

SUMMER 2022

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*100 Years of Luxury*



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**BRADY THRASHER**

# MEET OUR TEAM



**BECKY BANKS**

I have spent my entire career of over 25 years working with individuals in the Developmental Services sector, and anyone who knows me knows that I absolutely love working with people. Now, I'm ready to continue and expand on my passion of working with others, focusing on helping them achieve their realty goals because human connection and making people smile is my most valued asset.

Being fortunate enough to join my incredible family team gives me the added value of tremendous leadership, expertise and trust in this business.

I am a mama to the most incredible humans, Jaiden and Halle, and I hope that watching me go through this new endeavor will inspire them to follow their passions.



**KARRIE THRASHER**

I am a newly licensed Real Estate Agent. Not only am I part of Brady's team, I have also been married to the love of my life, Brady's brother Wes, for 14 years. We are the proud parents of Grayson and Cooper, and our puppy Scrappy!

We enjoy spending family time playing outdoors, and are avid fans of board games, crafts, and gardening. We love to travel and get away as much as possible!



**DEBBIE NEDIN**

I have been in Real Estate since 1983. In 2015, Brady Thrasher and I teamed up, and this has been a great union that I really love and enjoy. I have been married for 42 years to my soulmate, Dan, and we have 2 children together: Ashley, Chad, and my son-in-law Chad.

The absolute joys of my life are my grandchildren Carson and Avery, whom I spend as much time with as possible. I am an avid golfer and enjoy my card club.

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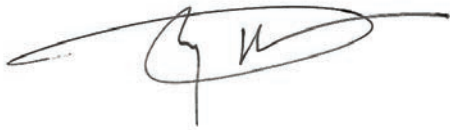
Dear Readers,

Welcome back to another issue of Rafih Style Magazine. We are so grateful of our returning readers. We hope you have a great summer and that you will continue to support us throughout the coming years. Thank you for your support!

Inside this issue you will be introduced to a spectacular new luxury vehicle from Lincoln, as well as a sneak peak at the BMW i4 Gran Coupe. We always looks forward to bringing you information on new, innovative luxury vehicles. Additionally, you may find a source of inspiration for your summer getaway—and you won't even need to leave Ontario! Plus, we have compiled a list of ways to help you turn your backyard into a paradise of your own.

We want to thank everyone who has made our success possible: local businesses, individuals, and our readers. We look forward to continuing to bring grandeur to you.

Kind regards,



**Terry Rafih**

Chairman & CEO of the Rafih Auto Group



**Hamoody Rafih**  
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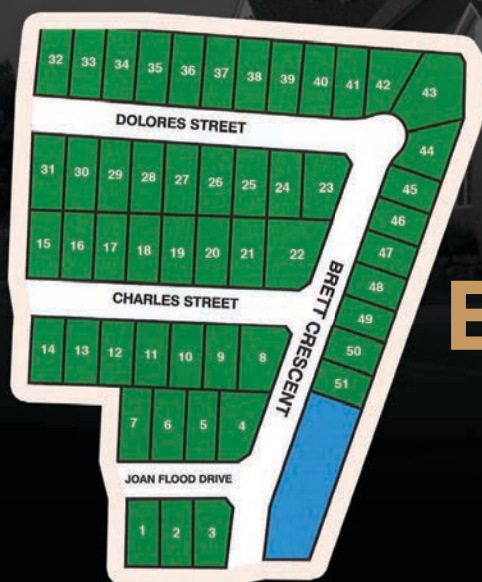
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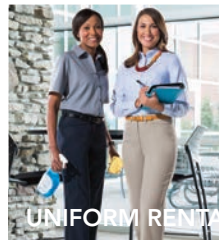


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Rafih Style Magazine is distributed to households and businesses in Windsor and Essex County. Rafih Style gives readers a taste of Southwestern Ontario culture. The publication also includes first-rate articles about lifestyle, luxury, business, travel,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

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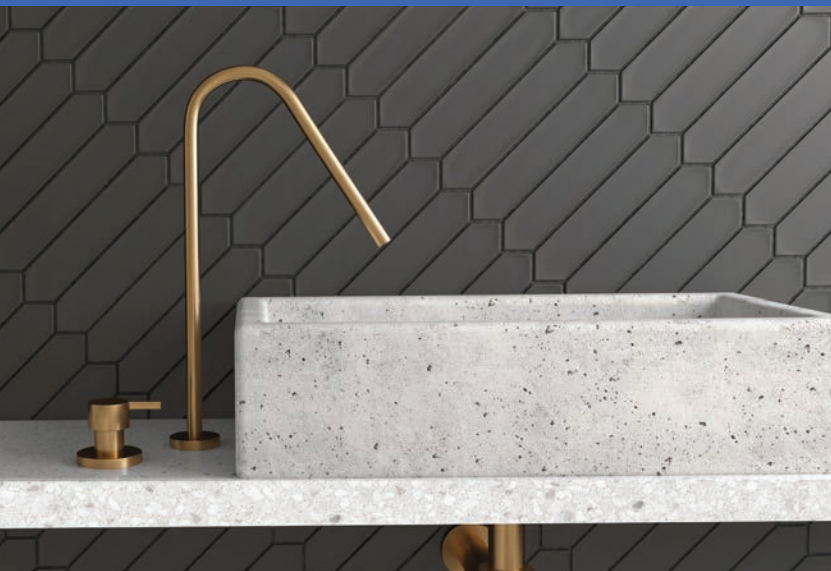
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L I N C O L N EST. 1922 | *100 years*

The background of the advertisement is a photograph of a Lincoln car's front grille and headlight, which is illuminated. In the background, a man and a woman are sitting on a couch in a modern, dimly lit interior space, possibly a lounge or restaurant, with warm lighting and a fireplace visible.

# *100 Years of Luxury*

**It takes decades of innovation and a century of brand success to make it to the 100th anniversary milestone. To celebrate its centennial, Lincoln has a huge plan for this next century of innovation, introducing new-to-market electrified and connected vehicles designed to streamline the client experience. When you are consistently at the top, like Lincoln is, you have to work even harder to stay there.**

*"We are at a defining moment in our history. We look back at Lincoln's past and find inspiration for the future and, to reflect on what we have accomplished – maintaining a balance between the brand's core values and redefining our vehicle and experiences for the next generation of luxury clients," says Joy Falotico, president of Lincoln. "The timing of our 100th anniversary couldn't be more ideal as we shift to an electrified future, and I look forward to shepherding the brand into the next 100 years."*



A brand built on prioritizing design and style while also allowing customization to be affordable, Lincoln has always operated under the belief that a car is about more than transportation, it's about excellence, and the precision and performance value of a beautifully implemented package is foundational to the core of Lincoln while also keeping pricing within reasonable bounds.

Newly released, Lincoln has redesigned the Navigator, adding new features and improvements that give new life to an already spectacular luxury vehicle. The 2022 Lincoln Navigator comes with great momentum, elevating the brand's sanctuary, and advancing their connected experiences in the growing market.

Lincoln strives to incorporate the same core principles in its vehicles as it has with its other services. They are focused on incorporating their Quiet Flight DNA into the future of electrified and connected vehicles. By 2030, they plan to have a full portfolio of these cars across the globe.

With the new 2022 Lincoln Navigator alone you can expect signature new features, including ActiveGlide hands-free driver-assist technology which allows the driver the convenience of hands-free driving on thousands of predetermined North American highways. Additionally, the vehicle was designed with details in mind, including personal profiles which allows up to 3 key fobs to be programmed into the vehicle, giving each driver the ability to have features specifically set to them as they approach. Plus, you can take the stress out of your driving by eliminating the alerts and alarms, instead bringing in crystalline chimes played by the Detroit Symphony Orchestra flowing out of the speakers.

