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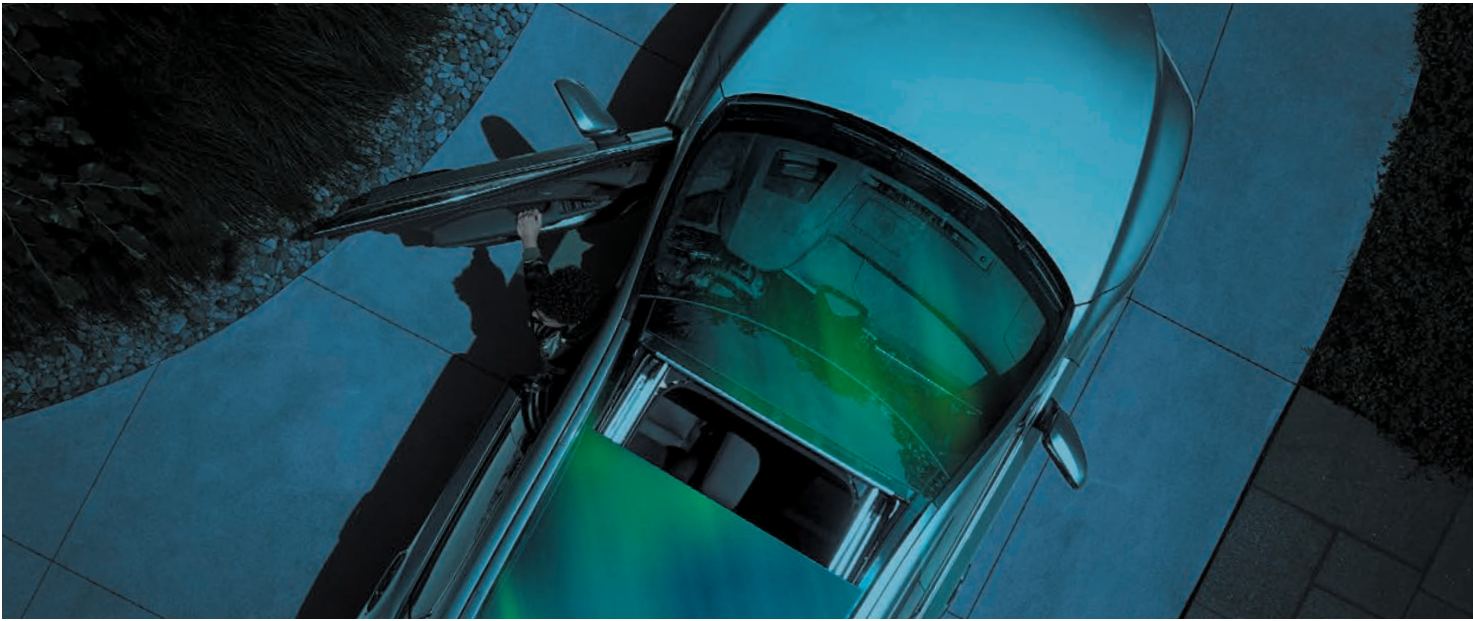
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Dear Readers,

Welcome back to our latest issue of Rafih Style Magazine, the first entry of 2023. We hope that you had a pleasant holiday season and that you will continue supporting us for years to come.

Within this issue, you will get a first-hand look at BMW's all-new XM SUV, in addition to a glimpse of the BMW X1. There is also a list of warm vacation destinations that you can potentially take advantage of during the winter, or you might prefer to read up on our in-depth guide for interior home designing.

Our sincerest thanks are extended to everyone who is responsible for the magazine's success, whether it is local businesses, individuals or our readers. We appreciate the great support and hope to see you again when the next issue is released.

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ISSUE 57 | WINTER 2023

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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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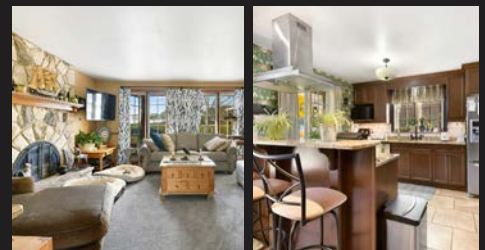
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A CLASS OF ITS OWN:
UNVEILING THE
2023 BMW XM





By Rafał Ladysz

Strap yourself in, because the all-new BMW XM is genuinely the first of its kind, combining a striking presence with the traditional high performance of a BMW M, along with powerful and innovative plug-in hybrid technology.

Exclusive, expressive and electrified, not to mention exceptional, the 2023 BMW XM provides an unparalleled driving experience for all passengers. Visually, the BMW XM delivers the proverbial goods too, every detail conceived to convey class and luxury. What more can you ask?

Sitting in the driver's seat of the BMW XM, you will quickly come to the realization that the driving dynamics are a game-changer. Now, for the first time, an M vehicle is available with M TwinPower Turbo V8 engine plug-in hybrid technology. With Integral Active 4-Wheel Steering and M xDrive, you are assured of maximum control and stability without having to sacrifice the sensation and thrill of driving in any scenario.

