

WINTER 2020

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Dear Readers,

Welcome to our winter edition. Once again we're excited to showcase some of Windsor and Essex County's most beloved restaurants and eateries. Whether you're searching for new culinary experiences this season or trying to decide what's for dinner tonight, this issue offers plenty of ideas to tempt your inner foodie.

While it has been a difficult year for everyone, the hospitality industry has been especially hard hit. I admire these establishments for evolving during these challenging times and finding safe and innovative ways to continue to serve their customers. They have truly gone above and beyond to adapt to the ever-changing situation. I encourage you to support these pillars of our community; whether it be by ordering takeout, popping in for a socially distant cocktail, or purchasing a gift card.

Speaking of supporting local, we're also proud to feature a number of other companies that add to the rich tapestry of our area; from innovation and technology firms to finance, home improvement, and of course, style.

Lastly, it wouldn't be Rafih Style if we didn't shine a spotlight on the latest in automotive luxury. Be sure to check out our cover story on the radically new 2021 Lexus IS. With its provocative design, advanced technology, and agile performance, it's a feast for the senses with every push of the accelerator.

As always, thank you for making a place for us in your home. We appreciate your continued support and look forward to bringing you more exciting features and engaging local stories in 2021.



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WINTER EDITION



Publisher	Terry Rafih
Co-Publisher	Tony Catalano
Art Director	Jayson Pynn
Editor-in-Chief	Jennifer Brignall-Strong
Design & Layout	Jayson Pynn
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On the Cover	2021 Lexus IS
Contributing Writers	Jennifer Brignall-Strong, Alyssa Leonard, Trevor LeDrew & Irfan Qadir
Sales Executive	Tony Catalano

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

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THE NEW LEXUS IS

There are those who wait for exhilaration to come to them and those who go out and take it. The new 2021 Lexus IS promises excitement every time you take hold of the wheel. It starts with refined driving dynamics, forging a stronger bond with driver and road. An available 10.3-inch touchscreen puts the latest in driving technology at your fingertips. And a bold new design will have your heart racing even when you're on the outside looking in. If an exciting, performance focused luxury sports sedan is what you seek, then the Lexus IS is ready for you.

By Alyssa Leonard





2021 LEXUS IS:

MEET THE RADICALLY NEW LUXURY SPORTS SEDAN.

Provocative and agile is how Lexus is describing the new 2021 Lexus IS. It's available in two six-cylinder AWD models and a turbocharged four-cylinder RWD, and it comes in three available *F SPORT* series packages for your pure driving enjoyment. Combined with its bold new design, both inside and out, the 2021 Lexus IS is ready to stand apart from the sport sedan crowd.

The 2021 IS is the first Lexus to be test driven at the newly developed Shimoyama track in Japan, among other test facilities, and on various road surfaces and conditions. Engineers made several changes to the framework and tuning to ensure a better driving experience and a closer bond between driver and vehicle. With enhanced rigidity, the 2021 IS provides immediate steering feedback while reducing unwanted noise and vibration, and a revised suspension layout aids in the reduction of unsprung weight.

The new exterior design features a sharper overall contour with muscular fenders to accommodate the larger 19 inch wheels. Furrowed, slender headlamps, sloped rear-quarter pillars, new rocker panels and lowered side character lines that carry through to the trunk's rear contribute to the 2021 IS' aggressive look, while the newly designed spindle grille and wider lower stance help to emphasize the sedan's athletic nature. It has an all-new blade-style light bar that spans the rear of the vehicle for a signature look. It even comes in five new exterior colours: Grecian Water, Iridium, Cloudburst Gray, Infrared, and Matador Red.

As for the interior, a new feature this year is an available 10.3 inch touchscreen. The new multimedia system is compatible with both Apple CarPlay® and Android Auto™. It also has standard NuLuxe-trimmed seating, a Smart Key with push-button start, and a dual-zone automatic climate control system. Also included is an enhanced connectivity feature that allows you to control the Lexus IS from your smartphone, smart watch, or smart home device. Each door features new trim in the *F SPORT* models with a graphic pattern of embossed intersecting lines. Interior elements are embellished for the first time in Black Metallic paint or Black Geometric Film. There is also an exclusive Silver Wood ornamentation for *F SPORT* models equipped with the Dynamic Handling Package.

The 2021 Lexus IS also introduces the LSS+ 2.5, which comes standard across all Lexus IS packages. It has an array of new additions and enhancements, including the enhanced Pre-Collision System. The camera and radar capabilities enable better detection of preceding bicyclists in daytime and pedestrians in both daytime and lowlight conditions. When making a left-hand turn, it has improved recognition of an oncoming vehicle or pedestrian. It also includes Lane Departure Alert, Lane Tracing Assist and Emergency Steering Assist for lane tracing assistance as well as All-Speed Dynamic Radar Cruise Control (DRCC). DRCC contains a new feature that assists with safely passing slower vehicles. Once the turn signal is engaged to indicate passing, the system provides an initial increase in acceleration. After changing lanes, the vehicle will continue to accelerate until it reaches the preset driving speed. Another feature the LSS+ 2.5 includes is Intelligent High Beams, which detects preceding or oncoming vehicles and automatically switches between high and low beam headlights.