With every new feature, a driver's life just got easier, including easier access to information when using these new technological advancements such as the expansive new 13.2-inch central screen and re-imagined head-up display. The available Lincoln Play Rear Seat Entertainment System brings endless entertainment, designed for effortless connectivity and a host of features, bringing wireless audio, streaming and screen-sharing to rear seat passengers on two 10.1" touchscreens.







If that wasn't enough, the 2022 Lincoln Navigator also has the option to come with the available Revel Ultima 3D audio system, pumping your music and podcasts out of 28 speakers!

Lincoln's engineers were obsessed with making the new Navigator synonymous with luxury. Providing you with a smooth, quiet ride with many creative comforts, the new 2022 Lincoln Navigator is designed to be the most relaxing car on the road.

This new generation of Navigator's, dating back to their launch in 2018, has propelled Lincoln into an upswing. Modern luxury and innovative technology combine into first-class travel, so you can drive like never before, opening up the world of luxury vehicles into a new era. Craftsmanship and quality go into the design and construction of every new Lincoln vehicle, with recent years beginning to shift focus towards the bold future of electricity.





Starting the 2022 luxury vehicle lineup off strong, Lincoln is proud of how far they have come over the last century, crediting much of their early success to Edsel Ford, the first president of Lincoln. In Ford's words, "Father made the most popular cars in the world; I want to make the best," and with hitting that 100th anniversary, it just goes to show how far a dream can go.

Want to keep up with Lincoln's year of celebratory events? Follow their bold vision on their social media channels and their webpage dedicated to honouring this milestone at [lincolncanada.com/100-anniversary](https://lincolncanada.com/100-anniversary) to take a peak at history as it unfolds.

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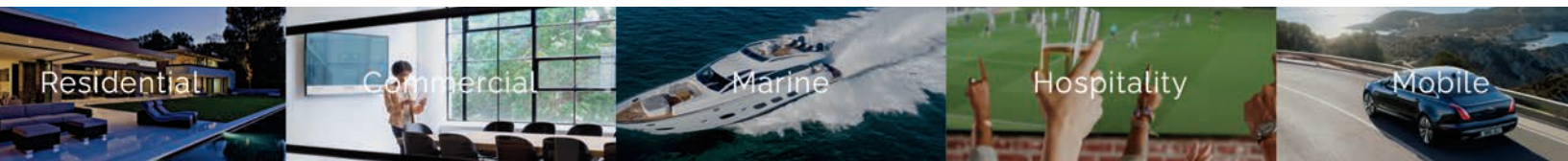
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Just before 2020 Jodi Mason's design company, Urbanhome, completely rebranded and looked to create a more enhanced design service for her clients. While on vacation in Naples, Florida, she explored the area, fell in love with a small community within walking distance to the well enjoyed and sought after 5th Ave and Old Naples.

She purchased a quaint , 2 bedroom, 2 bath bungalow that was in need of a refresh - Urbanhome's specialty. Jodi took this 90's dated 1 story home and transformed it into a modern retreat with bright and airy neutrals and textures while adding splashes of blue tones, consistent with the ocean vibe environment.

Both bedrooms received their own rejuvenation - The Master Bedroom once dull and mundane, was transformed into a relaxing resort experience. We dressed the bed with light linens and accented it with toss cushions in navy blue and neutral textures.



*All furniture was purchased through Urbanhome.*





This created a subtle beachy feel in line with the 3 porthole type mirrors that were used over the king size bed. Minimalism in this cozy master bedroom along with just the right accents makes it luxurious and welcoming.

The guest bedroom originally housed 2 awkward twin beds. Replacing them with 2 queen storage beds dressed in luxurious comfy linens, allows guests to enjoy their fabulous and functional sleeping arrangements.

A special retreat is valued more now than ever as we embark on our new journeys in the aftermath of adversity which has required us to re-evaluate what peace and tranquillity means to us.

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*Daughter Natalie, Angelo Sr., Christina,  
and son Angelo Jr.*

"We are immensely thankful to celebrate Decor-Rest's 50th Anniversary as well as our 50th Wedding Anniversary with you. These two milestones are equally close to our hearts as both our company and our marriage are built on the belief in our dreams, immense love, dedication and teamwork.

Although Decor-Rest started as our dream, it was only made possible by your dedication and love and our extremely talented family team members and wonderful customers.

Half a century full of late nights and your unwavering trust has us welcoming the next fifty years with confidence, knowing we have your support as we continue to grow together.

Furnishing Homes with Love.

For all of this and much more, we thank you. We look forward to many more decades of wonder-filled memories to fuel new initiatives."

*The Marzilli Family*

**CONTINUED ON THE FOLLOWING PAGE**





### A Focus on Fun...ctionality

The Marzilli's keep the fun and function in furniture. With over 450 fabrics and 75 leather selections from every colour of the rainbow, the looks boast a youthful essence often playing with colour to create a comfortable, livable palette you can call home.

Over the past 10 years they have grown their motion category creating frames that not only look good, but can offer the functionality a family needs. Added built in storage, upgraded bed mechanisms, or the ease of a power recliner, no matter the tech involved it is constantly evolving their product to the next level for convenience and compatibility.

### A Focus on Affordability

Decor-Rest works to bring furniture to the market with exceptional value. With varied price points they hope that in every stage of your life there is something available to meet your family's budget. They work tirelessly to reduce costs to keep their product affordable and competitive in the marketplace. Their ever popular chair program offers exceptional value in stationary, swivel, and reclining chairs with hundreds of fabrics to choose from and 3 set price points, which mean savings for their consumers.

### A Focus on Detail

The line is complete with looks from classic to contemporary. What is unique to Decor-Rest is a true "intention" to detail. Some would say attention to detail, but with Decor-Rest each detail has a deliberate purpose, every decorative nail head, contrast welt, tuft or baseball stitch is effortlessly placed to accentuate the lines of the item. Each piece of furniture has a distinctive personality, and with so many customer options the consumer can create something that is unique to them and reflects their home.



### A Focus on Sustainability

Their look to future growth is not only through company acquisitions but also by developing an environmentally friendly approach to production and manufacturing. Decor-Rest has maintained its accreditation in ISO 9001 Quality certification since 1998, along with its BIFMA certification. With the Marzilli's environmental commitment to reduce their footprint, Decor-Rest has earned CertiPUR-US certification using eco-friendly materials and their signature innovative approach to recycling and repurposing materials.

*"I feel very fortunate to have fallen in love with the furniture industry. A dream my parents initiated by starting Decor-Rest over 50 years ago. The Decor-Rest brand will continue to grow as consumers demand more domestically produced quality products. Our vision to create happiness in every home by furnishing it with love will continue to inspire our dealers and consumers to support our direction and brand. Moving forward, I strongly believe that the only constant is change. This is how Decor-Rest will always be ready to adapt to the new world of design and technology in this global market to meet new challenges. This vision will continue to expand with the addition of the acquisition of our two domestic manufacturers in line with our quest to be vertical integrated. This is just the beginning of newer heights as our commitment to serve our customers steadily expands and grows stronger."*

*Decor-Rest thanks the industry for its Semicentennial with love and support and knows another 50 years of success and innovative brilliance await for all of us!"*



**Angelo Jr.**  
President and CEO



### A Focus on Comfort

Product development has many phases, but some may say that comfort comes first. With Decor-Rest they hope that their quality comes and is noticed first, but a close second would be on comfort. There are many styles of frames built with different specs and style. It is a tale as old as time, that of the 3 Bears, the first piece too soft for one, the second too hard for another, and the last being just right. With that premise in mind there are sofas and chairs that fit varying comfort levels so everyone in the family can feel at home with their furniture selection.



