SPRING 2021





50+ YEARS OF UTILITY TO LUXURY

HOW LAND ROVER HAS GROWN TO BECOME THE MODEL OF LUXURIOUS SUVS

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Dear Readers,

Welcome to our 2021 Home Edition of Rafih Style Magazine. We've officially made it through an entire year of this pandemic, and I know that many of you have been spending a lot more time at home either through working, learning or by keeping yourself and your loved ones safe. I'm sure by now we've all experienced that restless feeling of needing a change of space, so we hope you'll find just what you need in this issue to spruce up your home or office.

This issue has many exciting features this time around, including a home design trends piece with several new design ideas that have popped up for 2021. You'll also discover the history of Land Rover and how it went from a utility vehicle to a luxury brand. As always, we wouldn't be Rafih Style without showcasing the latest in automotive technology: the all-new BMW IX Electric SAV. With so much more between these pages, we know there is plenty for you to enjoy.

I'd like to give a big thank you to our fellow local businesses, our customers and, of course, our readers, for your continued backing and for finding a place for us in your home. We appreciate your ongoing support throughout these tough times, and from our family here at the Rafih Auto Group to yours, we wish you a safe and happy 2021.

All the best,

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Terry Rafih Chairman & CEO of the Rafih Auto Group

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THE M4



THE M3

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STYLE MAGAZINE







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RAFIH STYLE ISSUE 52 SPRING EDITION





50+ YEARS OF UTILITY TO LUXURY HOW LAND ROVER GREW TO BECOME THE MODEL OF LUXURIOUS SUVS

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By Alyssa Leonard



50+ YEARS OF UTILITY TO LUXURY

HOW LAND ROVER HAS GROWN TO BECOME THE MODEL OF LUXURIOUS SUVS

Over the past 50 years, the Land Rover brand has grown from what began as a utility vehicle to a luxury SUV manufacturer. From the original Land Rover Series I to their Range Rover family and beyond, Land Rover's authentic 4x4s have represented the true "breadth of capability" across the model range.



Although the iconic Range Rover is what Land Rover is known for, it's not where Land Rover began. In 1948, after WWII, the Rover Company realized that the demand for luxury vehicles just wasn't there anymore. Instead, they designed the very first "Land Rover," an off-road vehicle that was essentially built as the British version of the Jeep. As 'Land Rover' became established as a brand, it later became known as the "Land Rover Series I." Then, ten years later, the Series II made its debut. This model kept the Series I exterior design and boxy profile but added a pronounced shoulder line and offered door cards and side mirrors.

In 1967, the Rover Company became part of British Leyland (formally known as Leyland Motors). The Land Rover Series III launched in 1971. This model defined the SUV's front-end shape for the next three decades when, in 1979, a V-8 powered model was introduced. Due to the engine's larger dimensions, the grille was pushed forward and flush with the front fenders. Just before that, in 1978, Land Rover Limited officially formed as a separate subsidiary of British Leyland.

The first Range Rover debuted on June 17, 1970. The prototype for this vehicle was kept so secret that the

designers and engineers gave the prototype a topsecret name: Velar, meaning to veil or cover in Italian. The Range Rover was met with widespread critical acclaim. In fact, it was displayed in the Louvre Museum in Paris because it was considered a masterpiece of industrial design. It was the first SUV to deliver permanent 4-wheel drive. The Range Rover was first released as a two-door vehicle. Then in 1981, Land Rover introduced the four-door option, and the diesel model arrived in 1986.

In 1983, the Land Rover One-Ten and Ninety (later changed to the 110 and 90) were introduced. These models carried over the same design as the Series III; however, they utilized the coil-spring suspension from the Range Rover. They also offered a more comfortable interior and a modernized engine lineup. These models were later renamed the Defender in 1990, which sold in North America during the mid-90s. It remained largely unchanged from the 90 and 110 aside from updated powertrains until the special edition models in 2007 received an interior redesign. The last Defender was produced in 2016 until, in 2020, the world saw the return of the Land Rover Defender (L663) with a total redesign. Next was the Discovery, introduced in 1989. As the Ranger Rover began evolving into a luxury vehicle, its price went up. Thus, the Discovery was intended to fulfill the role of the affordable utility vehicle as well as a family car. It was longer and taller, offered more room, and had the option of up to seven seats. Over the years, however, the Discovery has moved up through its generations to find its place amongst the luxury SUVs. In 2014, the Land Rover Discovery Sport was introduced as a compact luxury crossover SUV. Powered by a range of four-cylinder petrol and diesel engines and customized for off-road applications, it was the first Discovery model introduced with a unibody structure. The Discovery Sport succeeded the Land Rover Freelander that saw its run from 1997 to 2015. The Freelander was the Land Rover's first model to use monocoque (unibody) structures.