The three *F SPORT* series models are fast, fun and furious. They come with active sound control to increase the volume of the engine at the touch of a dial. Also exclusive to the *F SPORT* series is a unique front bumper and an available carbon-fibre rear spoiler, as well as a race-inspired circuit red cockpit with features like the *F SPORT* accelerator pedal, brake pedal, footrest, and combination meter.

The Lexus IS 300's RWD powertrain is a turbocharged 2.0L four-cylinder engine that produces 241 horsepower and 259 lb.-ft. of torque and features an adaptive transmission control. For optimum gear selection, it's paired with an 8-speed *SPORT* Direct Shift automatic transmission. This model includes the 19 inch *F SPORT* wheels, 8-way power-adjustable front seats, *F SPORT* design enhancements and more.

The IS 300 AWD is powered by a 3.5L naturally aspirated six-cylinder engine that generates 260 horsepower and 236 lb.-ft. of torque and includes dynamic torque all-wheel-drive for active distribution between the front and rear axles. On dry roads it maintains a 30:70 front-to-rear torque split but it can send as much as 50 per cent to the front wheels depending on road conditions. Some of the features include 18 inch alloy wheels, 8-way power-adjustable heated front seats, automatic climate control, and a smart key system with a push-button start. This model may also be enhanced with five different packages, all with their own varying upgrades: Premium, Luxury, Ultra-Luxury, *F SPORT* Series 1 and *F SPORT* Series 2.



If what you want is maximum power, then the IS 350 AWD is made for you. This 3.5L six-cylinder engine produces an impressive 331 horsepower and has a performance time of 0-96 km/h in just 5.7 seconds. It's paired with a 6-speed *SPORT* Direct Shift automatic transmission as well as dynamic torque all-wheel-drive. It offers all of the upgrades and features of the IS 300 AWD *F SPORT* Series 2 model. It can be enhanced with the Dynamic Handling Package *F SPORT* Series 3. This includes the 19 inch forged BBS wheels, exclusive triple LED headlamps, carbon fibre spoiler and mirror covers, silver wood interior accents, and the Adaptive Variable Suspension with *SPORT+* mode.

If you are craving an exhilarating driving experience featuring comfort and style, the new 2021 Lexus IS is waiting for you. Visit [Lexus.ca](https://www.lexus.ca) to learn more about this luxurious sedan.



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It offers a refreshed interior and exterior with plenty to enjoy and appreciate – inside and out. A driver-centric cockpit lets you choose your own display. And its **all-new instrument panel** features a centre stack oriented to the driver; along with a **customizable display screen** offering a variety of layouts and performance information. Whatever your needs, the new 2021 Dodge Durango has been redesigned to meet them – better than ever before.

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TRY SOMETHING NEW TONIGHT?

When it comes to Essex County's food culture, diversity is the name of the game. From Mediterranean favourites to Middle Eastern cuisine, Indian fusion, authentic Italian and every iconic Windsor-style pizza in between, our area is home to a myriad of mouth-watering dining options to please even the most discerning palate.

But while each restaurant, eatery, café, and pub offers their own unique fare, they all have one thing in common: passion. This season, we encourage you to discover all the award-winning culinary creations that have put us on the map. Why not try something new tonight, or perhaps rediscover an old favourite? Bon appetite!

Award Winning Curbside Take-Out

In 1959, Antonino "Tony" Ciaravino opened the first pizzeria in South Windsor. With its thin crispy crust, distinctive and flavourful sauce, and fine cut pepperoni (Antonino called it "sausage"), his pizza legacy has truly become a Windsor institution.

Although he sold his last pizzeria in 1978, today, more than 30 area pizzerias can trace their roots directly back to Antonino's original pizza recipe. Those roots are strongest, however, at Antonino's Original Pizza. In 1999, in tribute to his father and with the assistance of his mother Vita, Joe Ciaravino opened the first Antonino's Original Pizza location at the corner of Howard and North Talbot Road.

But the proof is in the pie, with that signature recipe earning Joe and his "A-Team" awards year after year, including this year's "Community Votes Windsor" Platinum award, "Best of #YQG" award for Best Pizza Restaurant, as well as the "Top Choice Award" for Top Pizzeria in Windsor for the fourth year in a row.

Over the past two decades, Antonino's has grown, adding locations in Tecumseh and LaSalle, as well as upgrading to a bigger location in South Windsor just last year. Look for two additional locations coming in 2021.

Despite COVID-19 restrictions, Joe and his team have continued to create safe, easy ways for their loyal customers to enjoy their favourite pizza. "For the safety of both our customers and staff, we implemented pre-paid, contactless curbside pick-up back in March," says Joe.

Customers simply call ahead to place their order and pay over the phone by credit card or e-transfer. When they arrive at the pizzeria, customers remain in their vehicles and an Antonino's staff member brings out their order.

For larger orders—75 dollars or more—placed in advance, Antonino's also offers a convenient delivery option. "It's a great choice for the holiday season," says Joe.

Appetizers are available as well, including salads, breadsticks, garlic braids, and focaccia with dipping sauce. They even have dessert covered with their famous Nutella pizza and authentic Sicilian cannoli and tiramisu.

"Our cannoli are very popular, especially during the holidays," notes Joe. "We even offer cannoli kits so you can fill your own at home just before serving. This way the shells remain crispy as intended."