### A Focus on Style

Throughout the years their product selection has been ever changing. The attention to current trends is evident with their upholstered and leather goods, as well as the Accent on Home catalog that includes accent cabinets, occasional tables, mirrors, clocks, lamps, and more. Get the complete look for your dining, living room and bedroom. They offer every detail to make your house a home. Cutting edge style and design have always been of upmost importance. They have had great fortune to have had collaborations with established designers such as Alexander Julien, Steven Sabados and Chris Hyndman. The looks are inspiring and definitely Instagram worthy!

### A Focus on Family

Decor-Rest's core values are centered on family. Whether you are one of their 450+ team members, a valued retail partner, or a consumer that loves their product, you are considered part of the Decor-Rest Family. And companies, just like families, get better and bigger when they grow. The company recently announced the acquisition of two Canadian upholstery makers, Supertyle and Trendline Furniture, each of which have similar histories and corporate cultures. There is no better way to honor their commitment to quality Canadian Furniture Manufacturing than investing in preserving brands with like-minded philosophies.



### A message to the Second Generation of Decor-Rest:

*"Build quality, fashionable upholstery to last for years with passionate people. Foster a culture of open communication and appreciation."*

*"With love and perseverance, Decor-Rest will remain a strong and trustworthy brand that works as a family to create everlasting partnerships."*

**Christina Marzilli**

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# THE BMW i4: THE FIRST EVER FULLY-ELECTRIC GRAN COUPÉ

By Jessie Gurniak

*The automotive industry is in a period of transition. Traditional fossil fuel-powered cars are giving way to electric vehicles, as consumers become more conscious of the environmental impact of their transportation choices. This shift presents both opportunities and challenges for the industry. On the one hand, there is a growing market for sustainable and efficient vehicles. On the other hand, established companies must adapt their business models to stay relevant in a changing landscape.*







The future of the automotive industry is uncertain, but it is clear that electric vehicles will play a major role. It remains to be seen how established companies will respond to this shift, and what new players will emerge in the market.

This is where BMW comes in. The Gran Coupé's first all-electric model sets new standards for performance, comfort, and emission-free driving. BMW is confident in the design of their all-electric car, the i4. The dynamic headlamps and rises to the rear side windows contribute to a confident and expressive design.

With the BMW iDrive and the My BMW App, you have access to thousands of public charging stations, so you never have to worry about wondering where the closest charging station is. With both Level 2 AC and Level 3 Fast Charging points, charging stations are just a click away. They also have home charging accessory chargers available like the BMW Wallbox and Flexible Fast Charger.

The ride of the BMW i4 is so smooth, it is nearly silent. A joyful, comfortable ride with a steering design so perfect and sophisticated weight distribution, your control is better than ever before. With the range up to 475 kilometres this electric vehicle is an excellent choice for those looking for an environmentally responsible ride for everyday life.

Driving with the BMW i4, you can control the sound of your drive to suit you. Add the optional BMW IconicSounds Electric feature and experience powerful dynamic sounds in SPORT mode, balanced acoustics and slight load feedback in COMFORT mode, or a high acoustic comfort without additional sound staging in ECO PRO mode.

If you need guidance on how to make the switch to electric vehicles, the BMW Guide to Electromobility can teach you everything you need to know about this new way of driving. It includes home and public charging options and what makes the BMW vehicles different from others.

So what does the future hold for electric vehicles? Only time will tell, but it is clear that they are becoming more and more popular each year. With continued advancements in technology and infrastructure, it is likely that electric vehicles will play a major role in transportation in the years to come.

As we look to the future, it's evident that the need for sustainable, environmentally-friendly vehicles is more important than ever. So what are you waiting for?



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Hammerhead Marine & Sport Co. will be setting anchor on it's first Anniversary at 111 St. Arnaud St. in Amherstburg. Where boat lovers big and small can rent or purchase fishing boats, pontoon boats, kayaks, paddleboards, canoes, and more! As well as being a full service repair shop offering maintenance on all makes and models, including 2 Stroke, 4 Stroke, inboard outboard, and I/O Hammerhead is also gearing up to host kids camps, information sessions, and safety classes on site, so even the smallest sailors can enjoy.

A premier boating location with quick access to the Detroit River is here to fulfill your nautical needs. Hammerhead Marine & Sport Co. houses a fully stocked bait and tackle shop with a large selection of walleye gear. With a large selection of fishing gear, marine maintenance services, rentals, sales, and so much more—including marine surveys and hauling—all inside a spacious newly paved 50,000 sq. ft. facility with a friendly, professional atmosphere is bound to give boaters the best possible experience.

Speaking of safety, Hammerhead recognizes that being out on the water doesn't come without its dangers. **That's why they've**







teamed up with C-Tow Marine Assistance Ltd. Serving Canadian Boaters since 1984, so that you can rest assured that marine assistance is available to you in the event of an emergency. All of our experienced, local Captains go above and beyond when responding to calls to keep boaters safe. Our 24/7 dispatch centre personally answers each boater's call. This allows you to talk to a real person to get you the help you need.

If you're in the market for a marine service or repair store, be sure to check out Hammerhead Marine & Sport Co. They have everything you need from boat repairs and diagnostics to rentals and docking. Don't hesitate to get in touch with them by calling (519) 713-9313 or visiting at 111 St. Arnaud in Amherstburg.



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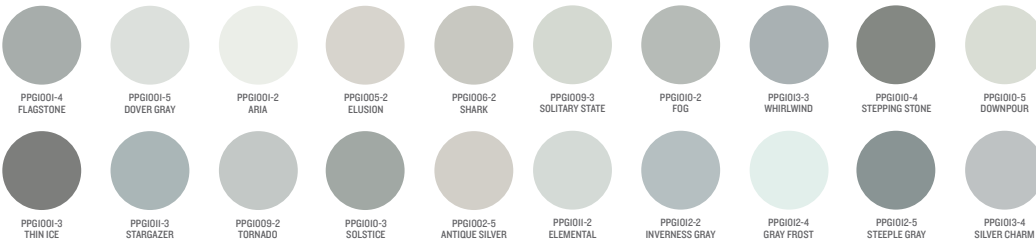




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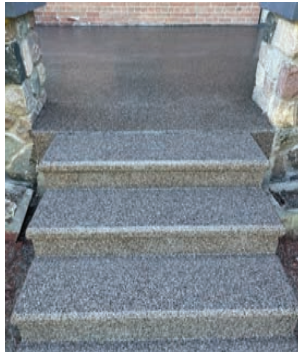
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***Make the most of your summer vacation without even leaving Ontario! Nestled in the heart of the province is a special place known as cottage country. This picturesque region is dotted with countless lakes and is home to beautiful scenery. If you're looking for a place to relax and enjoy nature, cottage country is the perfect destination. There are also many small towns that are worth exploring!***

Cottage country is a term used to describe a rural area in Ontario that is popular for vacationers and second home owners. The term usually refers to the Muskoka region, which is made up of several large lakes. This area is a popular spot for fishing, swimming, boating, and other outdoor activities. But it isn't just limited to Muskoka! Bruce Peninsula, Georgian Bay, Kawartha Lakes, Collingwood, Haliburton, and more make up Ontario's idyllic vacation areas.