In 1994, the second generation Range Rover arrived. This model displayed an even more luxurious interior without compromising its on-road and off-road capabilities. It featured enhanced height-adjustable suspension as well as a 2.5-litre diesel and 3.9 and 4.6-litre versions of the V8 petrol for greater performance. Then in 2001, the third generation saw several improvements and engineering innovations, including a stiffer monocoque body and fully independent suspension with interconnected air springs.

In 2000, BMW sold Land Rover to the Ford Motor Company, and in 2008 Land Rover was sold to Tata Motors. During that time, Land Rover began adding to its Range Rover family with the introduction of the Ranger Rover Sport in 2005. This model included a supercharged 4.2-litre gas engine for rapid performance and crosslinked air suspension for optional ride height. It's second generation was introduced in 2013. We met the Range Rover Evoque, named "car of the year" by several media outlets, in 2011. Land Rover designed this model for drivers who rarely go off-roading. The second generation Evoque premiered in 2018.





In 2012, the fourth-generation Range Rover debuted with an all-aluminum monocoque unitary body structure, a first in the world for SUVs, resulting in a lighter, stronger and more efficient vehicle than the Series III. The most recent series to join the Range Rover family was the Range Rover Velar in 2017. It featured smoother body lines with an emphasis on sportiness and on-road ability. The interior design, however, was the most noticeable feature, influenced by that of the I-Pace of 2018 and its three touchscreens. It also had the lowest seating position of all Land Rovers.

Last year, Land Rover launched the 2021 Range Rover Fifty to celebrate the 50th anniversary of the world's most desirable family of SUVs. They only produced 1,970 copies of this ultra-limited edition of their flagship SUV globally to recognize the 1970 birth year of the original model. Among its unique features were two 22-inch wheels and a "Fifty" script badge on the exterior and throughout the vehicle's interior. The colour options included three heritage colours, including Tuscan blue.

Throughout its 50 year lifespan, the Range Rover has achieved many world firsts and impressive feats.

In addition to the firsts already mentioned, it was the world's first 4x4 fit with ABS anti-lock brakes (1989) and electronic traction control and automatic electronic air suspension (1992). It crossed the notoriously impassable "Darién Gap" and won the Paris-Dakar rally twice. Additionally, a diesel-powered Range Rover called "Bullet" broke 27 speed records during the 1980s. With over a million sold throughout its lifetime, the Range Rover is the ultimate expression of luxury.

In a recent press release Land Rover celebrated the milestone stating "Its unmistakable, sophisticated design and class-leading all-terrain capability have ensured the Range Rover is as peerless and relevant today as it was in 1970."

Over the years, Land Rover's Range Rover, Discovery, Defender, Range Rover Sport, Range Rover Evoque, Range Rover Velar and Discovery Sport have evolved to become a family of desirable and capable vehicles, each defining the world's SUV sectors in both utility and luxury. To learn more about these models, visit your local Land Rover dealership today.

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Over the past few years, the housing market in Windsor and Essex County has seen a monumental boom with no signs of slowing down. Canadians from all over Canada have been going head to head with each other in bidding wars for a chance to purchase property in one of the hottest housing markets in the nation. From 2019-2020, the housing market saw a 21 per cent increase, and the 2020-2021 increase was 23 per cent.

According to the Windsor-Essex County Association of REALTORS[®], the region saw an increase of 132.1 per cent in houses sold in April 2021, compared to April 2020, breaking yet another sales record. The average price of homes also saw a 60.4 per cent increase from April 2020, and new listings were 21.5 per cent above the five-year average for April 2020.

This high demand for residential real estate in Canada, generally, and Essex County specifically, seems to be driven by a few factors. First off is the current low interest rates. Second, the federal government's generous COVID-19 spending and stimulus package. Third, many people who have been working remotely since the start of the outbreak have realized that it is a viable option that may continue long after the pandemic. This has caused many to shift from major cities to the suburbs, thus creating a demand for homes in this region. Fourth, and most importantly, the Windsor-Essex region ranks high in the most affordable real estate markets in comparison to the rest of Ontario and Canada at large — something that is not going to change anytime soon!

"It seems from all indicators that the demand for residential real estate is going to continue for at least the next couple of years, especially if the federal government moves ahead with its commitment to accept 400,000 permanent residents per year between 2021 and 2023," says Ayman Haddad, partner and director at development group Lankor Horizons Inc. "I am sure Essex County will see its fair share of the new permanent residents, all of which will require homes."

