growth of the city, such as the CEO of Workforce Windsor-Essex Joe Falconer, believe that the EV plant poses great potential for post-secondary education to expand on and create new training programs in relation to electric vehicles, giving the region more employable persons in the automotive industry.



Zeyad Rafih
Executive Vice President,
The Rafih Auto Group

The game-changing plant, which is a joint effort by Stellantis and LG, is slated to begin operations in 2024, breaking ground at 9865 Twin Oaks Dr. in Windsor's east end near Banwell and the E.C. Row.

Rafih has had their hand in the advancements of electric vehicles, having invested in the electrification of dealerships to get them battery chargers and proper training. Rafih says that “over the last 5 years, we have made significant investments in electrification at our dealerships on both sides of the border to gear up for the future of electric vehicle sales”

With every new electric vehicle comes a new piece of automotive technology, and one that automakers and car enthusiasts alike have been anticipating is finally beginning to make its way out: Over-the-Air Updates (OTA). Delivered remotely through cloud-based servers, EV's are now starting to come with the power to wirelessly communicate with the driver when it needs an update. Gone are the days of visiting the dealership for software updates, now's the time for vehicles to automatically install certain features all on their own!

For BMW, the latest remote software upgrade includes mobile support from the My BMW App, which gives drivers enhanced knowledge on all the latest BMW news, direct access to service, regular upgrades for all features, extensive map and navigation features, and much more. The ultimate driving experience BMW lovers already know has never had a stronger connection.



2022 Ford F 150 Lightning



New charging station located at Overseas Motors Mercedes-Benz Dealership at the Rafih Auto Mall

The customizable interface intricately blends with the natural dialogue of BMW iDrive between the vehicle and the driver, giving you an intuitive experience like never before.

“Essentially with connected services,” Rafih explains. “Your vehicle will turn into a customizable device like a computer with over the air software updates, self-diagnosis, direct communication with your preferred dealer to book a service appointment or just to ask a question”

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KEEPING CLEAN AND GOING GREEN



If the last two years have taught us anything, it's the importance and value of cleanliness. Workplaces have had to review their cleaning and sanitation procedures in order to meet ever-changing health requirements, and keep their employees and customers safe. Many of these businesses have trusted in Rivera Building Maintenance to help them achieve their facility cleanliness goals.

As an established corporation since 2018, Rivera Building Maintenance has seen steady growth and has resourcefully branched out to providing commercial cleaning, sanitation and property maintenance services to all of Windsor and Essex County. Rivera takes pride in being a family-owned business, and is grateful for their continued success throughout the most recent pandemic years. This speaks to the trust that the market has in them and their services. Like any business, they have had challenges of their own to face. With the standards of cleanliness skyrocketing, Rivera Building Maintenance and their crew of 40+ team members were forced to tackle these standards head-on and go above and beyond even further for their clients, keeping the importance of workplace safety at the forefront.

Looking towards the future, Rivera Building Maintenance sees not just a more clean and safe world, but also an eco-friendly one as well. The growth of their business has enabled them to invest in reducing their carbon footprint in the property maintenance division of the company, aiming to be a fully-electric service operation by the fall of 2022. This would include all electric property maintenance equipment such as zero-turn ride-on lawn mowers, hedgers, cutters, and an electric vehicle fleet to service all property maintenance clients.

"For organizations who are aiming to achieve "net-zero," we believe it's important to hire a contractor who is invested in being part of the solution, like us," said Santiago Rivera, President of Rivera Building Maintenance.

Slated to arrive this summer, Rivera Building Maintenance will be one of very few recipients in Windsor this year to purchase and receive a Ford F-150 Lightning, an all-electric pickup truck that produces zero emissions. It's highly anticipated arrival will be a great step towards their goal of delivering a sustainable property maintenance solution.

Overall, Rivera Building Maintenance is committed and looking forward to future growth they have projected and are committed to. They are making moves and investing in technology that separates them from the rest. The organization will continue to strive for excellence, nurture the blooming relationships with their customers, and helping to keep workplaces clean, safe and maintained while building an eco-friendly impression.

If you have a commercial building or property that you'd like to see looking like new again, call Rivera Building Maintenance at (519) 817-3461 for a quote.



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It's hard to define a single country as the best for vacationing because everyone has a different preference. The 15 islands that make up the island nation are located south of the equator in the Pacific Ocean, making it an intimate and secluded getaway.

This beautiful island nation is situated about halfway between Australia and New Zealand, surrounded by an expanse of clear blue water and bordered with white beaches and lush green forests. The islands offer an unrivaled beauty to travelers.

The natural landscape, local culture, and food are all worth discovering and experiencing. The largest island, Rarotonga, which is home to the capital of Avarua, is bustling with a thriving artisan food and beverage scene, and rich with culture and traditions as well as drenched in history, all of which manage to be well maintained despite the surge in tourism.



Explore the taro fields of Mangaia, take in the vibrant art and culture, swim in the shimmering waters of the Aitutaki Lagoon, traverse the spectacular cavern of Anatakitaki where, if you're lucky, you just might catch a glimpse or hear the distinct echo-like click of the rare Atiuan Swiftlet. There is so much beauty and life to take in.