There are many reasons to visit Ontario's cottage country. The natural beauty of the area is a major draw, as it offers a chance to get away from the hustle and bustle of city life and enjoy some peace and quiet. The area is also home to a number of great activities, both in terms of outdoor pursuits and cultural attractions.

# SUMMER BY THE LAKE

*By Jessie Gurniak*



If you're looking for a relaxing getaway, cottage country is definitely the place to be. Whether you want to spend your days hiking, fishing, swimming, or just exploring the local area, there's plenty to keep you busy. At the end of the day, you can relax in your cozy cottage with a fire in the fireplace and a glass of wine in hand.

Cottage country is also a great place to enjoy some of Ontario's best food and wine. The area is home to a number of excellent restaurants and wineries, so you can indulge in some delicious local fare while you're there.

There's nothing quite like spending a summer day at a cottage in Ontario. Whether you're swimming in the lake, exploring the woods or just relaxing on the dock, there's always something to do. Here are a few ideas of things to do at a cottage:

1. Go for a swim: One of the best parts about being at a cottage is having access to a lake. Make sure to make a advantage of it and go for a swim!
2. Play some games: Games are a great way to pass the time and have some fun with family and friends. Bring along some favourites or try something new.
3. Go for a hike: Explore the surroundings and take in the fresh air on a hike through the woods. Keep your eyes peeled for wildlife!



4. Relax: Sometimes the best thing to do is just relax and enjoy the peace and quiet. Sit back, read a book and soak up the sun.
5. Make some memories: Cottage country is the perfect place to make lasting memories with loved ones. Make sure to take lots of photos and enjoy every moment!

Whether you're looking for a relaxing getaway or an adventure-filled vacation, Ontario's cottage country is a beautiful place to explore. With so many different things to see and do, there's something for everyone in cottage country. So what are you waiting for? Pack your bags and head on up to Ontario's cottage country today!





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# GET TO KNOW 5 OF THE TOP 100 AGENTS IN CANADA!

**JOE CONLON**  
REALTOR®



Growing up watching his parents run their own business, Joe Conlon knew from a young age that he could never work for anyone but himself. Before diving into the Real Estate market, he first tried to fuel his love for music by starting his own entertainment business with an at-home recording studio, which grew into a DJ business and working smaller sales jobs on the side.

After getting the taste of running his own business and gaining an understanding of the sales world, his entrepreneurial spirit manifested all the more and Conlon turned his drive for helping people and making an impact into what is now his greatest accomplishment: Real Estate. Getting his license at the age of 22, Conlon couldn't have asked for a better journey to get to where he is today. He is eternally grateful and looks forward to continuing along this amazing career path.

**MITCHELL DESLIPPE**  
BROKER



Diving head first into the real estate industry immediately after graduating from the University of Windsor's Odette School of Business with an Honours Degree in business (B.Comm), Mitchell Deslippe now has 9 years of experience behind him, with the last 3 of those years including obtaining a Broker license. Deslippe credits his success not to just his work ethic, negotiating skills, and passion, but to finding the right mentor early on.

"Being given proper training and years of industry knowledge right from the start, I was better able to navigate the market and sidestep many rookie mistakes," he says. "Quality mentorship has definitely set me apart from many of my competitors." Now, Deslippe is a contributing partner to the Sign of the Experience team in Amherstburg, alongside his mentor Jason Laframboise. He has seen significant growth in his career and takes pride in using his skill sets to help clients find their dream home.

**MARK EUGENI**  
REALTOR®



A man of many skills, Mark Eugeni obtained his Juris Doctorate (J.D.) from the University of Detroit Mercy, School of Law, completed an Honors Bachelor of Commerce (Finance/Accounting), attended the University of Windsor, studied abroad at the University of Hawaii and the University of Siena Law School, Italy. With such an extensive educational background, with majors in Marketing/Human Resources for his Masters of Business Administration (MBA), Eugeni is well-versed in every aspect of business and negotiating, which is important when navigating the world of real estate, which is also why he formed 'The Legal Edge Team' to include Tina Pickle and Donna Eugeni. Combined, the Team has enjoyed #1 Sales for 16 years

When buying, selling, building, or investing, you need someone you can rely on to help you through it.. Eugeni has over 20 years of experience, and his legal knowledge and background makes him an expert in the real estate market. He takes pride in exceeding expectations, including his fluency in Italian, and has been in the Top 100 Real Estate Agents of Canada since 2018. When not negotiating the best offer for your real estate needs, you can find him traveling with his family, playing tennis, soccer, squash, biking, and relaxing with yoga.

**PAUL GERMANESE**  
REALTOR®



Taking the real estate market by storm, Paul Germanese began his career as a single agent, eventually moving on to create AW4U - The Real Estate Group, which has proven to be a major success! Prior to his business venture with AW4U, Germanese achieved being Royal LePage Binder Real Estate's #1 producing single agent for 5 years straight, making it to the Top 100 in Canada in 2018.

Germanese did a small amount of real estate the first year, but his business grew from there. By his next year, he became more dedicated to his clients and understood what integrity means in the profession. Now, using the mantra "always working for you" Germanese knows that "a real estate transaction should never be about the realtor. It should always be about the client. When I say, 'always working for you' I sincerely expect you to have that type of experience."

Today, Germanese is experienced with the ever changing real estate market, as evident by his plethora of accolades.

**BRADY THRASHER**  
BROKER



An entrepreneur from day one, Amherstburg native Brady Thrasher has a tremendous amount of experience both in real estate and in business.

With his business venture "The Affected Campaign" landing him an appearance on Dragon's Den and The Ellen Show, among other media features and celebrity endorsements, Thrasher's professional expertise is one to be reckoned with.

Following in his mom's footsteps, Thrasher has become one of the most prolific real estate agents in Canada, placing in the Top 30 Under 30 for RE/MAX Canada for three consecutive years, and then making the Top 40 Under 40 for RE/MAX North America. A diamond award and lifetime achievement award holder as well as earning a place in the RE/MAX Hall of Fame, Thrasher is also licensed in Florida where he has an office in Fort Lauderdale.

Proud to be a father of three with his wife, Jessica, Thrasher has built himself a legacy.



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# Rent vs. Buy

How to tell if homeownership is right for you



To buy or not to buy. It's a question many people struggle with. And, it's important to know if you truly want to own a home before you're firmly entrenched in the home-buying process. Wondering if homeownership is right for you? Here are some things to consider about renting versus buying.

## RENTING PROS

### ✓ It costs less

When budgeting for homeownership, you'll have to factor in more than your monthly mortgage payments. Consider condo maintenance fees and repair expenses, too. Tenants don't have to sweat those costs: they're the owner's responsibility.

### ✓ Your money is more accessible

Homeowners have the satisfaction of knowing their property is likely to increase in value over time, but for the short-term, their major asset is on lockdown. If you need to sell your home during the first few years of homeownership, you could lose money given the various costs involved, such as REALTOR® fees and possible fees for breaking a mortgage. If ready access to your nest egg is important, it's better to keep renting.

## HOMEOWNERSHIP PROS

### ✓ It's a sound investment

If you choose a home you can afford, the payoff can be great. When you make a mortgage payment each month, you build equity in a place of your own (unlike a rent payment). Equity is the difference between the value of the home and your outstanding mortgage. Assuming that your home continues to increase in value, then the longer you stay in your home (and the more payments you make), the more equity you'll have.

### ✓ It's a first step

As you build up equity in your current home and comfort level in being a homeowner, it may be easier to move up to another home in the future.

### ✓ It provides satisfaction and security

As a homeowner, you can decorate and renovate your home any way you like. You don't have that luxury as a renter. Owning a home also gives you the pride of ownership. Your family may also feel stronger ties to your community.