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Rustic Romantic Dining, Rooted in Tradition

For four decades, The Cook's Shop has stood out as one of the area's most authentic and reputable restaurants, offering an intimate atmosphere, flawless service and of course, mouth-watering cuisine.

Over the years, the iconic establishment has garnered countless awards from local publications, food critics, and online travel companies including Trip Advisor and Yelp. If you've ever enjoyed an evening there, you'll understand why it's been named "Best Romantic Restaurant" in the city and "Windsor's Best Kept Dining Secret."

Since taking over the restaurant from founder Lino Catroppa in 2019, proprietor Spencer Dawson has strived to carry on The Cook's Shop tradition for fresh, carefully crafted fare. Together with Executive Chef Lee Beneteau, Dawson and his team have recently updated the menu to include new twists on some of their signature dishes.

"We are focused on preparing everything with the freshest ingredients available," explains Dawson. "We're also now using my nonna's sauce recipes."

They've also brought on Sous Chef Sonyta Yik, a graduate from St.Clair College, who brings a dedication to quality and extensive skills specializing in a variety of baked goods and pastries.

"She prepares all our pastries and desserts in house, as well as the bread," says Dawson.

Together, Chef Lee, Sous Chef Sonyta, Dawson, and the entire Cook's Shop team continue to push the envelope by offering new and exciting dishes, an extensive wine list, and a precise attention to detail. Whether you're craving freshly prepared Spaghetti Carbonara or a Certified Angus New York sirloin, The Cook's Shop team look forward to enticing your palette.

The dining room and kitchen have recently received facelifts as well, reflecting a more modern feel while still retaining the old world charm of the space. It's all a part of honouring their motto, "Semper Item", which translates to "Never Change" or "Always Forever."

As they continue to write their story, Dawson notes their goal will forever remain the same: to offer customers the best culinary experience, made from the freshest ingredients, paired with exceptional service. Their tradition will continue to thrive in downtown Windsor, celebrating all your special milestones.

Located in the historic former VMY Hotel building at 683 Ouellette Avenue, The Cook's Shop is open for all your intimate gatherings and special occasions. Gift cards are also available for purchase in person or over the phone and do not expire. Visit them online at www.cooksshopwindsor.com or follow them on Facebook and Instagram for their latest menu.



The Cook's Shop
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Incredible Desserts On A Stick!

Since opening its doors in Kingsville this past summer, Cheesecake on a Stick has already gained a huge following; offering freshly made New York-style cheesecakes topped with sweet add-ons and served on a stick.

It starts with a generous slice of fresh New York Style Cheesecake. The family-run dessert eatery and catering service features nearly a dozen decadent flavours to choose from including instant favourites like Strawberry Shortcake, Turtle, Ferrero Rocher, Peanut Butter Cup, Cherry Crumble, Apple Crisp, and Oreo Cookie. Craving the classic? You can enjoy a slice of their original recipe cheesecake drizzled with your choice of chocolate, strawberry, caramel, peanut butter, or Nutella. They also release new, seasonal flavours each month with their "Cheesecake of the Month."

These creamy creations can be enjoyed any time you feel the urge to treat yourself, or can be ordered in advance for special occasions. Cheesecakes of your choice come individually packaged and make the perfect gift for the holidays, birthdays, wedding favours, and more.

Can't decide which cheesecake to give? Gift certificates are a great option and never expire. Platters can be ordered in advance for special occasions

Cheesecake on a Stick is located at 460 Main Street East in Kingsville, with curbside pickup available. To learn more about their menu or order online, log on to www.cheesecakeinkingsville.com. You can also follow them on Facebook and Instagram...but be prepared to drool.

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At Eddy's Mediterranean Bistro and Tabouli by Eddy's, owner Eddy Hammoud and his team treat each of their customers like a member of their extended family.

With three generations of chefs and over 25 years of experience, the family-owned restaurants have perfected the art of Mediterranean hospitality; from the welcoming atmosphere to the mouth-watering cuisine.

From appetizers and salads to entrées and desserts, each dish they create is lovingly prepared with a focus on quality and freshness.

"Everything on our menus is fresh," explains Hammoud. "Our shawarma is cooked fresh on the grill. We're using high quality 100% chicken breast, no dark meat. Our beef is AAA beef tenderloin as well."

In addition to their signature meat entrées, wraps, and family platters, both locations also feature a wide variety of vegetarian options like spicy potatoes, falafel, spinach pies, and vegetarian grape leaves. Classic salads including fattoush and tabbouleh are also popular menu items, as are their dips: hummus, baba ghanouj, and of course, garlic sauce.

While you may have little room left for dessert after your meal, we highly recommend you make some. With tempting treats like baklava and their chocolate fantasy cake, it's hard not to end your feast on a sweet note.

Although COVID-19 has changed the way we gather, Hammoud and his team are thankful to continue to provide the community with authentic Mediterranean cuisine the whole family can enjoy.

"We'd like to sincerely thank our customers for their ongoing support," says Hammoud.

Hammoud says both Eddy's and Tabouli will continue to adapt to the latest pandemic restrictions as they roll out, ensuring the safety and comfort of their team and their customers.

"As we move through the different stages, we'll be featuring various dine-in offers like free hummus and bread when you join us in the dining room," says Hammoud. "We also will continue to offer contactless pick-up and delivery for those who prefer to enjoy our food at home right now."