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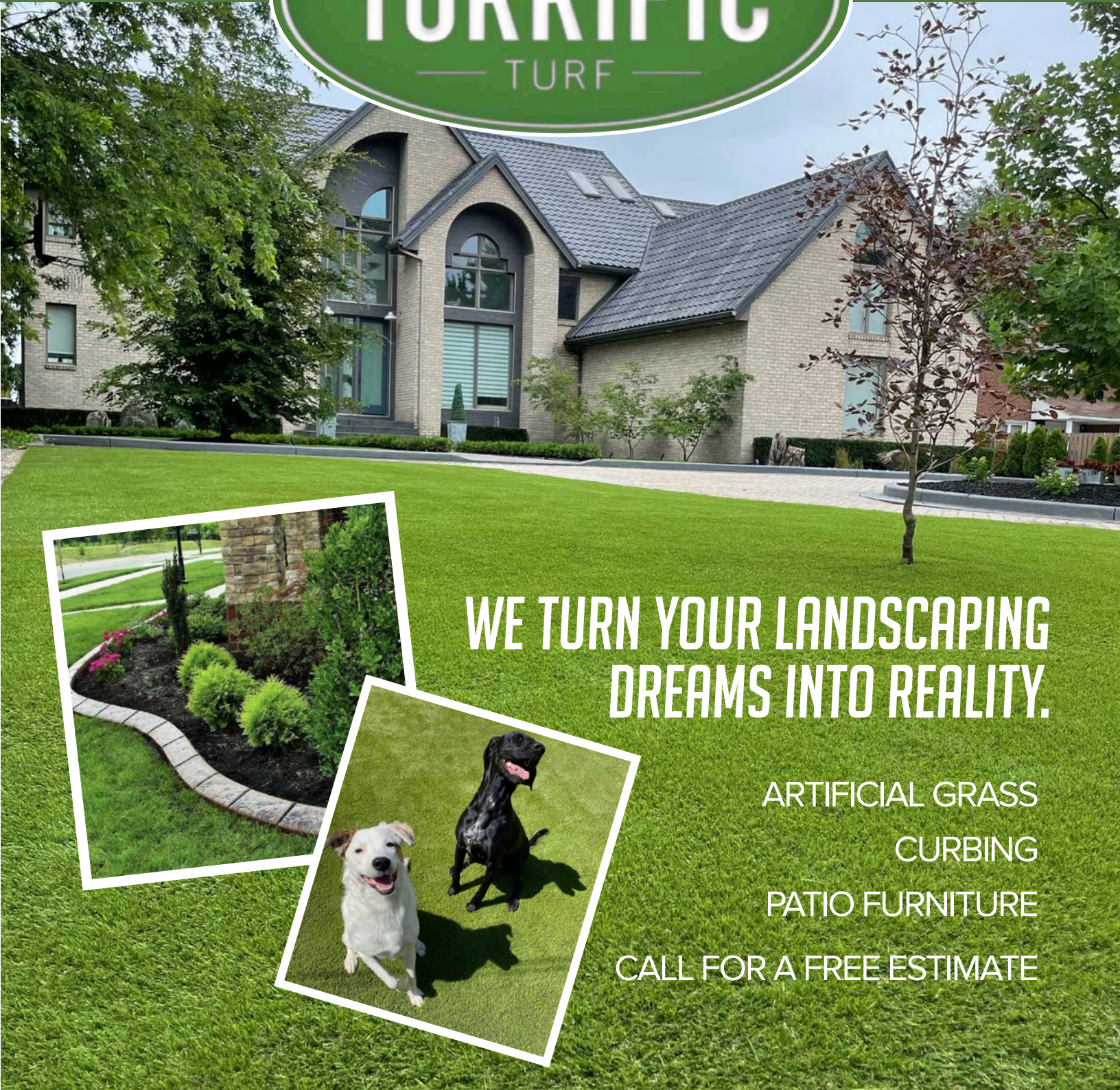
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Metro Windsor Collision has a team of professional auto body technicians that provide complete collision and paint services to all makes and models of vehicles. Whether frame repairs, detailing, or completing paperwork for insurance companies, Metro Collision has you covered.

"Once your claim is reported, we will handle all details starting with rental arrangements, estimating and communicating with your insurance company," explains Dino Spadafora. "All of our repairs are guaranteed, and we provide loaner vehicles free of charge until the repair work is done."

"We are family-owned which is very important to us," explains Marco Spadafora. "We have experienced mechanics and a terrific staff, which enables us to help as many people as possible. We provide loaner vehicles for customers that do not have rental coverage, free of charge of course, which is just our way of showing we want to make our customers feel important, because they are. We are one of the highest rated auto body repair facilities in Southwestern Ontario through Google reviews, which is very exciting and humbling."

In business since 1979, Metro Collision was founded by Jerry and Lucy Spadafora and has seen a continuous growth spurt over the years, especially when their sons Dino and Marco joined the team. Located at 1240 Windsor Avenue, the shop boasts experienced and professionally trained staff, computerized equipment and a network of satisfied customers.

"As time goes on, we will continue to upgrade our training and technology so we can ensure we always provide accurate repairs to all vehicles," explains Marco Spadafora. "Our staff is also always being trained through I-Car Training, so we are more than equipped to handle customers' concerns."

Utilizing some of the best equipment, Metro Collision uses car benches to repair the unibody of vehicles, floor frame racks, a new water-based spray booth with an oven for a baked finish, on-site computerized colour matching and mixing, and utilizing their computerized estimating program. Metro Collision ensures to provide exceptional customer service, and to ensure the customer's vehicle is always in pristine condition.