Ultimately, the decision to rent or buy is a personal one. Do what's right for you, at the time that's right for you. If you choose a home you can afford, the payoff can be great. When you make a mortgage payment each month, you build equity in a place of your own.



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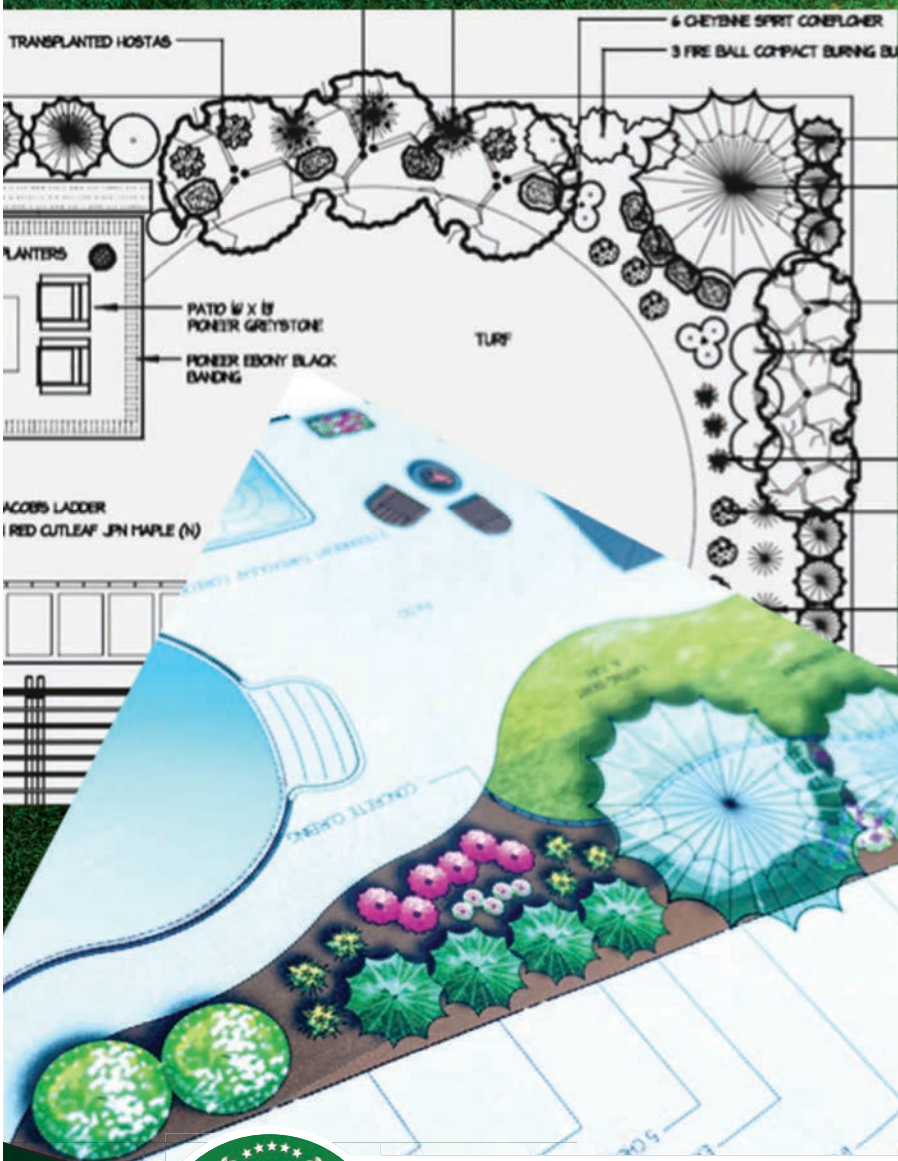
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# BACKYARD *paradise*

*By Jessie Gurniak*

Do you long for a spot of peace and tranquility in the city? If so, you might want to consider moving to your backyard - especially if you have a green thumb! Creating a backyard paradise is easy with the right landscaping and patio design ideas. You can find inspiration for your perfect backyard paradise by visiting any of the many outdoor decor and design stores around Windsor-Essex. Once you've got your vision in mind, it's time to start planning the details.

The backyard paradise trend is all about creating an oasis in the middle of your yard. This can be done in a variety of ways, from outdoor furniture to plants and flowers. It's also important to create a space that feels relaxing and peaceful, whether you opt for a traditional garden setting or something more eclectic.





## Here are some ideas to get you started:

**1.** Choose a focal point. If you want your backyard to feel more spacious, choose one feature – like a pond or waterfall – and focus all of your attention on it. If you want a more intimate setting, concentrate on planting flowers and shrubs around the perimeter of the yard.

**2.** Plan for shade and sun. Make sure to account for areas that will be in shadow throughout the day and areas that will be in direct sunlight. Choose plants that will provide both shade and brightness, like flowering trees or succulents with large leaves.

**3.** Add water features and benches. A pond or Jacuzzi can add immeasurable value to your backyard landscape, while adding seats for relaxation makes it perfect for hosting outdoor gatherings. Create an inviting environment with simple details, like grouping plants together in containers or using drought-tolerant plants.

**4.** Create a privacy screen. A simple hedge or lattice can create a barrier between your backyard and the street, ensuring that you have some privacy while still enjoying all of the benefits of a spacious backyard.



**5.** Utilize natural elements. Use water features, trees, and flowers to add natural appeal to your backyard without having to resort to drastic measures, like installing a pool. Try planting native plants instead of invasive species that may take over your backyard and harm it over time.



When it comes to creating a backyard paradise, there are a few key things to keep in mind. One of the most important is to choose a spot that's both inviting and comfortable for you and your family to spend time in. Next, make sure to plan your backyard carefully, choosing the right plants and accessories to create the perfect layout. And finally, be sure to regularly maintain your garden by watering it properly and removing any unwanted weeds. With these tips in mind, you'll be well on your way to creating the perfect backyard oasis!

Windsor-Essex has many landscape and outdoor decor stores to help you along the way.

Your home relaxation doesn't have to be confined to the indoors. With a few simple modifications, you can create an outdoor destination in your backyard that's perfect for relaxing and enjoying nature. Whether you want to set up a hammock, build a fire pit, or install some plants and flowers, there are plenty of ways to bring the outdoors inside and make your backyard feel like a natural retreat. So get out there and start creating your own backyard paradise!