Dine-in is available based on current pandemic restrictions, with reservations strongly recommended. Both locations also deliver up to 20 kilometres, with free delivery within 15 kilometres on orders over \$40.

Gift certificates are always available in any denomination and never expire, making them

a great gift idea for the holidays, birthdays, anniversaries, or just because.

Follow Eddy's Mediterranean Bistro and Tabouli by Eddy's on Facebook to learn more. You can also log on to www.eddysbistro.ca or www.taboulibyeddys.ca to view their menus and order online.



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A Bakery with History and Tradition

A mainstay of Windsor's Little Italy community since 1974, Mancini's Italia Bakery has grown to offer so much more than fresh bread and pastries.

Don't get us wrong, though; they're still the place to go on Erie Street for your carb fix.

"I always like to say it's a little bit of everything," explains third-generation owner Tessa Mancini-Ruggirello. "My grandfather ran it as the Italia Food Market and so I always try to bring it back to the way it was when I was growing up."

Over the past three years, Tessa and her team have worked hard to build on the family legacy, offering one-stop shopping with a wide variety of European and specialty grocery items, a full deli counter, and a recently expanded frozen food section.

The store also strives to support other Windsor-area business by carrying a vast selection of locally produced items including What's Popping popcorn, Little Foot Foods pierogi, kebabs and sausages by Romano's, and cevapi by Marina's Deli.

This time of year, Tessa notes, their custom gift baskets are extremely popular; as are their antipasto, deli, and dessert trays. Although 24-hour notice is always welcomed, they pride themselves on offering same-day turnaround for those last minute needs.

"We don't have specific gift baskets or set packages," explains Tessa. "Everything is completely customizable."

Customers can call us or come into the store and give us a specific theme or budget and we can make something up."

No time to cook and looking for a hearty meal? Mancini's Italia Bakery also offers great lunch and dinner options 'to go' Monday through Saturday, with freshly made sandwiches and a "Tavola Calda" (hot food counter) featuring items like homemade chicken alla parmigiana, roasted potatoes, pizza, and a variety of pastas.

"We really strive to make it a convenient place to shop," explains Tessa. "If you're coming in, we want to make it easy for you to get everything you need here."

That convenience also includes curbside pickup, which was implemented this past spring at the beginning of the COVID-19 pandemic.

"The curbside pickup has been really well received," says Tessa. "I think we'll continue to do that indefinitely; people really appreciate it."

Mancini's Italia Bakery is open 7-days a week for in-person shopping as well as curbside pickups. Call ahead to place your order at (519) 255-7263. Don't forget to follow them on Facebook and Instagram for the latest products, current store hours, and more.



Via Italia's Original Family. Original Recipes
571 Erie St E, Windsor, ON • 519-255-7263

WHERE STYLE MEETS TASTE

Mezzo Ristorante & Lounge serves a unique fusion of Northern and Southern Italian cuisine with global influences.

Over the years, the popular Erie Street restaurant has earned a multitude of awards, including the 2020 "Travelers' Choice Award" and "Top Eatery Pick" from Trip Advisor. If you've ever had the pleasure of dining there, you understand why.

Mezzo's not-to-be-missed dining experience goes far beyond their innovative, award-winning cuisine. Its eclectic, contemporary atmosphere paired with an extensive wine list, specialty cocktails, and live entertainment has made it one of the city's most appealing destinations for an intimate night out with your sweetheart, a special celebration, or a weekend dinner with friends.

From the beginning, owners Filip Rocca and Darcy King, along with chef Pat Lizzi and staff, have focused on in-house preparation using only the freshest quality ingredients. Menu favourites include their unique take on spring rolls (a must-order appetizer), the signature Pollo Mezzo, as well as homemade ravioli stuffed with roasted butternut squash and Mutzu apple in a ginger, bacon, sun dried tomato cream sauce. Let's not forget about their freshly made desserts, including classic tiramisu.

Over the last several months, the team has continued to adapt and offer customers new ways to enjoy their unique fare safely and conveniently: from reconfiguring their indoor seating and expanding their patio dining to offering contactless takeout and delivery options.

They've also introduced their Gourmet To Go boxes; a great gift for any occasion...or to keep for yourself. From a date night antipasto box to full lunch and dinner boxes that feed up to four people, there are perfectly packaged options to satisfy any craving. There's even a vegan box, as well as a dessert box featuring homemade cannoli, tarts, crème brulee, and other decadent treats. You can also order a bottle of local wine to complement any feast.

Want to treat a loved one to a memorable culinary experience? Gift certificates are available in any denomination and do not expire. They can be purchased in person at the restaurant or ordered through their website and printed at home.

Mezzo Ristorante & Lounge is located at 804 Erie Street East. Reservations are recommended for dine-in and are available per the latest COVID-19 restrictions. Curbside pickup, delivery, and contactless payment options are available for takeout. Call today or order online at www.mezzo.ca. You can also follow them on Facebook and Instagram for the latest features and news.

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Situated on Amherstburg's beautiful waterfront, Riccardo's Italian Restaurant offers customers breathtaking views and mouth-watering cuisine.