An 8-cylinder plug-in hybrid engine ensures pure pleasure behind the wheel, superior power delivery and the extraordinary M sound. The 194 hp[†] electric engine can interact effortlessly with a 4.4-litre V8, which allows the BMW XM to surge forward without any restrictions.

Also, the two turbochargers, fully variable Valvetronic valve control and high-precision injection play a pivotal part in creating a smooth drive.

The BMW XM's Adaptive M Suspension Pro gives you sporty handling, but make no mistake about it, absolutely nothing is lost with regards to comfort. Because of the Integral Active 4-Wheel Steering, the vehicle can be stabilized at higher speeds while simultaneously reducing the turning radius. These active stabilizers limit side-to-side body movements, serving to enhance the overall driving dynamics and comfort.

Then there is the M Sport Differential, another feature that delivers premium performance for the BMW XM. What it accomplishes is the varying distribution of driving power between the rear wheels, increasing traction and driving stability in numerous situations or conditions. You can, for instance, confidently accelerate as you go beyond bends at a high speed in various road conditions.

Feel free to alternate between the purely electric drive (the BMW eDrive system with 644 hp[†] enables as much as 50 km of solely electric driving) and the hybrid mode. By the simple touch of a button, you can trigger the electric motor to engage with the impressive V8 engine.

Inside the BMW XM, the M Setup gives you free reign to design your own driving experience through the configuration of driving dynamic parameters that will suit your specific requirements. Your drive, running gear, steering, brake, energy recovery and the all-wheel drive system M xDrive can be modified. The M1 and M2 buttons on the steering wheel can recover your saved configuration.

BMW's Operating System 8 produces remarkable styling for the M-specific, multifunctional instrument displays in the cockpit. From one driving scenario to the next, it can alternate between two settings, Road or Sport, and prioritize the displays that the driver prefers for a specific driving style.





Using the Driving Assistant Professional, you can maintain the desired speed and distance from the vehicle ahead. It also keeps the BMW XM on course with steering interventions, effectively relieving the strain that is common during lengthier commutes. On the highway, the Driving Assistant Professional can assume control at speeds of up to 60 km/h when you remove your hands from the steering wheel. A camera will confirm the driver's attention level safety constantly, one of several functions in the BMW XM to assist you in avoiding collisions and exceeding the speed limit.

For more information on the 2023 BMW XM, which has a starting price of \$220,000, visit Overseas BMW and arrange a personal consultation.

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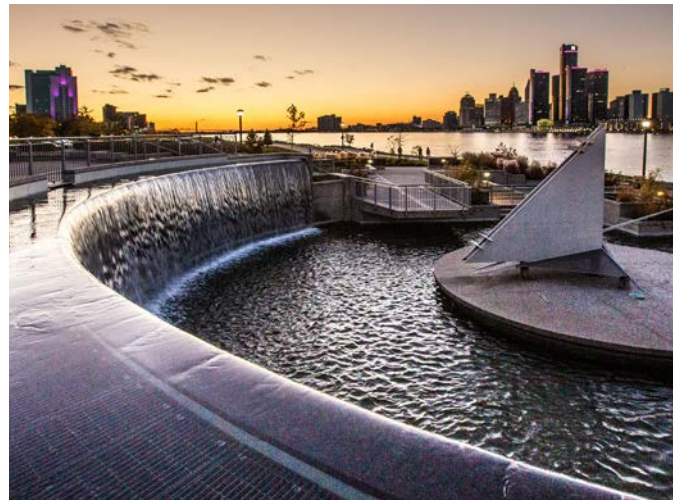


The WindsorEssex Community Foundation (WECF) is a charitable organization dedicated to improving communities across Windsor and Essex County through collaboration, strategic leadership, and innovative solutions to charitable giving. For the past four decades, the Foundation has worked to improve the quality of life for residents of Windsor-Essex County and to create and support opportunities for prosperity.

The Foundation was originally established by Albert Weeks, Clifford Hatch Sr. and Charles Clark Sr., with the forward-thinking vision to develop a foundation with a basis of legacy giving in order to fund future gift-giving. The original goal of the Foundation was the protection, preservation & enhancement of one of Windsor & Essex County's greatest assets – the region's beautiful waterfront. Since its inception, the WindsorEssex Community Foundation has grown into a far-reaching system of support for Windsor & Essex County.

THE WECF IN ACTION

A perpetual community trust for philanthropic purposes, the WECF exists to manage donors' legacy funds and provide support to local community programs. The WECF has invested over \$12 million in the community, and has accumulated over \$23 million in assets. The Foundation currently distributes over \$1 million in community each year, and holds over 70 unique funds supporting a broad array of charitable causes and issue areas.



The Bert Weeks Memorial Gardens Fountain & Noon Mark, one of the many waterfront projects in which the WindsorEssex Community Foundation has invested over the last 40 years.