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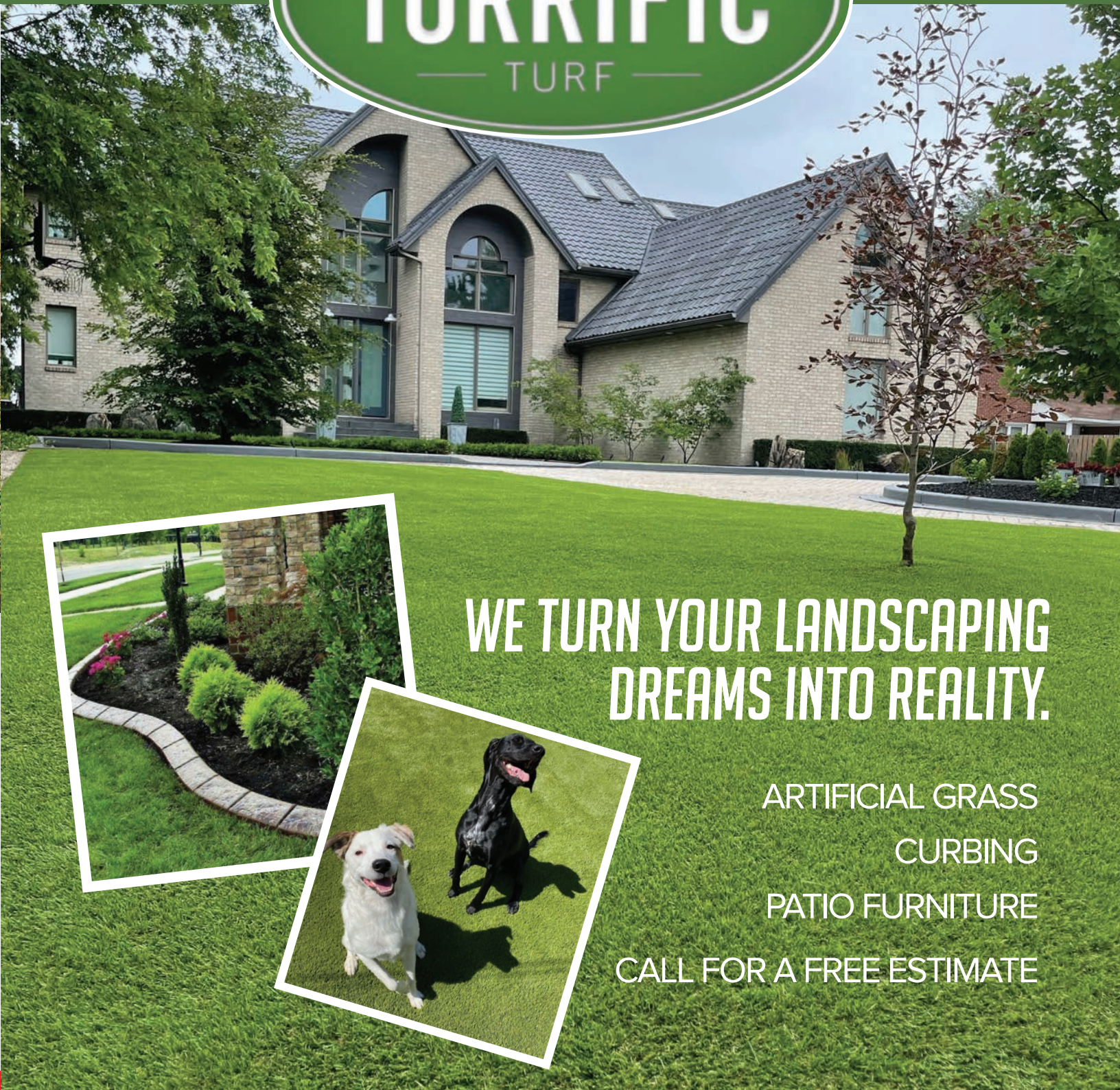


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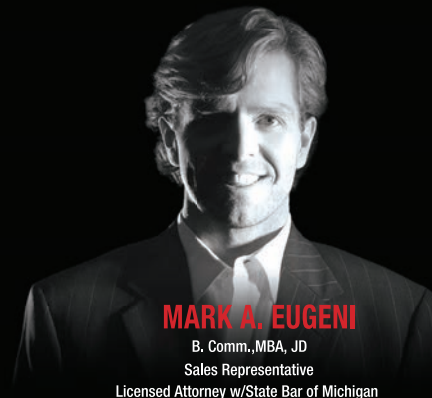
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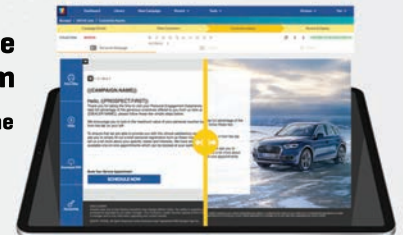


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# PROTECTING YOUR CHILD'S INHERITANCE

Christine Van Cauwenberghe,  
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When an estate or gift is left to a child, it can be subject to a family property claim if the child later separates or divorces. But, there are ways to protect the inheritance, which ensures your child is the sole beneficiary. Please note: the information in this article is relevant for Canadian provinces and territories other than Quebec. Remember to confer with an experienced family lawyer in your jurisdiction to understand the rules that apply to your specific situation.

## FAMILY LAW LEGISLATION

Although the rules vary across Canada, in most jurisdictions inheritances and gifts may be exempt from a division of family property if the assets have been kept separate. For example, once the gift or inheritance is used to purchase a jointly-held home or pay down a mortgage on a jointly-held vacation property, the asset will usually become shareable. If a parent knows in advance that the child's relationship is on shaky ground, they should try to have a private conversation with them about their concerns, and the things the child can do to protect any future inheritance they may receive. Even where there is no evidence that the relationship is on the verge of breaking down, the parent may simply tell the child that if at a future point their relationship starts to deteriorate, they need to understand that the best way to protect their inheritance is to keep it separate. For example, to the extent possible, the inheritance should not be used to:

- *Purchase family assets, such as a home, vacation property or vehicle;*
- *Pay down debt related to family assets; or*
- *Make investments in joint names.*

The best way to protect an inheritance or gift is for the child to invest it in his or her name alone, and not add their spouse as a joint owner. Although your child may not appreciate the importance of this information when they are young, it may take on a new significance by the time they receive the inheritance, by which point their relationship may not be as strong as they had originally hoped.

Of course, because the laws are different across the country, and because they can always change in the future, the best way to protect specific assets is for the spouses to enter into a form of domestic contract (sometimes referred to as a marriage contract or pre-nuptial agreement). However, some children (and/or their fiancés or spouses may not be open to this suggestion. It is also important to keep in mind that even if there is a contract in place, if the parties do things that nullify the contract (e.g. add their spouse as a joint owner of an otherwise exempt asset) then the contract may be of limited use. If possible, your children should speak to a family lawyer licensed to practice in their jurisdiction to discuss the optimal method for protecting their assets.

## ESTATE PLANNING

Aside from having a frank conversation with your children about the use of any inherited funds, are there things you can do as a parent to provide protection? One thing parents can do is to make sure that they have a will that attempts to protect their child's inheritance to the fullest extent possible.

For example, in some jurisdictions it is recommended that parents include a clause in their will indicating that the gift is meant to benefit the child only, including any income and growth, and is not meant to be shareable. Although this type of clause is not effective in every jurisdiction, it should be included in your will no matter where you live, since it may be hard to predict which jurisdiction your child will be living in at the time of your death. Again, to the extent the child uses the inheritance (and/or the income and/or growth) to purchase family assets, this type of clause may be ineffective. But in scenarios where the child does choose to keep the inheritance invested separately, it may help to protect the future income and growth as well as the original amount inherited.

## TESTAMENTARY TRUSTS

Another option is to draft your will such that the assets are left to a trust established for your child's benefit rather than to the child outright. A trust is a legal arrangement where a trustee holds legal title to the trust property for the benefit of the trust beneficiaries. The trustee has the power to deal with the assets and to distribute income and capital of the trust to beneficiaries in accordance with the terms of the trust. The level of your child's control over the trust's assets will depend in large part on their age and the state of their relationship. For children under the age of about 30, most parents set up non-discretionary trusts, meaning that the trustees of the trust must follow specific instructions, usually transferring the capital to the children in stages (for example, one quarter of the capital at age 21, half at age 25, and the remainder at age 30). If the child is older, and there are concerns about the state of the child's marriage or their ability to manage large sums of money, then the parent may set out a different distribution scheme, or may make the trust discretionary, meaning that it is up to the trustee to decide when and how to distribute the capital. In many cases the trustee of the trust is the child, but where there are significant concerns about the child's ability to manage large sums, an independent trustee may be appointed instead. Speak to an estates lawyer or notary to ensure that your will is properly structured.