Since opening their doors in 2007, owners Rick and Jackie Maltese have focused on creating a welcoming atmosphere that reflects the famous Italian hospitality, while showcasing traditional fare made with only the freshest ingredients.

"Our attention is always on quality," explains Rick. "From the food to the service, we want our customers to enjoy the entire experience from start to finish."

Riccardo's impressive menu features a wide variety of options, making it difficult to choose just one. Appetizers include traditional Sicilian arancine, bruschetta, and barbecued calamari rings to name a few. Their freshly made salads are also a popular way to begin your meal.

Craving pasta? Choose from favourites like their homemade baked lasagna, spaghetti carbonara, or meat stuffed ravioli. You can even create your own from a list of classic choices.

For those looking for a hearty entrée, the Tour of Italy is sure to hit the spot; with a generous serving of Chicken Italiana, Veal Parmigiana, and lasagna.

Fresh seafood items are also available, as are vegetarian options including their linguini al pesto, classic gnocchi, and mushroom or asparagus risotto.

Despite social gathering restrictions implemented in the spring, Riccardo's was able to quickly pivot to a takeout only model,

allowing their valued customers to safely enjoy their food from the comfort of home.

"We want to do everything we can to keep our customers and our staff safe," says Rick. "We offer our entire menu available for takeout and we've received a great response from that. Our patio was also very popular in the summer."

Indeed in the warm weather months, Riccardo's airy patio provides a wonderful space to take in the historic town's scenery while enjoying a meal and drinks among friends.

Though the past year has been a tumultuous one, Rick and Jackie look forward to the future and appreciate the continued support from the community.

"We'd like to thank our customers for continuing to dine with us; we wouldn't be here without them," says Rick.

Riccardo's Italian Restaurant is located at 238 Dalhousie Street in Amherstburg. They are open Tuesday through Sunday for takeout, and their cozy dining area is available for reservations based on the latest COVID-19 restrictions. Follow them on Facebook or visit www.riccardositalian.com to view their menu and current hours. Gift certificates are available and can be used for takeout or dine-in.

Riccardo's



Riccardo's

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Spago is committed to providing you authentic Italian food, inspired by their heritage; fresh, handmade cuisine just like Nonna used to make!

Over the past three decades, this iconic local restaurant has preserved the legacy that Nonno Vitti brought from the picturesque streets of Casalvieri; a legacy that mixes the simplicity and genuine spirit of the people of Ciociaria with the richness of its land. It's a legacy that was passed to owners Peter and Ralph and is now proudly displayed on the tables of all their locations.

From their "Pasta Fatti in Casa" (pasta made fresh in-house) to their chicken and veal raised without the use of hormones or antibiotics, Spago is dedicated to superior quality and natural ingredients. Their decadent desserts are made in-house as well... as if you needed an excuse to order that slice of tiramisu.

Let's not get ahead of ourselves, though; there are many mouth-watering dishes to enjoy before dessert. Looking for a shareable starter? Choose from a variety of "Piccoli Piatti" (small plates) including arancini, antipasto, or calamari served fried or grilled.

They also offer a tempting selection of entrees like classic chicken or veal parmigiana, as well as made-to-order pizza and of course, their popular pasta dishes including spaghetti carbonara, gnocchi de casa, and lobster pappardelle.

Now, Spago can be enjoyed from the comfort of your own home with "SpaGO Home." Simply call in your order to their Via Italia or South Windsor location, or place it online at www.spago.ca. Takeout is available from their Erie Street location, and contactless curbside pick-up is offered at their South Windsor restaurant.

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THE ALL NEW FORD

BRONCO

Get ready for an extreme adventure with the all-new 2021 Ford Bronco

It's the era of nostalgia and all bets are off-road. Last seen in 1996, the infamous Ford Bronco has made its big comeback after a 25-year hiatus with several innovative features and impressive off-roading, all-terrain capabilities. The design features the retro styling of its original 1966 predecessor to bring home that wistful appeal. The all-new 2021 Ford Bronco comes in both a two and four-door body style and six trim options. Complete with standard 4x4, easy to remove doors and roof, and waterproof surfaces inside the cabin, this off-roading SUV is prepped and ready to go head to head with the Jeep Wrangler and Land Rover Defender.

When it comes to what's under the hood, the all-new 2021 Ford Bronco doesn't disappoint. The base engine is a standard 4x4 turbocharged 2.3L four-cylinder engine with an option for the class-exclusive seven-speed manual transmission. It produces an impressive 270 horsepower, 310 lb.-ft. of gas torque and features a unique crawl ratio of up to 94.75:1. However, for the heavier four-door model, you may want to consider the available best-in-class six-cylinder engine. Its 2.7L EcoBoost with 4x4 will give you 310 horsepower and 400 lb.-ft. of torque. Both models are rated to tow up to 3,500 pounds. Optional for the V4 and standard for the V6 is the segment-first SelectShift™ 10-Speed Automatic Transmission, and the Two-Speed Transfer Case is standard for both.



Segment-first technology will join you on your off-roading adventures with the Bronco Trail Toolbox. It features the available Trail Control; a driver-activated cruise control system that can help you navigate easier over rough terrain. The Trail Turn Assist helps you get in and out of tight spaces by reducing the turning radius in low-speed, off-road environments. The Trail 1-Pedal Drive gives you the ability to set your speed and keep it while driving off-road. Lastly, the Terrain Management System with G.O.A.T. (Goes Over Any Type of Terrain) Modes allows you to adjust your drive mode to match your environment: sand, slippery, sport, eco, and normal.