WECF Board of Directors – Lucie Lombardo; Kathey Clemente; Tracy Berger, Secretary; Eddie Asamaka; Garnet Fenn, Treasurer; Wen Teoh; Richard Wyma, Chair; Rachelle Booth, Vice Chair; Lisa Kolody, Executive Director. Not Pictured: Tom Touralias, Past Chair.

In addition to this, the WECF also leads a variety of programs in Windsor-Essex County including Inspiration 100™, Vital Signs®, and Random Act of Kindness Day™.

The Foundation's mission is to build a better Windsor-Essex community by attracting and managing legacy funds, making grants to support local programs, and bringing community partners together!

The WindsorEssex Community Foundation takes the broadest view of community and what it is to succeed. Because of this, the Foundation's community investments support everything from recreation, the arts, and the environment to shelter, sustenance and care for those most in need. The WindsorEssex Community Foundation is a proud member of Community Foundations of Canada, a network of over 200 community foundations from across the country whose common goal is to help Canadians invest in building strong and resilient places to live, work, play and grow. Community Foundations identify long-term needs and opportunities and invest in sustainable solutions, helping our communities become robust, resourceful, and ready for the future they want.

A COMMUNITY OF PHILANTHROPISTS

The WindsorEssex Community Foundation offers a unique opportunity for donors to formulate and realize their philanthropic goals, matching their interests and concerns with community needs and organizations. Donors can experience the benefits of having a separate fund (a “foundation within a foundation”) that is simple and convenient without the customary burdens and expenses of a private foundation or trust arrangement. By choosing to establish a fund with the WECF, donors can find innovative and responsible ways to give their investments lasting impact.

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Charitable organizations, cultural groups, corporations, families and individuals make up a roster of fund holders as diverse as the community in Windsor & Essex County. With 40 years of expertise and a focus on the personal connection to the causes closest to donors’ hearts, the WECF offers flexibility and peace of mind to their partners as they work towards their philanthropic goals.

To learn more about establishing a fund at the WindsorEssex Community Foundation, visit www.wecf.ca.

CELEBRATING 40 YEARS

At the core of the Foundation’s outreach has been a rich history of charitable legacy giving through community initiatives and programs. To commemorate 40 Years of Inspiring Philanthropy throughout Windsor-Essex County, the WECF is celebrating throughout the community and creating lasting legacies. Continuing the Foundation’s history of supporting the beautification, enhancement and preservation of one of Windsor and Essex County’s most cherished assets, the WECF is making an investment in the region’s municipalities for Waterfront Legacy projects in celebration of their 40th Anniversary. The WECF is also working with local non-profit partners to create projects that will invest in lasting change, reflect who we are as the people of Windsor and Essex County, value our sense of place and culture, and honour both our local history and our future as it unfolds.

The WECF looks forward to celebrating this milestone year with all of Windsor and Essex County, and to a bright and prosperous future inspiring philanthropy to benefit our community, today and forever!

“Over the past few years, Green Shield has been incredibly proud to partner with the WECF as a leading advocate for community well-being here in Windsor-Essex. With their support, and thanks to the dedication and expertise of front-line partners, we have invested over \$2 million locally since 2018 in projects that help improve access to critical mental and oral health services.”

- Mila Lucio, Executive Vice President of Human Resources & Social Impact, Green Shield

“The Essex Region Conservation Foundation is grateful to the WindsorEssex Community Foundation for its longstanding support of conservation efforts in the Windsor-Essex region. As a fundholder, we can rest assured that donated funds for conservation projects are wisely invested to maximize the environmental impact that can be made in our community to ensure it remains the Place for Life.”

- Claire Wales, President, Essex Region Conservation Foundation

“Congratulations to the WindsorEssex Community Foundation on its 40th Anniversary! This local foundation supports the Windsor Symphony Orchestra and many other community organizations in their desire to grow endowments and be sustainable for the long term.

The WECF began with the vision of the former Mayor, Bert Weeks, Clifford Hatch Sr., and Charles Clark Sr., local business leaders who understood the importance of giving back and enriching our community. That vision still holds true today!”

- Sheila Wisdom, Executive Director, Windsor Symphony Orchestra



Downtown Windsor Art Alley – Funded through the Canada Healthy Communities Initiative, in partnership with the Government of Canada, Community Foundations of Canada and the WindsorEssex Community Foundation



WECF 2022 Scholarship Breakfast—a celebration event for Scholarship recipients and Fund Holders

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INNOVATION & COMFORT

A LOOK AT THE 2023 BMW X1

By Rafal Ladysz

Oozing versatility and functionality aplenty, the new BMW X1 comes equipped with a modern interior consisting of tremendous materials and innovations, a consistently structured design language on the exterior that provides a sporty, self-confident presence, and significant improvements in the driving assistance features.