The income tax rules further provide that there will be a "deemed disposition" of the assets held in the trust every 21 years, meaning that any unrealized capital gains will be triggered on the 21st anniversary of the creation of the trust (i.e. the date of the parent's death). In order to avoid this deemed disposition, most trusts are drafted in a way that allows the assets to be transferred to the child before the 21st anniversary. If the child is a resident of Canada, the assets can generally "roll over" into the child's name personally, thereby deferring the triggering of the gains until such time as the child sells the assets or dies. The trust may provide a further benefit if the grandchildren are included as potential beneficiaries of each child's trust. If the grandchildren are low income, then some of the income in the trust could be flowed through to them and taxed in their hands at lower rates. This would allow the family to pay less tax than if all the income were taxed in the hands of a higher income parent or the trust. Also, if the child is disabled, further tax benefits may be available. However, it is worth repeating that if the child receives property from the trust and then co-mingles it with the other family assets, it would be very difficult to exclude such property from a potential future family property claim.



## COMMON-LAW RELATIONSHIPS

One increasingly common question that parents are asking is whether or not their child's assets will be shareable if they are in a common-law relationship. This is where the rules across the country start to diverge widely. Generally speaking, only common-law couples in Alberta, British Columbia, Manitoba, the Northwest Territories, Nunavut and Saskatchewan are treated the same as a married couple as far as the family property legislation is concerned, but the time period required for being considered a common-law couple varies even within those jurisdictions. Some jurisdictions allow couples to enter into a form of civil union (such as Alberta, Manitoba, Nova Scotia and Québec), and if certain conditions are met, then their assets would be shareable upon the dissolution of the civil union. However, even in jurisdictions where no such rules are in place, the courts have become more open to allowing a former common-law partner to make a claim against their former partner, particularly where the relationship is long term and they have formed a "family joint venture", usually by making joint decisions, such as raising children together, or where one partner moves to another jurisdiction for the sake of the other partner's career. Therefore, even if your child is living common-law in a jurisdiction where there are no specific rules dictating that their assets will become shareable at the time of separation, it is still advisable that you plan for the worst, and take steps to protect their inheritance.

## GIFTS DURING YOUR LIFETIME

Some parents have sufficient wealth that they are able to give funds to their children during their lifetime, either for the purpose of buying a home or starting a business. If the amount of the gift is significant, then consideration should again be given to protecting the funds, particularly where the relationship is quite new. Some parents will give their children tens of thousands of dollars when their children first get married to buy a house, for example, only to be distressed to find out that these assets are shareable when the child separates from their spouse only a year or two later. If you want to protect the funds, consider structuring the transaction as a loan, not a gift. This would require the execution of a promissory note, and in a best case scenario, a loan agreement and security, usually in the form of a mortgage on the home (usually in second position after any bank mortgage). This can also help to alleviate situations where one child has received a significant gift during the parents' lifetimes, whereas another child or children may not have. In many cases the children are not expected to make payments against the loan during the parent's lifetime, but the amount of the

loan can then be offset against the amount to be inherited by that child. For so long as the loan is in place, the parent will have a much stronger argument that those funds are to be repaid before any remaining equity in the home is to be divided between the spouses. It is very important for these types of arrangements to be properly documented and signed by all parties to minimize the possibility of someone denying the existence of the loan at a later date. Some parents have advanced the funds on a verbal agreement or based on "home-made" loan documentation, only to have the loan disputed at a later date. If the child is not making regular payments of interest and/or principal, then it may also be necessary to "refresh" the loan from time to time, to ensure that it does not become statute-barred. If you want the funds to be treated as a loan, be sure to speak with a lawyer well in advance of entering into the transaction to make sure that everything is properly documented. You should be aware that depending upon the amount of equity the child has in the home, it is possible that the bank will not agree to have the parents' mortgage registered against the property. It is also possible that the financial institution will require either the children or the parents to sign a document confirming that the funds being used to buy the home belong to the children and are not owed to the parents. If the children are not contributing a sufficient amount of equity, it may not be possible to characterize the parent's contribution as a loan.

If structuring the transaction as a loan isn't possible, then you should ask your child to request that their spouse acknowledge that the gift is an exempt asset in the event of marriage breakdown in a domestic contract. If the gift is not being used to fund a joint family purpose, then it may be advisable to see a lawyer to have a declaration of gift prepared. In some jurisdictions it may be possible to have not only the original amount of the gift but also any increase in value protected from a future division of assets, if the proper declaration is in place. However, the child must ensure that the gifted assets are kept separate and not invested in joint names with their spouse. As can be seen, the rules regarding the division of family property can be complicated. If you are concerned about protecting your child's property, be sure to speak to a qualified professional.

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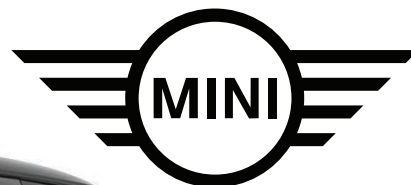
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MUSTAPHA ABDULHAMID  
General sales manager



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– Adventurer, Naomi Uemura

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Although tax planning should begin early in the year, we still have a reasonable opportunity to consider tax planning strategies that may be relevant. Here are some that you may wish to consider:

### SPLIT INCOME WITH FAMILY

If you own a business, consider employing your spouse and children if they are constructively and factually providing services. You can pay them the same market value rates as you would pay an arm's length employee. Since we have a progressive income tax regime, this arrangement could be very effective in keeping the overall tax cost lower as the same household income can be shared amongst family members.

### CONTRIBUTE TO A SPOUSAL RRSP

If you are eligible to contribute to an RRSP plan, and if your spouse is in the lower income tax bracket, consider making a spousal RRSP contribution. If you leave the money in the spousal plan for a reasonable period, 36 months in most cases, any withdrawals after that time will be reported as income on your spouse's tax. Potentially, this can result in a significant tax reduction. Consider making the contribution early in the year.

### CONSIDER INCORPORATING YOUR BUSINESS

If your business is earning income in excess of what you require personally, consider incorporating your business. The difference can be quite significant depending on your

marginal tax rate. The reason is that the corporate tax rate on active business income is much lower (12.2% in Ontario) than if the same income is earned personally at the high marginal tax rates - which could be as high as 53.53%.

Besides, there is an additional tax reduction opportunity. Consider making your spouse and adult children, shareholders in your company. You can then pay dividends to them and reduce your family's overall tax bill

### ORGANIZE YOUR DOCUMENTATION

Be proactive. Take a look at how you record and store your financial information. Have a system in place that tracks and organizes information efficiently. Nothing is more nerve-racking than looking for information and not being able to locate it when you need it (which happens to all of us). Lost information could very well mean lost tax savings. Good documentation is key to effective tax planning, particularly, when you are faced with the specter of a tax audit.

### LEND MONEY TO CHILDREN FOR LONG-TERM INVESTMENTS

If you have funds available for long-term investments, consider lending or gifting cash to children under 18. The investments can then be made by the children.



The attribution rules do not apply to capital gains earned by a minor and, therefore, this could potentially be a very effective tool for splitting family income.

### CONSIDER A LOW-INTEREST SPOUSAL LOAN

If you have an investment portfolio that generates significant investment income, consider shifting the income to your spouse, if their income tax bracket is significantly lower than yours.