Some new and exciting things we'd love locals to know is that we now offer aluminum body repairs, and we also have a newly renovated parking lot," explains Marco Spadafora. "The customer's satisfaction is always our first priority; we want everyone happy with the work we've done!"

No one wants to get in an accident, but should a collision occur, Metro Collision provides a free, reliable estimate, as well as complete repair and finishing services. Metro Collision also provides detailing services like vehicle washes, polishing, and shampooing when necessary. Some of the services they offer are:

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DEALERSHIP SPOTLIGHT: OVERSEAS MOTORS BMW

Overseas Motors BMW has been providing customers with top-quality service and care for nearly 30 years, is consistently one of the top BMW dealerships in Ontario.

The dealership first opened in 1993 as Overseas Motors, with the BMW, Mercedes and Jaguar brands all under one roof. Originally located on Wyandotte St. and Jefferson with a staff of 4, the dealership would go through many changes and moves until ending up at their current location.

With a move to the newly built Rafih Auto mall in 2003, Overseas Motors separated the brands and Overseas Motors BMW officially opened its doors in January of 2004. Later in 2004, they introduced the Mini brand to Windsor-Essex.

The dealership has grown over the years and now employs 35 staff and offers customers an exceptional BMW experience.



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The Overseas Sales Team: Perry, Bozena, Gus, Yasmine, Anthony & Bill



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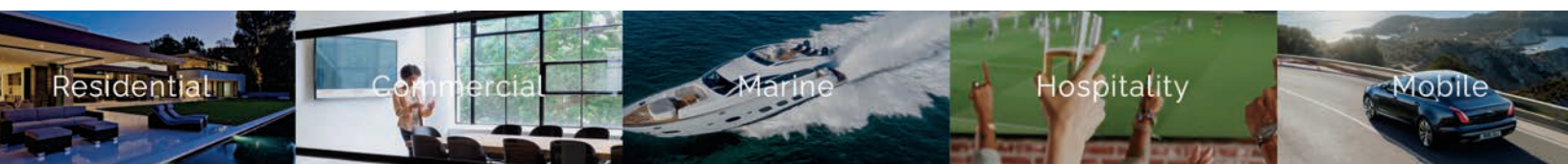
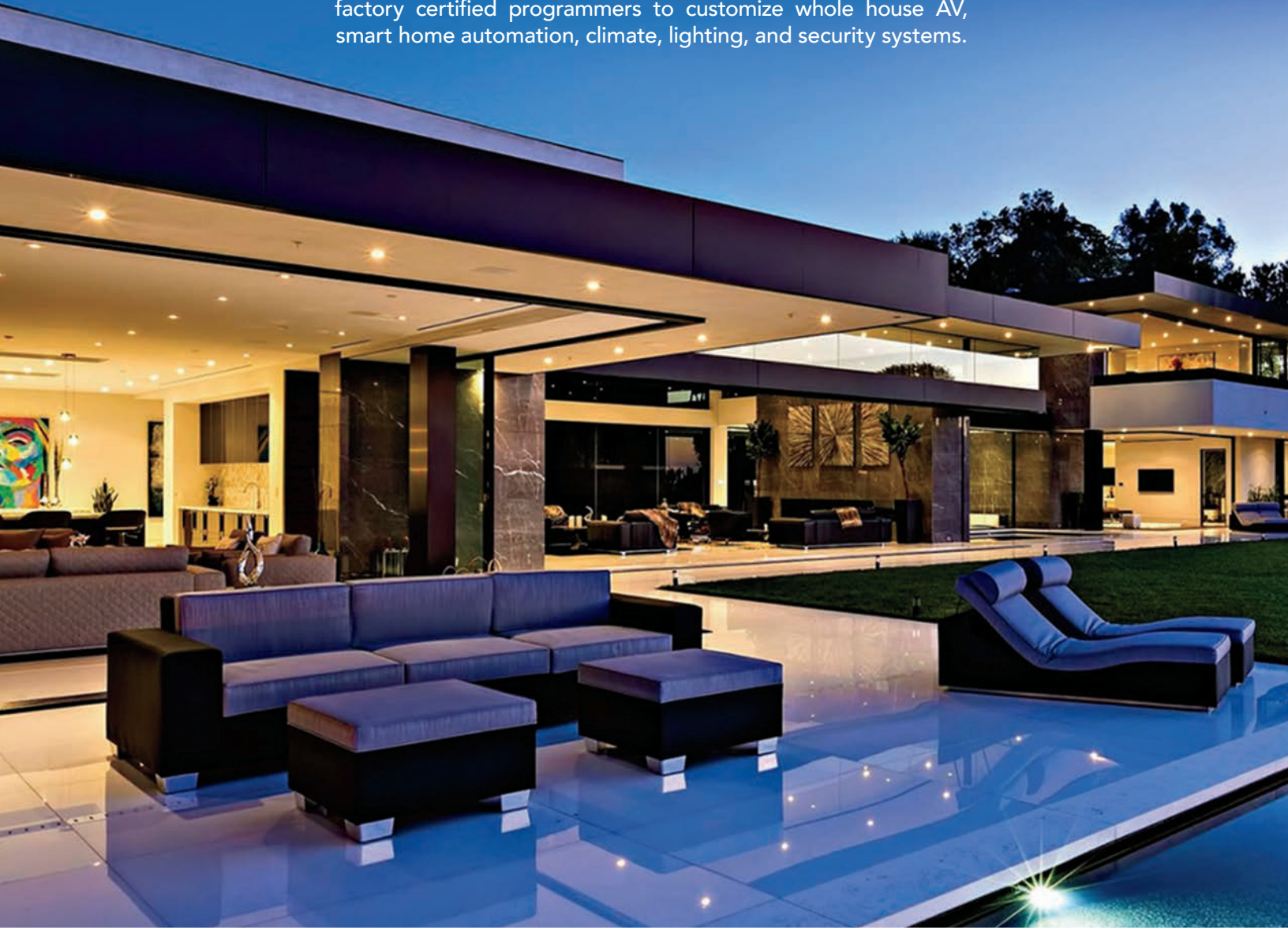
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ESTATE PLANNING FOR BLENDED FAMILIES