Naturally, the interior review of the 2023 BMW X1 begins in the cockpit, where the slim and frameless BMW Curved Display features touch and voice control. A modern central console includes a switch/sliding control, the latest operating elements and an integrated wireless charging tray. A theme of superb comfort continues when you head into the backseat, as the new design and upholstery in Oyster Perforated Sensatec are put together with exclusive contrasting seams and stitching.

There is a host of digital features to unpack in the new BMW X1, such as the BMW Maps-Connected Navigation that can seamlessly suggest a proactive route throughout your drives, smartphone integration which supports Apple CarPlay and Android Auto, and the previously mentioned wireless charging tray.

Like comfort, safety takes precedence in the 2023 BMW X1. The Driving Assistant services enhance your confidence and safety during a drive, while the Reversing Assistant guides you out of potentially problematic situations. It recalls the steering movements of the last 50 metres and automatically returns the vehicle exactly along the previously travelled path. Parking Assistant simplifies the task of parking and maneuvering through tight spaces.

Automatic 7-speed Steptronic transmission with double clutch promises smooth gearshifts and first-class driving comfort, with low fuel consumption. The BMW xDrive all-wheel drive system delivers additional traction, safety and superior driving dynamics.



Original BMW Accessories allow you to modify the vehicle according to your personal preferences. The 21" M Performance light alloy wheel double-spoke style 877 M comes in Bicolour Jet Black, gloss-lathed, with tire pressure monitoring. Compatible with all BMW roof rack systems, you can also elect to add a black/titanium silver lockable roof box, which is accessible from each side of the vehicle and holds a capacity of 420 litres.

From all angles, the exterior of the BMW X1 is distinct and dazzling. On the front, a double kidney, nearly square grille is flanked by slim LED headlights that stretch far into the sides. The side view is equally easy on the eye, a statement that can be attributed to the monolithic design of surfaces and its upright proportions. Transparent and dark smoked glass combines beautifully with the hexagonal pattern on the side, allowing the three-dimensional L-shaped rear lights to send out modern vibes.

You don't have to take our word for it; to see the new BMW X1 for yourself, visit Overseas Motors BMW today.

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**JOE
CONLON**
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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 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.



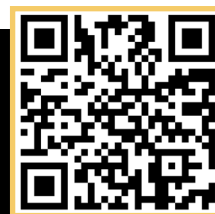
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Out With The Cold, In With The View:

WARM DESTINATIONS TO CONSIDER VISITING DURING THE WINTER

By Rafal Ladysz

As Canadians find themselves in the midst of a fresh winter season, enduring brisk, sub-degree temperatures, many will be seeking a temporary respite through travel. Fortunately, there are a number of destinations that you can visit for this specific purpose, places where you can bask in plenty of sunshine and escape the winter woes. Without further ado, for those who have no intention of sitting idly by until sunnier days appear on the calendar, these five warm destinations will allow you to swap that winter coat for a bathing suit.



Nassau, Bahamas:

'Paradise' is a term that is often loosely applied to a destination, but the Bahamas are certainly worthy of the tag. Comprised of more than 700 islands and 2400 cays, there is a resounding number of beaches, reefs, forests and towns to be discovered. Nassau, the capital of the Bahamas, is at the center of it all, with a dazzling underwater universe of coral forest and sea life. Snorkeling in the ocean, you are more than likely to encounter parrotfish, sea turtles, eagle rays and various other aquatic species. Nassau also boasts numerous colonial structures, government buildings and forts from the 18th century that will pique the interest of any history buff.



Mallorca, Spain

Regarded as one of the world's premier bike destinations, Mallorca is bound to please more than the cyclists, as you can experience spectacular nature, lively beach resorts, terrific Spanish cuisine, all in the capital of Palma. Whether you are an avid hiker, cyclist, golfer or just a regular beach dweller, the island will tick all of the boxes. As for hotels, many of the island's luxury establishments are in "Fincas", which are restored medieval farmhouses. Not only is the island hot on the thermometer reading, but in popularity as well; many noteworthy brands, such as St. Regis, Luxury Collection and Belmond, have already arrived in Mallorca.



Phuket, Thailand

Tourists generally venture to Phuket in packs because of its immaculate beaches and crystal-clear waters. Patong is a particularly popular area thanks in large part to its effervescent nightlife and buzzing beaches, but backpackers also find it to be a suitable destination for activity. Karon, a town further along the coast, has a beach that extends a mile long, opulent resorts, Buddhist temples and a tranquil atmosphere. Kata beach has contemporary bars and an intriguing night market. Plus, you can uncover nearby islands by boat, such as Koh Phi Phi Island, renowned for its great snorkeling.



San Diego, California

You don't necessarily have to fly across the Atlantic to discover warm weather and picturesque beaches. California has tons of sun and fun on hand, with San Diego perfectly encapsulating that. Average temperatures are constantly comfortable, which is an understatement, and, close to the city, scenic hiking trails will lead you to breathtaking ocean cliff tops and across canyons. One such option is the Torrey Pines State Natural Reserve, where you will pass through lovely pine forests and beyond the Torrey Pines state beach. If you are averse to lengthy flights, then this charming city could be your go-to destination during the winter.