The strategy would work like this: You will loan monies to your spouse, and they will then use the monies to make the investment in their own name. You would be required to charge interest. The current prescribed as announced by CRA is 2%, effective July 1 2022 and this rate is in effect till December 31. You can set this rate now for a long-term loan and the 2% interest rate will remain constant for the duration of the loan. Interest should be paid annually by January 30 of the following year

### TRIGGER CAPITAL GAINS

Although capital losses can be carried forward to future years indefinitely, these losses can only be applied against capital gains. Now is a good time to take inventory of your investment portfolio and if you have any unused capital losses from earlier years, consider selling off some of your portfolios to realize capital gains to the extent of capital losses available. Make sure that the decision to sell is carefully thought out and is not purely tax-driven.

Unless there are unavoidable circumstances, it is very costly to borrow from the taxman. The reason is that Canada Revenue Agency (CRA) charges interest that is compounded daily, on late or deficient tax installments.



If you are likely to owe more than \$3,000 then it is advisable to make tax installments to avoid interest. If you make the installments in accordance with the installment tax notice sent to you by CRA, you should be able to avoid interest and penalties.

As always, consult your tax advisor before embarking on a strategy that is appropriate for your circumstances.

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**2021 Lexus NX 300 4dr  
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22,563 KM | Stock #: PL6338

CASH PRICE **\$48,950** + HST & LIC



**2020 Lexus ES 350  
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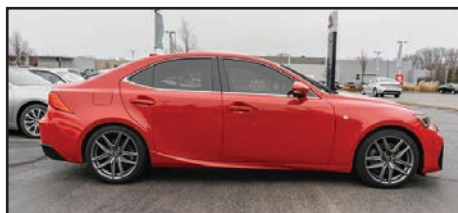
CASH PRICE **\$47,800** + HST & LIC



**2020 Lexus NX 300 4dr  
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26,966 KM | Stock #: PL4151

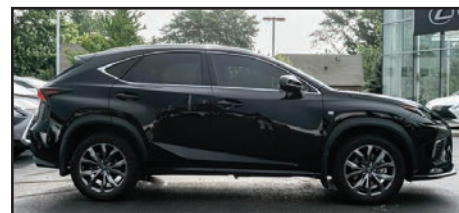
CASH PRICE **\$45,300** + HST & LIC



**2018 Lexus IS 300 4dr  
All-wheel Drive Sedan**

74,808 KM | Stock #: PL3377

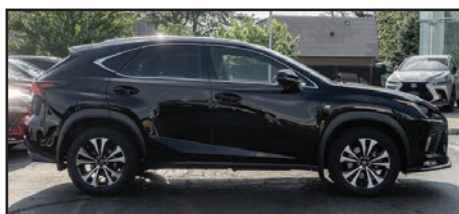
CASH PRICE **\$35,900** + HST & LIC



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All-Wheel Drive**

34,713 KM | Stock #: PL9508

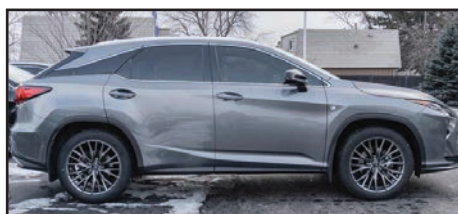
CASH PRICE **\$45,276** + HST & LIC



**2019 Lexus NX 300 4dr  
All-Wheel Drive**

58,028 KM | Stock #: PL5320

CASH PRICE **\$44,500** + HST & LIC



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72,452 KM | Stock #: PL1357

CASH PRICE **\$48,300** + HST & LIC



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CASH PRICE **\$89,958** + HST & LIC



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16,248 km, Stock #: PM8257

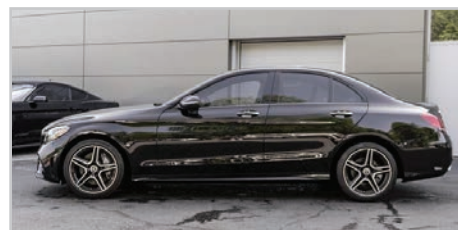
CASH PRICE **\$130,958** + HST & LIC



**2019 Mercedes-Benz AMG C 43  
2dr All-Wheel Drive Cabriolet**

4,264 km, Stock #: YY8397

CASH PRICE **\$85,757** + HST & LIC



**2019 Mercedes-Benz C-Class C  
300 4dr All-Wheel Drive**

32,026 km, Stock #: M8363A

CASH PRICE **\$49,757** + HST & LIC



**2019 Mercedes-Benz GLA 250  
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52,483 km, Stock #: YY8371

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30,018 km, Stock #: YY8310

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51,610 km, Stock #: M8394A

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**2020 Land Rover Defender 110  
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CASH PRICE **\$99,908** + HST & LIC



**2020 Land Rover Range Rover  
5.0L V8 Supercharged**

28,296 KM | Stock #: PL96461

CASH PRICE **\$135,908** + HST & LIC



**2020 Land Rover Range Rover  
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70,645 KM | Stock #: TL87434

CASH PRICE **\$108,922** + HST & LIC



**2020 Land Rover Range Rover  
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CASH PRICE **\$45,900** + HST & LIC



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CASH PRICE **\$117,908** + HST & LIC



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CASH PRICE **\$84,908** + HST & LIC



**2019 Land Rover Range Rover  
Velar P300 SE R-Dynamic**

68,824 KM | Stock #: PL08785

CASH PRICE **\$65,928** + HST & LIC





**2021 BMW X5 M Competition  
4dr All-Wheel Drive Sports**  
12,525 km | Stock #: P8978  
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**2020 BMW M340i xDrive i 4dr  
All-Wheel Drive Sedan**  
31,610 km | Stock #: TO67507  
**CASH PRICE \$65,922 + HST & LIC**



**2020 BMW X5 xDrive40i 4dr  
All-Wheel Drive Sports**  
23,353 km | Stock #: TL3809  
**CASH PRICE \$79,950 + HST & LIC**



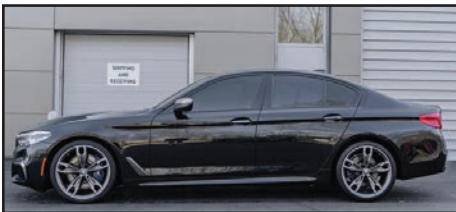
**2019 BMW 330i xDrive i 4dr  
All-Wheel Drive Sedan**  
75,103 km | Stock #: P8949  
**CASH PRICE \$47,900 + HST & LIC**



**2019 BMW 330i xDrive i 4dr  
All-Wheel Drive Sedan**  
13,531 km | Stock #: B8875A  
**CASH PRICE \$49,400 + HST & LIC**



**2018 BMW 430i xDrive i 2dr  
All-wheel Drive Coupe**  
78,210 km | Stock #: B8492A  
**CASH PRICE \$42,704 + HST & LIC**



**2018 BMW M550i xDrive i 4dr  
All-wheel Drive Sedan**  
35,890 km | Stock #: B8835A  
**CASH PRICE \$68,888 + HST & LIC**



**2018 BMW X1 xDrive28i 4dr  
All-Wheel Drive Sports**  
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**CASH PRICE \$33,209 + HST & LIC**



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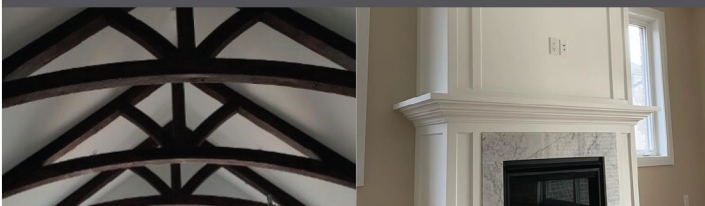


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