Christine Van Cauwenberghe, B. Comm (Hons), LL.B., TEP, CFP, RRC
Vice President, Tax & Estate Planning, IG Wealth



Estate planning for blended families in common-law jurisdictions¹ brings many scenarios—and can be complex. Challenging situations can be avoided by first considering everyone’s interests and needs in the structure of your plan.

Blended families are families where some or all of the children in the family are not the natural or adopted children of both spouses (or common-law partners). Even though blended families may be common place, it does not mean that the estate planning process is straightforward for them. Determining how an estate should be structured is more complicated since there are competing interests between the new spouse and any children from a previous relationship. Many blended families do not structure their estate plan properly, with the result in many cases being that one branch of the family receives the entire estate, with the other branch of the family receiving little or nothing.

How can this happen? The main reason is because many individuals don’t customize their estate plan properly and attempt to make things simple by placing all their assets in joint ownership with their spouse with a right of survivorship, or designating their spouse as the direct beneficiary of their Registered Retirement Savings Plans (RRSPs), Registered Retirement Income Funds (RRIFs), Tax-Free Savings Accounts (TFSAs) and insurance. The other problem is the use of “standard” wills, which usually indicate that upon the death of the first spouse, everything is to go to the survivor.

Determining how an estate should be structured is more complicated since there may be competing interests between the new spouse and any children from a previous relationship. Let’s look at a case study.

In our scenario, Pierre and Melissa are married, each having children from a previous relationship. They hold their home and non-registered investments in joint names, and have designated each other as the direct beneficiary of their insurance policies, TFSAs and RRSPs. Here are a few of the possible outcomes:

If Pierre dies first, then Melissa will inherit everything, regardless of the terms of Pierre’s will, since nothing went through his estate.

Even if Melissa has a will that indicates that everything is to be divided among her “children” or “issue,” Pierre’s children will still be disinherited, since those terms would be interpreted to include only natural or adopted children, not step-children. If both Pierre and Melissa’s children are to be included in the division of the combined estate upon the death of the surviving spouse, then they need to be listed by name in the will, or otherwise specifically contemplated by including “the issue of my spouse” or other such wording.

- Even if Pierre and Melissa sign wills which specifically contemplate all of their children, if Pierre leaves everything to Melissa, and Melissa remarries, her previous will is rendered void upon re-marriage (except in Quebec, or Alberta for marriages that take place after February 1, 2012 and British Columbia for marriages that take place after March 31, 2014).
- If Melissa does not sign a new will after she remarries, she will effectively die intestate (except in the provinces listed above), meaning that all of her assets will go to her new spouse and children only, since the intestate succession legislation does not include step-children (i.e. Pierre’s children).
- Even if Melissa does sign a new will that specifically contemplates Pierre’s children, Melissa’s new spouse could still have a first claim against a portion (or all) of the estate. In the more common scenario where Melissa fails to specifically include Pierre’s children, it is very likely that Pierre’s children will not receive any of the estate.

- Another possibility is that Melissa could choose to give away her assets to her children or re-write her will. If you want the survivor to be bound by the original wills, then you should sign a contract agreeing not to change your wills (or change the ultimate distribution scheme in any later will) after the death of the first spouse. Without an agreement to this effect, it is possible that a court may not agree that the original will is still binding.

- Even if you sign wills that specifically contemplate all of your children, and also sign a contract agreeing not to change your will, there are still a number of ways in which children could be disinherited. One of the most common methods is when individuals decide to do “probate planning” by placing all their assets in joint ownership, or by designating their spouse as the direct beneficiary of their registered investments and insurance policies. So, for example, Melissa could remarry and then structure her affairs so that her new spouse receives everything outside of her estate, effectively leaving nothing in her estate to give to Pierre’s children.

From the above, it is evident that the spouse who dies first will not have any control over whether or not their children will receive any part of their estate if they leave everything directly to the survivor. In many cases, the surviving spouse does not choose to disinherit their step-children, but it has still happened inadvertently. If you want to ensure that the children of both spouses will receive part of the combined estates, it may not be appropriate to use standard wills. Here are some possible options:

SPOUSE OR COMMON-LAW PARTNER TRUSTS

One strategy that individuals in blended families often ask about is a spouse or common-law partner trust. The general concept with a spouse trust is that the surviving spouse would be entitled to use the estate assets during his or her lifetime, and the children of the previous relationship will be entitled to them upon the death of the spouse. If a spouse trust is used, then upon the death of the second spouse, the capital in the trust will be distributed according to the will of the spouse who died first, not according to the will of the survivor. This is because the assets never become the property of the surviving spouse – the assets are the property of the spouse trust, and therefore can be distributed to the children of the first spouse after the second spouse dies, even if the second spouse remarries, and even if he or she changes his or her will. However, if the trust is not drafted in accordance with the provisions of the Income Tax Act, there could be a tax liability upon the death of the first spouse, which is why it is crucial that you speak to an experienced estate lawyer if you choose to go this route.