Algarve, Portugal

Located in the country's southern region, Algarve is another option that offers warm weather and a relaxing atmosphere. There, you will quickly become acquainted with beautiful beaches, delicious cuisine and several areas that provide a romantic environment. Aside from promising a quiet, calm vacation for travelers who prefer such qualities in a destination, Algarve can also be an outlet for the adventurous. You can tour the wonderful Benagil cave, soar through the air on a paragliding tour or bike across the Algarve. Overall, accommodations, excursions and restaurants are more affordable from November to March.



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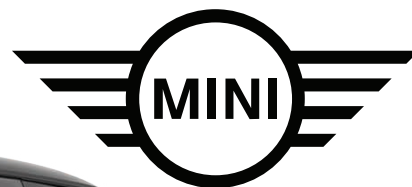
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KNOW YOUR LIMITS

As a first step, it's important to know how much contribution room you have.

The CRA identifies your available contribution room for the upcoming tax year on your annual Notice of Assessment. CRA's My Account for Individuals can also provide that information.

INVEST SMART

It may be beneficial to move money you currently have in savings accounts or other investments into your RRSP sooner. Moving these dollars into your RRSP reduces your annual tax bill and allows you to maximize growth inside your RRSP, without generating immediate taxable income. Remember that interest earned on savings accounts and both realized and unrealized capital gains on non-registered investments will be taxed prior to being moved into your RRSP. You can also withdraw from a tax-free savings account (TFSA) to make your RRSP contribution. Any withdrawals from your TFSA are added to your available TFSA contribution room for the following year.

Remember that interest earned on savings accounts and both realized and unrealized capital gains on non-registered investments will be taxed prior to being moved into your RRSP.

INVEST REGULARLY

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

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- **Your ability to repay:** We do not recommend borrowing more than you can repay. Ideally, you want to pay off the balance of your loan quickly and then start a regular investment plan to automatically take care of future RRSP contributions. If your RRSP contribution results in a tax refund, it can also be used to help pay down a portion of the loan almost immediately.
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Creating A Haven Of A Home: DO'S & DON'TS OF INTERIOR DESIGNING



By Rafal Ladysz

Overseeing the interior decorating process within your home is a golden opportunity to get in touch with your creative self. Consider the home as a blank canvas, awaiting your vision, decisions such as furniture, art, paint colors, plants and rugs, that will bring it to vibrant life.

At the same time, going from room to room, space to space, wondering where and how to commence, it can become an overwhelming task in a heartbeat. One questionable choice and ill-advised combination later, you are already pressing the reset button on this project.

So, with that in mind, here are a few do's and don'ts of interior designing that will set you up for a successful home transformation.

Do purchase the bulk items first: By placing the heavier items, like furniture, art pieces and decorative accessories, into the space before anything else, you can then get a good grasp of what color scheme will complement them. With a wide range of colors to potentially pick for the walls, you can narrow down the search after settling on furniture and decorations from the outset.

Don't obsess over catalogues and trends: You might feel inclined to, quite literally, take a page out of a catalogue and use it as a blueprint to re-model your home. Or there could be a widespread trend that you noticed and suddenly want to incorporate for your living space. While neither of these paths are outright wrong, the thing to remember is that you are designing the home based on what you like to see, what brings you joy. Find inspiration from within and design according to your needs.