The interior look is reminiscent of the first-generation Bronco with its purpose-built instrument panel and visible gauges and controls. The dashboard has a built-in rack to mount and charge smartphones and GoPros. Both the two-door and four-door models offer easy to remove frameless doors and soft or hard tops, and removable body panels. The extended wheelbase four-door models even have storage for the doors should you want to remove them while on the go. The Bronco comes with available rubberized flooring with integrated drains and marine-grade vinyl upholstery for protection from the elements, or you can opt-in for leather-trimmed or durable cloth seating instead. The integrated drains also allow for easy cleaning after a long day of adventuring through dirt and mud. Passengers will get to enjoy a more expansive view with the elevated back seats and the strategically placed handles to grip while you bounce along the bumpy trails provide extra support. These handles can also be easily removed.

With the available best-in-class 37.2 degree maximum departure angle and a 29.0 degree breakover angle, the all new 2021 Ford Bronco is ready to handle any sharp drops and steep inclines that your off-road trip encounters. It has a ground clearance of 29 centimetres to help you steer clear obstacles such as sharp rocks or fallen branches. Combining its high-mounted air intake with its high ground clearance, the Bronco also offers a best-in-class water fording capability of up to 85 centimetres.



**“This powerful
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you to wherever
the wilderness
calls.”**



Each Bronco series is designed around a different type of adventure. The base model is the essential Bronco that comes with only the absolute essentials and key features. The Big Bend series is for mainstream off-roading. The Black Diamond series is designed for the next-level outdoor adventure. For extreme off-roading, you want the Badlands series. Badlands comes with your choice of 35" or 33" mud and all-terrain tires. Outer Banks is designed for off-roading in style and comes with additional sleek features both inside and out. Lastly, the WildTrak series is for the high-thrill seekers and comes with the standard Sasquatch Package. This powerful off-roading SUV is ready to carry you to wherever the wilderness calls. To test drive one for yourself or learn more information, please visit Performance Ford.

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roxana.safta@scotiabank.com
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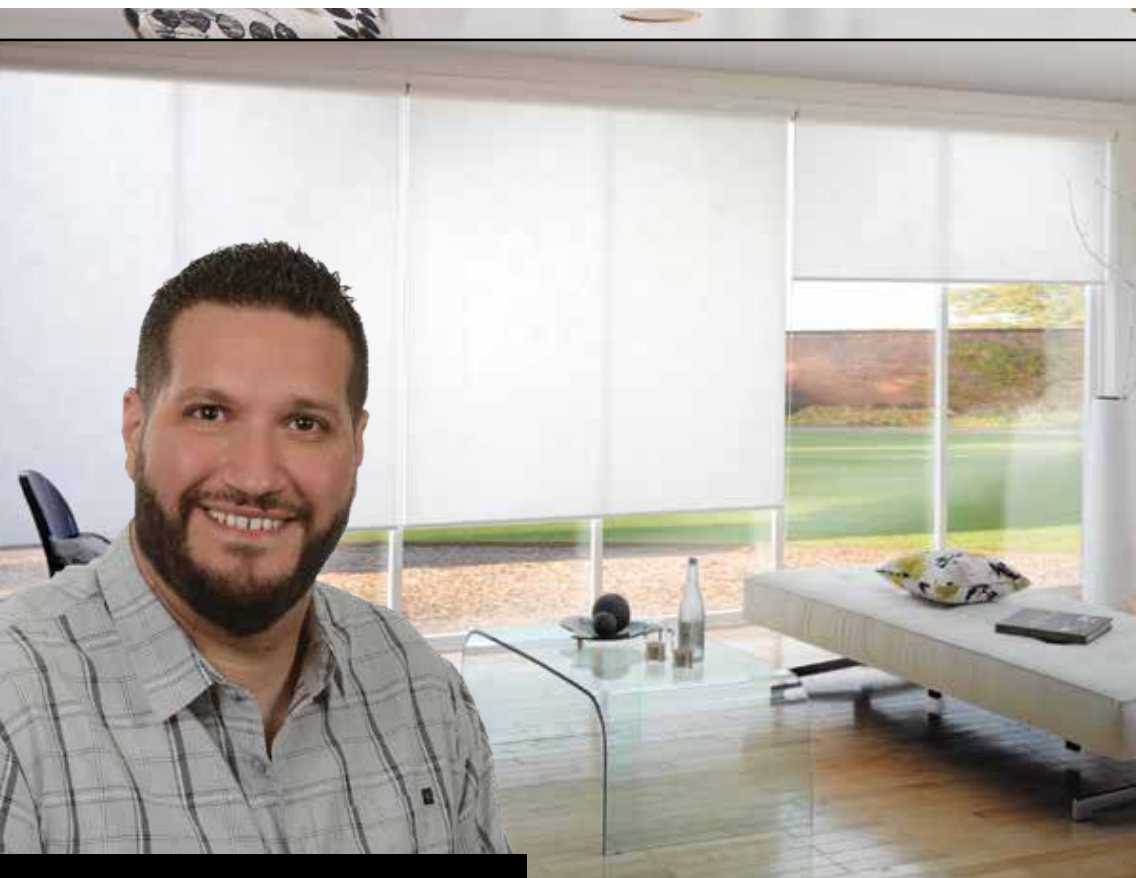
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THIS WINTER SEASON

This past year, Canadians spent more time at home than ever before. Amid the Covid-19 pandemic, our daily routines have shifted to Zoom meetings, remote learning and social distancing. The current situation has also put a damper on travel plans, with countless Canadians cancelling their overseas and cross-border getaways.