Another way in which the strategy may fail is if all aspects of the estate plan do not work in concert. For example, if you have arranged your affairs so that none, or very few of your assets will pass through your estate, this type of planning will be ineffective. Many couples often hold title to their assets in joint names so that they will pass to the survivor automatically. If the assets pass directly to the surviving spouse, then they will not be subject to the conditions set out in the will. In many blended family scenarios, it may not be recommended that assets be held jointly, or that spouses be named as direct beneficiaries on registered assets (such as RRSPs, RRIAs or TFSAs) or insurance policies. However, there are many instances where using a spouse trust may not be recommended or practical. Consider the following:

“Another consideration is that the items which are of most importance to children from previous relationships are often family mementos and heirlooms.”

- If the new spouse is close in age to the children of the previous relationship, it is quite possible that the children will not receive any part of the capital during their lifetime, since the children will only be entitled to receive the trust capital upon the death of the surviving spouse.

- If you feel that your surviving spouse and children will not be able to co-operate after the time of your death, a spouse trust may not be practical. If your spouse and children are not likely to agree on the degree to which your spouse may encroach upon the capital of the trust, this could lead to protracted arguments, and potentially, litigation.

- Spouse trusts can become contentious because the life tenant (i.e. the surviving spouse) will be liable for paying ongoing maintenance costs whereas the capital beneficiaries (i.e. the children from a previous relationship) will be liable for paying costs related to capital improvements. If the children or spouse are not in a position to carry these costs long term, disputes may arise.

DIVIDING THE ASSETS BETWEEN THE SPOUSE AND CHILDREN

Although many people in blended families believe that using a trust is the best strategy, in fact, it is often not recommended due to the limitations previously discussed. So what are the alternatives?

One option that may be available to individuals who have significant assets is to leave a portion of their estate directly to their spouse, and leave different assets directly to their children. However, this is sometimes more difficult to do than people realize, primarily due to the fact that a surviving spouse may have rights under various provincial statutes, including the ability to make an application for dependant’s relief (or wills variation, if you live in British Columbia) or an application for a division or equalization of family property. In fact, it is relatively difficult to disinherit a spouse, which is why it is important to ensure that your will is properly structured, and to the extent possible, your spouse should waive any rights they may have to challenge the distribution of your estate. This type of planning should not be undertaken without the assistance of a lawyer who has extensive estate planning experience.

One other complication that needs to be considered when assets are left to persons other than the surviving spouse is the tax liability that can arise from that. Generally speaking, when assets are left to surviving spouses, they will “roll over” for tax purposes. However, if assets are left to children from a previous relationship, that could trigger a deemed disposition of any unrealized capital gain. In addition, registered investments left to children will usually become taxable immediately (except in very limited circumstances). A tax professional can help you determine the most tax effective method for distributing your assets.

Another consideration is that the items which are of most importance to children from previous relationships are often family mementos and heirlooms. You should not assume that your children will be happy receiving just money from the estate. Sentimental items are often the items that cause the most strife among family members, so you should ask your children if there are any items that they may particularly want in order to prevent disputes and minimize any resentment against your surviving spouse. When items such as photographs, china, jewellery and art are given to a new spouse as opposed to giving them directly to children from the previous relationship, this can lead to disappointment, anger, family tensions, and in some cases, litigation. If there are some items that you want your children to have sooner rather than later (for example, personal items from a deceased parent), you should consider giving them to your children before you die, or specifically leaving them to your children in your will.

If you would like to leave an estate to both your new spouse and your children from a previous relationship, you should speak to your financial planner about how your estate should be structured. You will need to determine two things – first of all, how much of an estate you would either like to leave to your spouse (or are legally required to leave to your spouse) and secondly, how much of an estate you would like to leave to each of your children. You will likely also need to speak to an estates lawyer for confirmation as to how much of your estate your spouse will be entitled to under the laws of your province or territory. Depending upon the situation, you may or may not have sufficient assets to satisfy all the gifts you would like to leave to your family members. When you are reviewing your financial plan, ensure you understand what the after-tax value of your estate is projected to be – your financial planner can tell you what the income tax consequences will be at the time of your death so that you have a better idea as to whether or not there will be sufficient assets to achieve all of your objectives.

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For individuals who do not have sufficient assets to leave enough to their spouse to satisfy any potential family property or dependant's relief claims, yet still leave enough for their children, the most common solution is to buy insurance to fund the difference. This will help to ensure that each party will receive the desired amount, and will be free to use their inheritance as they see fit. This is usually the most simple and practical solution, and the option most frequently recommended. However, caution should be exercised when using this strategy where you have young children.

If your children are minors, or even young adults, it may not be a good idea to name them as the direct beneficiaries of an insurance policy. This is because the provincial government may have the authority to manage the funds until they reach the age of majority, resulting in unnecessary expense, and then the children will be entitled to the funds when they are potentially still too young to manage them. If your children are young, consider directing the insurance proceeds to an insurance trust, so that a trusted family member can manage the funds and distribute them over a period of time, when the children are mature enough to use the funds appropriately.