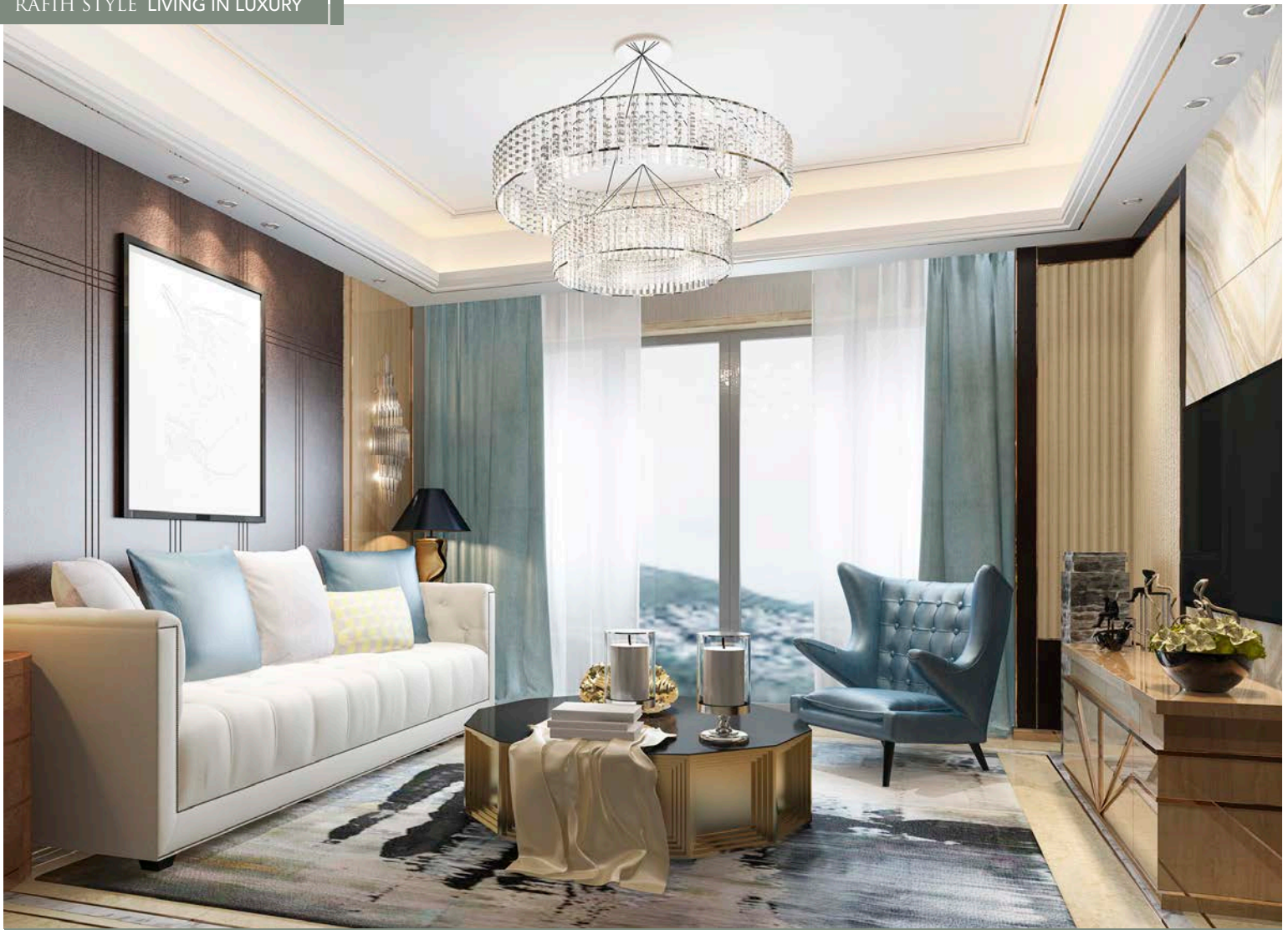
Do give your furniture breathing room: Pressing furniture against a wall, while sometimes a necessity due to space constraints, should be avoided whenever possible.

This will instill more intrigue into the living space, making it appear welcoming and exciting. Conversations and gatherings are straightforward when the furniture is near the other core pieces rather than tucked away beneath a lonely lampshade.

Don't clutter your space: Just like you have to find the proper balance with furniture and paint, you also must ensure that an overabundance of items is not force-fed into one area. Strive to create a harmonious space, as adding piece after piece will only diminish the aesthetic beauty that was intended.

Do focus on the lighting: An essential factor in any form of interior design, lighting can almost make or break a room. Two common errors of judgment that can cause the latter: blocking natural light sources with excessive window dressings and relying on a single source of light within a room.





Don't overthink the style and structure: Yes, you do want your home to have some semblance of consistency; however, reserve a bit of room for fun and spontaneity. When a specific theme is emanating from every piece of furniture and decor, the space swiftly turns into a contrived one. Interior designing is a process that should unfold naturally, so you shouldn't feel compelled to match everything.

Do stick with three primary colors: At the end of the day, you want your home's interior design to showcase cohesion, which is why there shouldn't be a different color found on the walls of each room. As a general rule, pick three main colors to incorporate throughout your house. Then, if your inner interior designer is screaming for more, branch out by utilizing various hues of those primary colors.

Don't neglect the seating arrangements: Surely, you don't expect your houseguests to remain upright as you play the role of host. Your living room will benefit from several chairs that can be bunched together without the need to call a moving company for assistance.

Should spacing pose a problem in this matter, bring over the dining room chairs during these gatherings. This will keep the ambience and chatter flowing.

Do give the hallway some personality: The hallway represents a chance to put your own spin or personal touch on a small space. From an eye-catching paint color to a lovely mirror or painting, this is an area where you can remove the shackles and liven it up how you see fit. For a spacious hallway, you could add a table that will hold your keys and mail, among other items.

Don't let it escalate into a burden: Overall, the goal of interior designing is to boost the feelgood aspect of your home, but more importantly, to make it an enjoyable experience every step of the way. Take your time, experiment and determine your ideal setup. Remember how the home is perceived as a blank canvas for interior designing? Well, if you start viewing the process as an inconvenience, rushing through it without much thought, you will eventually perform the equivalent of tossing a can of paint on said canvas and seeing what sticks.



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A new eye surgical centre has recently opened up in Windsor's east end, introducing the city to more opportunities for cataract surgery and other procedures as well. This state-of-the-art facility has been created by two prominent local doctors, Dr. Fouad Tayfour and Dr. Barry Emara.