In 2021, vacations may have to be re-imagined, but that doesn't mean they can't be epic. This winter season, it's time to take back our vacations right here in our own backyard. From glamping to road trips to national parks and getaways, Ontario has so much to offer for anyone looking to get out and enjoy the outdoors again.

Blue Mountain Resort - Collingwood, Ont.

Don't let COVID-19 keep you from doing the things you love. As a favourite of many for skiing and snowboarding, the Blue Mountain Resort has re-imagined their resort to meet new COVID-19 rules and regulations so families and loved ones can have fun while staying safe. This resort is home to 42 runs and freestyle terrain and offers snow school for beginners. Experience the holiday magic by taking a stroll through its pedestrian village along the cobblestone streets and wonder at the enchanting and interactive light displays. Shops, pubs and restaurants are set to remain open with limited capacity for visitors to continue to enjoy.

There are also many other great places to explore in Ontario this Winter season. For the most up-to-date information on where and when it is safe to travel,



Almonte - Almonte, Ont.

Hallmark fans will rejoice at a weekend getaway in Almonte, Ont. In this friendly, historic mill town, loved ones can experience what it's like to be in their own Hallmark Christmas movie. Be sure to take a scenic walk along the Mississippi River, witness the cascading waterfalls and shop antiques, gifts, collectibles and more along historic Mill Street. Unique lofts, inns and B&Bs are available for your magical overnight stay. Hallmark has filmed five of their Christmas movies here and fans are sure to revel at recognizing scenes from some of their favourites.

Tiffany Falls Conservation Area - Hamilton, Ont.

Is there anything more breathtaking than a frozen waterfall? Just a short walk from the parking lot through a forested trail leads you straight to Tiffany Falls. The waterfall tumbles into a v-shaped ravine below and is surrounded by cliffs on either side. This area is often crowded with tourists during the warmer months, making this an ideal off season winter road trip. Thrill-seekers can even take things one step further with ice climbing lessons to scale these frozen falls.

Elora Gorge Conservation Area - Elora, Ont.

For the more adventurous, Elora has a plethora of trails for hiking, snowshoeing and cross-country skiing. Just like at Tiffany Falls, Elora Gorge features ice climbing, but that is not all. Tourists can also zipline 60 metres down into the frozen gorge. There is also a 47-km network of trails linking the Grand and Credit watersheds. Should visitors decide to stay overnight, they can enjoy a luxurious getaway at the Elora Mill & Spa.



Almonte, Ontario



Tiffany Falls Conservation Area



Point Pelee National Park



Elora Gorge



Sifton Bog

Point Pelee National Park Leamington, Ont.

During the day, venture through the park's various trails or walk on out to Canada's southernmost point. At night, stay in one of their oTENTik and cozy up around the campfire or gather around and enjoy a fun family game night at the provided table and chairs. There are 24 oTENTik located in the heart of Point Pelee and inside each oTENTik are enough beds for your whole family, a table and chairs, dishes, cooking equipment, electricity and gas or wood stove heating. Each has its own front deck, gas barbeque with a side burner, two deck chairs, food storage locker, fire pit and picnic table. This spacious tent combined with an A-frame cabin on a raised wooden floor is designed for your comfy and cozy glamping experience.

Sifton Bog Trail - London, Ont.

If what you seek is a day trip with a stunning destination, make it the Sifton Bog boardwalk trail. Only a couple of hours away, this road trip is perfect for someone looking to unplug for a day. Totalling 2.7 kilometres, Sifton Bog offers several well-marked trails. Hikers can watch for sightings of deer and other woodland creatures. After a fresh dusting of snow, this trail takes on the essence of a Winter wonderland. Adventurers are sure to appreciate all that this urban park has to offer.



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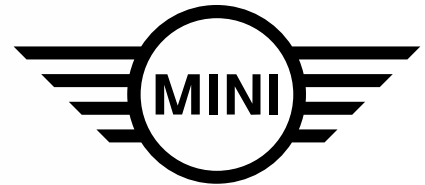
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REFLECT AND PROTECT

We all know that 2020 has been a pretty insane year to say the least. I had some pretty lofty goals when starting the new decade in January 2020 and then Covid threw us all a pretty massive curveball. But what can we learn from that? I think we have all learned what is important to us—our health and our family.

PROTECT YOURSELF

Nobody likes thinking or talking about life insurance. I get it. But if you have people that are dependent on you (a spouse, children, grandchildren, parents or employees) then just bite the bullet and buy life insurance. The positive about Covid is that most life insurance companies will insure you for up to \$2 million without having to do a medical. And you can even do an online application. If this is something you have been putting off, please call or email me to set this up.