One other limitation to this strategy is the fact that as you get older, you run a higher risk of becoming uninsurable, at least at a reasonable price. Review your insurance needs with an insurance professional sooner rather than later, since you cannot take for granted the fact that this option will always be available to you.

As can be seen, estate planning for blended families can become quite complex. Speak to your Consultant to make sure your estate is structured in a manner that considers the interests not only of your new spouse, but your children as well.

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Windsor's newest property management and janitorial service, Avakai Group, has arrived, and alongside making Windsor their new North American headquarters, they are also anointing a new President and CEO.

Jay Lutsch, the newly named President/CEO, is delighted for Avakai to begin planting their roots in Windsor, especially with the downtown core's prestigious Canada Building at 374 Ouellette, which is currently undergoing extensive renovations, becoming their new home. Previously owning a smaller company in the same field, Lutsch brings with him years of experience, even working within the industry before that. "Avakai is a corporation focused on the management of commercial janitorial, landscape, and snow contracts across North America," Lutsch explains.

Avakai brings something different to their industry, and that is the use of leading edge software, which allows for their clients to view real-time insights of properties, tasks, schedules, maintenance, and more. Not only does this offer Windsor a new opportunity in commercial property management and janitorial services, but the move is soon to generate several new jobs for the community.

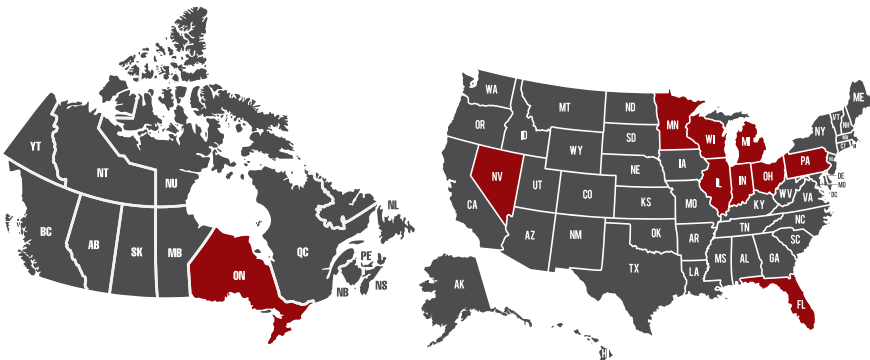
Lutsch sees Windsor as a beautiful city with remarkable landscaping and several historic buildings, and he believes that helping keep Windsor's commercial properties well-maintained and clean will contribute to the already glowing image of the local parks and infrastructure that call Windsor home.

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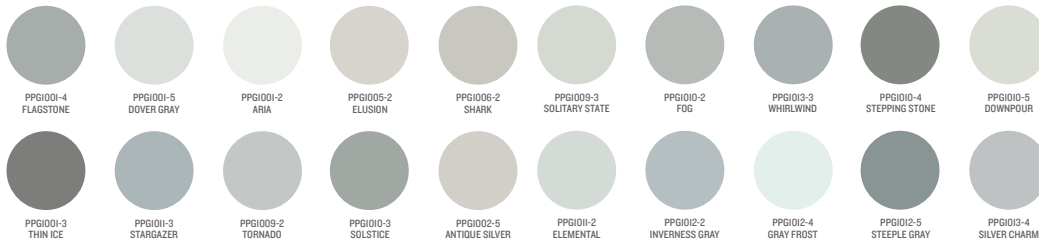
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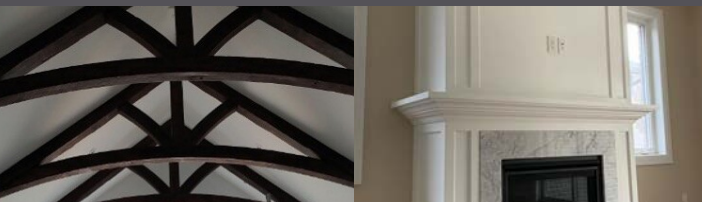
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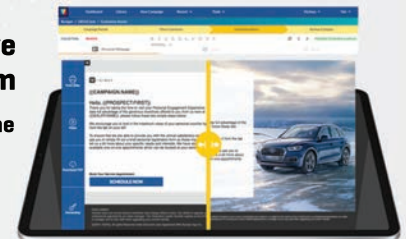
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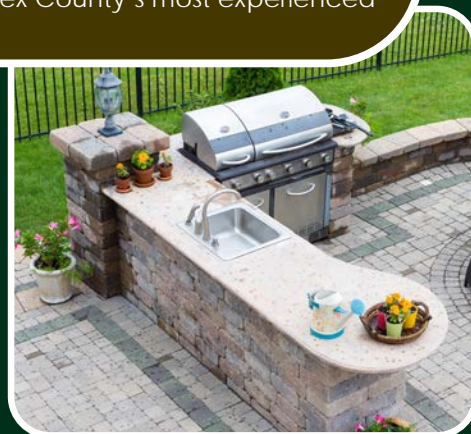
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TAX TALK

This is a sequel to our previous edition which dealt with the tax and reporting requirements for Canadians who have US connections. In this issue, we will discuss the tax and reporting requirements of US citizens who have Canadian connections.