This is a unique partnership between Windsor Regional Hospital and Windsor Surgical Centre, a first-of-its-kind in Ontario, which allows the two facilities to work together to provide patients with quicker wait times for their cataract and retina procedures. This partnership provides many benefits. It allows the two facilities to share resources and expertise, which results in better quality care for patients. This partnership is a win-win for both patients and the two organizations involved. It's an example of how working together can improve the delivery of healthcare in our community.

"By having Windsor Surgical Centre complete the hospital cases, we were able to increase volumes during the pandemic as opposed to the program being closed for a period of time," says Mark Recine, Chief Operating Officer of Windsor Surgical Centre. "We are fortunate to work with Windsor Regional Hospital to help demonstrate this model can be successful in delivering quality services in an efficient manner and look forward to collaborating with other Health Care Professionals to replicate this model throughout Ontario."



Owners Dr. Barry Emara and Dr. Fouad Tayfour

Surgeries have already begun being performed at the new centre, and they held an official grand opening ceremony in October. Dr. Barry Emara, co-owner and lead ophthalmologist, believes that with the procedures that can be done in this facility, it will attract more specialized doctors to the area, expanding the health care in the area all the more.

The eye surgical centre used to be housed in the old Grace Hospital, but then it moved to the basement of what was then called Hôtel-Dieu Grace Hospital in 2004 for what was supposed to be a temporary location. When the pandemic hit in 2020, they were faced with the challenge of being shut down for 3 months, which meant that the slow reopening left them with a backlog of procedures. They reached out to the hospitals to see what could be done, and an agreement was reached to take 1000 procedures and move them from the hospital to the surgical facility that Dr. Emara and Dr. Tayfour have on Walker Road. In January 2021, they began performing out of this facility with only one operating room, eventually taking over all remaining cases that the hospital had. They worked out of this location until July 2022, and then they opened the new facility complete with 4 operating rooms.

This surgical centre will be able to treat a wide variety of conditions, from cataracts and vitreoretinal surgery, to minimally invasive joint operations. It also features the latest technology and equipment available, ensuring that patients receive the highest quality care possible. Plus, the centre is staffed by experienced and knowledgeable doctors who are experts in their field. This means that patients can feel confident that they are receiving the best possible care.

“The reason why this is such a huge win for the region and the hospital is that we can take cataract surgeries and some vitreoretinal surgeries and take them out of the hospital, which frees up operating rooms in the hospital to save them for more complicated procedures,” says Dr. Emara. “We have more operating room time for ophthalmology to attract the best and brightest eye surgeons to our region. We currently only have 5 in the region and we could use 10-15 to serve this population.”

In 1991, Dr. Tayfour became the first surgeon in Canada to perform cataract surgery under topical anesthesia and the same year he introduced clear corneal incision cataract surgery to Canada. He was also the first ophthalmologist to bring retina surgery to Windsor. Meanwhile, Dr. Emara is a talented eye surgeon with 20+ years of experience in the field. He has performed thousands of cataract surgeries as well as Lasik procedures, and held the title of Chief of the Department of Ophthalmology at Hôtel-Dieu Grace Hospital from 2004 to 2011. He was also the lead ophthalmologist for vision care strategy at Erie St. Clair LHIN.



Mark Recine, Chief Operating Officer of Windsor Surgical Centre.

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TAX TALK

If you happen to own a corporation, there are two most commonly used methods you can choose to compensate yourself: salaries or dividends, or a combination of both. It is important to know the distinction between the two as there are different tax implications that follow from adopting either option.

Salaries are considered a tax-deductible expense for the corporation whereas dividends are distributions from tax-paid earnings and, therefore, not a deductible item for tax purposes. This distinction is often a source of much confusion.

Consider, for example, a corporation that has a net income of \$100,000 before salaries to the owner-manager. Assume that the company has decided to pay a salary of \$50,000 to the owner-manager and distribute the balance as a dividend to the owner. Assume further that the corporate tax rate is 12.2% and the marginal tax rate of the owner-manager is in the highest tax bracket (say, 53.53%).

The tax implications will be as follows: the company will reduce its income to \$50,000 by claiming a deduction for salary and will pay corporate tax of \$6,100 (12.5% of \$50,000). The remaining balance of \$43,900 is distributed as a dividend to the owner-manager. Note that the company does not get a deduction for this payment.

The owner-manager will have two types of income to report: a salary of \$50,000 on which he will pay a tax of \$26,765 (53.53% of \$50,000) and a dividend of \$43,900 on which he will pay a tax of \$20,960 (47.74% of \$43,900). Note the different tax rates applicable to salaries and dividends. The different rates are aimed at integration such that the combined tax between the corporation and owner is the same as if the individual had received all of the income directly.

Having looked at this basic distinction, there are several factors that need to be considered in deciding whether a salary or dividend, or a combination of both is to be used. Usually, the option that results in the most optimal tax rate for both, the corporation and the individual combined, should be chosen.