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REVIEW YOUR WILL & POWER OF ATTORNEY

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If you have a chunk of money in your chequing and/or savings account, consider adding the funds to your Tax-Free Savings Account or to your spouse's TFSA so that you don't have to pay tax on any of the growth. When you leave money in a bank account you have to pay interest income on the money the bank or financial institution pays you and that money is taxed at your marginal tax rate.

HAVE A TAX PLAN

I have met with a number of retirees this year that have large sums of money in their RRIFs and they are just taking out the minimum payments out each year. The highest tax bracket in Canada is 53.53% and if you are the last spouse that passes away and has to include the RRIF amount in your final tax return then in most cases the CRA is receiving more money than your family. I don't know about you, but there isn't anyone at the CRA that I love more than my family and I'm sure you are the same way too. Make it a point to do a tax plan. Please call our office to find out how we can help you keep more of your hard-earned dollars in your pocket.



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Venus Freeze Plus works by heating the tissue under your skin's surface, encouraging it to produce more collagen and elastin fibres. This helps tighten the skin and reduce fat, cellulite, and wrinkles; resulting in firmer, smoother looking skin. This latest technology provides a safe and comfortable, non-surgical solution for everyone with no downtime.

"It is safe for all skin types, even darker skin tones," says Sandra Ferber, owner and operator of BODYclinic. "So, whether you want to reduce stubborn fat, smooth cellulite, contour and tighten skin, or soften laugh lines and wrinkles, Venus Freeze Plus is the ultimate solution."

Ferber recently opened BODYclinic in July. With 20 years of experience behind her and a passion for making people look and feel great, she decided it was time to start her practice.

"I've always enjoyed working with people and, as my own boss, I know I can provide the best and latest treatments for my clients using top of the line technology," says Ferber.

New to BODYclinic's lineup is Venus Epileve laser hair removal. With zero downtime, this new to market diode laser will remove unwanted hair in less time than traditional treatments. Venus Epileve is designed to work on all skin types and anywhere on the face and body.

"Many lasers can't be used on darker skin, but this brand new technology is safe for everyone," says Ferber. "That's why I knew I wanted it for my clinic. We will have the only one in Southwestern Ontario."

BODYclinic is located at the Howe Fit Wellness Centre in Kingsville and is currently offering up to 50 per cent off of all Venus Freeze Plus and Venus Epileve laser hair removal services. To learn more about the clinic's services or to book your first appointment, visit www.bodyclinic.ca.



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by Trevor LeDrew
Regional Director, IG Wealth

Maximize your RRSP today and reap the rewards

Strategies that can help accelerate your plan using assets you have readily available.

***Take full advantage of your unused RRSP contribution room to help build your portfolio.
Understand how much contribution room you have. Move money into your RRSP sooner rather than later.
Work your RRSP contribution into your monthly budget.***

OVERVIEW

Year after year, many Canadians leave a key financial opportunity on the table by not contributing the maximum allowable amount into their registered retirement savings plan (RRSP). If your annual income tax assessment from the Canada Revenue Agency (CRA) shows unused RRSP contribution from previous years, the time to act is now.

For example, contributing \$10,000 to an RRSP that generates a 4.25% return, compounded annually, could turn into \$34,856 over the span of 30 years. Plus, contributing the full amount creates a larger income tax deduction that could result in a significant tax refund.*

KNOW YOUR LIMITS

As a first step, it's important to know how much contribution room you have. The CRA identifies your unused contribution room for the upcoming tax year on your annual Notice of Assessment. The CRA website 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 reduce 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.

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 work best for you.

CONSIDER THE BENEFITS OF BORROWING

In many cases, it makes sense to borrow to take full advantage of RRSP contribution room. Maximizing your RRSP contribution now offers immediate tax savings this year and tax-deferred potential growth for many years to come.

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.

We can help you determine whether a loan fits into your plan by looking at the following factors:

Your age: The impact of compound growth increases depending on the time that money is invested. While borrowing to invest may have more impact at a younger age, it's never too late to save for your retirement.

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.

Your ability to borrow: An RRSP loan or line of credit will increase your debt service ratio (the percentage of your monthly income that goes to pay off debts), which lenders rely on to determine your loan eligibility. When preparing your plan, we'll be sure to take your complete financial picture and other monthly commitments into account.



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519-945-1702
anthony.puzzuoli@td.com



Megan Rock
Account Manager
519-945-1751
megan.rock@td.com



Ang Li
Account Manager
519-945-1301
ang.li@td.com



Peter Corio
Relationship Manager
519-945-1616
peter.corio@td.com



Mike Tang
Account Manager
519-945-2761
michael.tang@td.com



Mark Bomben
Manager Cash
Management
519-945-1036
mark.bomben@td.com



Jeremy Homer
Account Manager
519-945-1937
jeremy.homer@td.com



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Manager Commercial
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TAX TALK

by Irfan Qadir, CPA, CMA, CFP.

Principal with Gerald Duthie & Co., LLP, Chartered Accountants

If you are contemplating an acquisition that involves buying the shares of the corporation that owns the business, you may be well advised to consider making the acquisition through a holding company (Holdco). A holding company, by definition, is a company that owns the shares of another company (Opco). The active business is carried on by Opco.

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

Reduced acquisition cost

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

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

Creditor protection

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

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

Flexibility

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

Motivating buyers

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

Making tax dollars work

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

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

Protecting your interest

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

Income Splitting

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

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

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