UNDERSTANDING THE TWO TAX REGIMES

Just as a refresher you should know that the fundamental difference between US and Canadian tax systems is that the US tax levy is based on citizenship while the Canadian tax levy is based on residency. If you are a Canadian citizen but do not reside in Canada, you will not be liable for taxes to Canada on income earned outside Canada. On the other hand, if you happen to be a US citizen then you will be liable for US taxes on your income even though you may be a resident of another country, say Canada, and the tax would apply to all of your income even if it is earned outside the USA.

Now, let's look at some more specific rules.

IF YOU ARE A RESIDENT OF CANADA

As mentioned above, being a United States citizen, you would be required to file an annual personal tax return (Form 1040). In other words, for tax purposes, it would not matter that you are no longer a resident of the USA and that you are now a permanent resident of Canada.

You will also be required to file a Canadian tax return and report your world income to Canada as well. So you are thinking, double taxation! Not quite – first, because of US Canada tax convention, you will be entitled to a Foreign Earned Income Exclusion of US \$102,000, and second, if your income was above the threshold and you paid US taxes, you will be entitled to claim that amount as a foreign tax credit on your Canadian tax return. Thus, you will essentially be paying tax only once on your world income.

TAX FILING DEADLINES

Ordinarily, for Americans living in the United States, the filing due date for US personal tax returns is April 15 and April 30 for the Canadian tax return. However, for US citizens living abroad (in this case, Canada) there is an automatic two-month extension granted. Therefore, your tax filing deadline will be June 15. The Canadian tax return, however, must be filed no later than April 30 as there are no extensions granted under the Canadian regime.

CAPITAL GAINS AND OTHER TAX DISPARITIES

There are some unique differences between Canada and US when it comes to capital gains. For example, if you own a principal residence in Canada and happen to sell it, the gain from this sale will not be taxed in Canada as this is considered a tax-exempt transaction for Canadian tax purposes. However, the US will likely treat this as a taxable capital gain and will levy tax accordingly. There are similar differences in the taxation of income earned in Canada on TFSA or RESP accounts. While Canada does not levy tax on interest, dividends, and capital gains earned inside these plans, the US treats these as taxable events. The technical details are beyond the scope of our discussion. However, you should be mindful of these differences in the two tax regimes.

OTHER REPORTING REQUIREMENTS

You should be aware of US filing requirements in addition to the annual personal tax return. The IRS and US treasury have in recent years made it mandatory to file certain information returns. The most common is Form TDF90-221, also commonly known as FBAR. This form essentially captures information on foreign financial accounts controlled by a US citizen. This form is filed directly with the US treasury department and is not filed with the personal tax return. It is important to note that the FBAR must be received by the department of treasury by June 30 of each year. There is no extension for filing this return and the penalties for non-filing are quite significant.

TAX ON DEATH

You should also know that the US levies an estate tax on all US persons, regardless of where in the world do they reside. This generally would apply to high net worth individuals.



Although, there is a base exemption of US \$12,060,000 (2022), nonetheless, the US estate tax can be a huge burden for those with larger estates. The top rate for the estate tax could be as high as 40 percent.

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

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CASH PRICE **\$33,238** + TAX & LIC



2019 MINI Convertible Cooper S 2dr
46,561 km | Stock #: P8909

CASH PRICE **\$35,058** + TAX & LIC



2015 BMW 335i xDrive Gran Turismo
57,250 km | Stock #: B8828A

CASH PRICE **\$40,238** + TAX & LIC



2018 BMW 340i xDrive i 4dr Sedan
57,616 km | Stock #: P8803A

CASH PRICE **\$45,658** + TAX & LIC



2020 BMW X2 xDrive28i 4dr
39,283 km | Stock #: P8815

CASH PRICE **\$46,238** + TAX & LIC



2019 BMW X5 xDrive40i 4dr
54,890 km | Stock #: P8893

CASH PRICE **\$70,900** + TAX & LIC



2021 BMW 330i xDrive i 4dr Sedan
5,973 km | Stock #: B8704A

CASH PRICE **\$62,238** + TAX & LIC



2019 BMW X5 xDrive40i 4dr All-Wheel
54,000 km | Stock #: P8893

CASH PRICE **\$73,238** + TAX & LIC



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CASH PRICE **\$46,757** + TAX
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Only 29,840 km, Stock #: YY8310

CASH PRICE **\$48,757** + TAX
& LIC



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C- CLASS C 300 4DR**

Only 64,301 km, Stock #: PM8253

CASH PRICE **\$50,757** + TAX
& LIC



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CASH PRICE **\$60,757** + TAX
& LIC



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GLE 63 S COUPE 4DR**

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CASH PRICE **\$90,757** + TAX
& LIC



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AMG E 43 4DR**

Only 77,920 km, Stock #: PM8264

CASH PRICE **\$66,757** + TAX
& LIC



**2021 MERCEDES-BENZ GLC
300 4DR ALL-WHEEL DRIVE**

Only 5,800 km, Stock #: YY8290

CASH PRICE **\$66,757** + TAX
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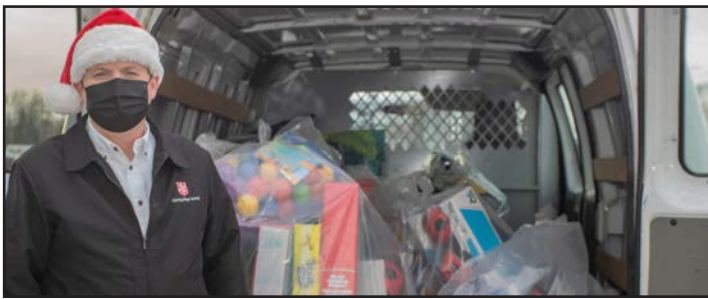
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RAFIH AUTO GROUP IN THE COMMUNITY