The following guidelines are generally recommended:

- Consider a salary that makes you eligible for maximum CPP contribution. This will provide for retirement income. Dividends do not qualify as earned income and therefore, are not eligible for CPP coverage.

- Consider a sufficient salary (approximately \$171,000) that makes you eligible for a maximum RRSP contribution of \$30,780 (for 2023). This would provide for retirement funds in the future.

- Where your corporate income from the active business is in excess of \$500,000 (the maximum threshold for a small business tax rate of approximately 12.2%), consider a salary sufficient to reduce the income below \$500,000.

- Consider salary in the case where your company is engaged in research and development and the salary directly relates to this activity. The research tax credits can be scaled back, particularly, if the corporate income is over the \$500,000 small business limit.

- Consider dividends for compensation in excess of \$171,000 (required for maximum RRSP contribution).

- Consider dividends where your company has earned investment income in the past to recover any taxes previously paid on investment income.

- Consider paying out tax-free dividends from the capital dividend account, in cases where the company has realized capital gains. The capital dividend account represents a tax-exempt portion of capital gains and, therefore, presents the opportunity to extract tax-free monies from the corporation.

- Consider leaving after-tax monies in the Corporation if you do not need the funds personally. You can use the monies for investment purposes, for example, investment in real estate, stocks, or acquisition of another business, without any restriction.

This way there will be no further tax other than the 12.2% tax paid at the corporate level. In other words, you will have a permanent deferment of any further tax until such time that you draw the monies out of the Corporation for personal use.

- Consider dividends instead of salary for corporate income in excess of \$500,000. In years past, a common strategy was to declare a salary for the excess income to bring it down to the \$500,000 threshold. As a result of changes to the dividend tax regime, it may now be beneficial to consider having the corporation pay the higher tax on excess income and then declare dividends from this income pool.

One final comment: These tax strategies require consideration of other matters specific to your circumstances. As always, it is important to consult your tax advisor.



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SHERYL REINHART
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A new spa is now open and ready to take on new clients in the lakeshore area. Sheryl Reinhart has chosen to REVIVE her career and is reaching out to her past clientele that will remember her from Talk of the Towne in Essex, Estetica in Tecumseh, and as the original owner of Estheticare in Essex. After 30 years in the business, Sheryl has turned the 2000 sq ft lower level of her home into a beautiful spa, equipped with a 125" projection screen, sound system and smart TVs in every treatment room. Clients will experience a calming, relaxing atmosphere.

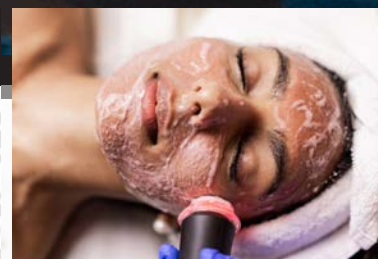
Sheryl is offering Canada's most famous facial: the OxyGeneo™ 3-in-1 facial, among other services including Relaxation Massage, Venus Epileve (painless laser hair removal), and Venus Freeze (anti-aging treatments that work to tighten skin on the face and body). Revive also retails Dermalogica skin care products to maintain your skin between facial appointments.

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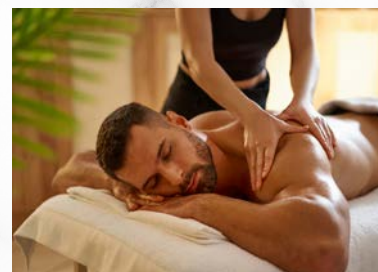
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Overseas Motors Mercedes-Benz hosted a Holiday Event this past December 13, 2022. The event gave an exclusive look at the newly designed C-Class and SL63 AMG as well as the introduction of the all new fully electric 2022 EQS SUV. Attendees enjoyed hors d'oeuvres and wine, all compliments of the Rafih Auto Group. Catering was provided by Spago.



Rafih Auto Group WE CARE Winter Coat, Hat & Glove Drive Donates to Children's Aid Society

On December 21, 2022 the Rafih Auto Group held its second annual WE CARE Winter Coat, Hat & Glove Drive during the month of December, with all of the company's dealerships in Windsor, Essex and Leamington taking part. Each dealership asked partners, customers and staff to donate either new or gently used items, as well as gift cards, to those who needed it the most.

Zeyad Rafih, Vice President of Rafih Auto Group, also generously purchased new coats which were added to the donation total on behalf of the group. "It's very important to the Rafih Auto Group to give back to the community and for the second year, we have assisted Children's Aid Society families in need in our community," Rafih said. "We always want to give back to the community, especially at this time."





On January 26, 2023, Overseas Motors BMW held an exclusive launch of ALL-NEW BMW 7 Series. Attendees had the opportunity to experience top-of-the-line luxury and learn about new features, handling capabilities, and luxurious interior craftsmanship. Attendees enjoyed hors d'oeuvres and wine all compliments of the Rafih Auto Group. Catering was provided by Nico Taverna.



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