2021 Toy Drive

This past December, Rafih Auto Group partnered up with The Salvation Army Canada in a joint effort to help give back to the community as Rafih's way of celebrating 30+ years in the business. Rafih and The Salvation Army collected a large number of brand new toys, sending them back out into the community so that children from Windsor to the GTA could have a Merry Christmas. This toy drive was a huge success, and The Rafih Autouto Group wishes to extend thanks to the community for their involvement in making it possible, and keeping the spirit of the holiday season alive and well. A thank you also goes out to The Salvation Army for their efforts and participation in such a successful event.



PERFORMANCE FORD Truck Giveaway

Earlier this year, a representative from Ford Motor Company in Oakville contacted St. Clair College. The reason? To see if the college's automobile-related programs would be interested in being the recipients of donated Ford products. This transaction resulted in the Motive Power and Automobile Service Technician program receiving a 2020 F150 four-door crew cab, perfect for hands-on learning.

Zeyad Rafih, Executive Vice President of the Rafih Auto Group at Windsor's Performance Ford presented the keys to St. Clair College's Manager of Operations Skilled Trades, Apprenticeship and Engineering, Dale Sinnaeve. Ford and St. Clair College are proud to be part of crafting the future of students.

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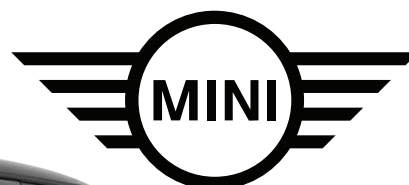
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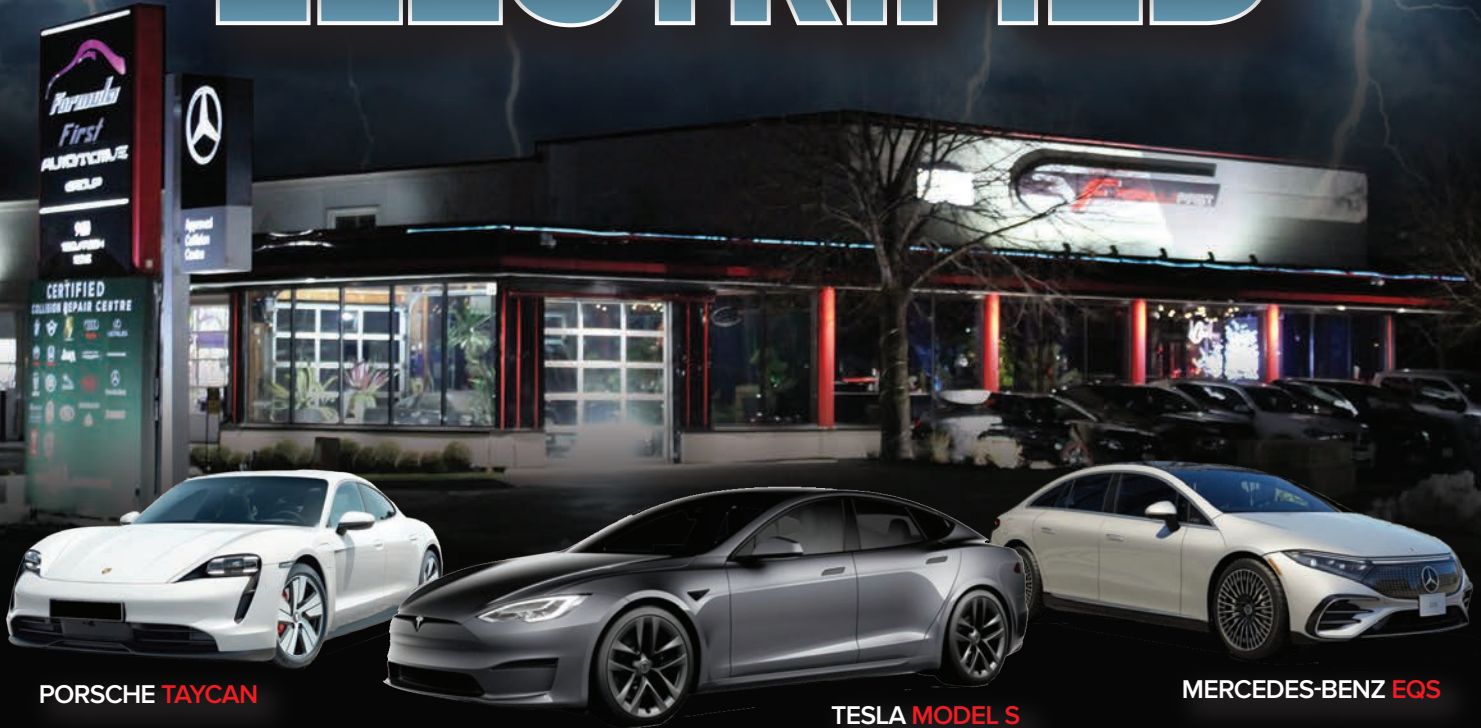


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