Re/Max Canada reported that move-over buyers are expected to be the primary driver of market activity in 2021. Between the ultra-low interest rates and high demand, they predict that this Southwestern Ontario region could be the hottest market in all of Canada for 2021. "We at Lankor Horizons Inc. work to achieve the minimum possible in condo fees so that they are affordable for people, not only as they buy, but also as they continue to live in these buildings," says Imad Najjar, partner and director at Lankor Horizons Inc. "Affordable condo living in a premium neighbourhood."

One of the trendiest neighbourhoods in the Windsor-Essex region is the historic Town of Lasalle, where the brand-new Laurier Heights subdivision is currently being serviced and built. This brand-new, luxurious, high-end living residential subdivision will spread out across 58 acres of land and be home to 373 families. It will include a four acre park and a large man-made lake/pond facing Laurier Parkway with a wide-open green space. It will also be surrounded by a 30-foot deep conservation area bordering Laurier Heights' west and south property lines.

In three years, by completion date, the Laurier Heights subdivision will have generated over \$250 million in home and condo sales, constructed mainly by local construction companies, local contractors, and local sub-trade crews — a direct, outstanding contribution to the local economy. This brand new subdivision looks to bring more families, both young and mature, to LaSalle with a mix of single-family homes, semi-detached bungalows and condos. Their draft plan reveals a premium subdivision with 96 detached homes, 44 semi-detached bungalows and four mid-rise residential towers that offer 236 condos and condo villas. The condos will be one and two-bedroom units.

The condo villas are the highlight of this development. These 1,600 square-foot two-storey units are located on the main floor of the mid-rise residential towers. Each condo villa includes three bedrooms plus a den, a living room with a loft-style high ceiling, and a small outdoor patio.

Surrounding the Laurier Heights subdivision are LaSalle's many local shops, amenities, businesses and schools. For younger families, the town of LaSalle offers four different school boards to choose from. It is also just a short drive away from the city of Windsor and the Windsor-Detroit border. It is a short drive to St. Clair college and The University of Windsor. This prestigious neighbourhood is ideal for those who love the quietness of a suburban area with the closeness of a nearby city.

Families who love the outdoors will enjoy exploring the many nature trails spanning 25 kilometres around town. Close by are the various wetlands, Carolinian forests, tallgrass prairies and naturalized areas. Some of the popular outdoor activities include the annual Strawberry Fest and Craft Beer Festival, and let's not forget the 21 nearby golf courses, wineries, the Vollmer Culture and Recreation Complex, the Lasalle marina, outdoor night markets and food truck Fridays. As the town with the fastest growing population rate in Windsor-Essex County, not to mention an average household income of more than \$100,000, the affluent Town of Lasalle has something for everyone.









For more information on Lankor Horizons Inc. developements visit WWW.LANKORHORIZONS.CA

"For the Windsor-Essex region, the condo villas will be a new progressive alternative for small families who want to enjoy a more affordable, maintenance-free living," says Wing On Li, partner and director at Lankor Horizons Inc. "No need to worry about snow shovelling in the winter nor lawn mowing in the summer. It is an all-season comfort.

This latest and great development enterprise, Lankor Horizons Inc., a partnership between Lankor Inc. and The Horizons Group, is starting with the Laurier Heights subdivision and is actively searching for more sites for future land developments and condo sites throughout the Windsor-Essex region.

Partner and director Wing On Li has been investing in Windsor-Essex over the past six years as the CEO of The Horizons Group. They focused on developing condos around Essex County, including the Eastside Horizons condos located along Banwell Road in Windsor, as well as an upcoming "already sold-out" condominium project in Lasalle, just across the street from Laurier Heights.

The Lankor Horizons partnership takes pride in having local elements to its interest in investing in Windsor-Essex. Local Windsor entrepreneur and real estate investor Imad Najjar is a partner and director at Lankor Horizons. Partner and director Ayman Haddad is a corporate and real estate lawyer and is also a Lasalle resident himself.

With this new partnership at Lankor Horizons Inc., the main group focus will be condo construction and land and subdivision developments, says Najjar. He confirms they have purchased another development property of similar calibre to Laurier Heights, projecting the construction of around 260 condos and 30 townhouses. They also have a smaller upcoming project of single-family homes located in south Windsor, with construction expected to start mid-summer. He says the group is looking forward to being part of the growth of this region and will be expanding their radius of new developments throughout Windsor-Essex Country.

These new condos in Laurier Heights are expected to go up for sale by early summer at starting prices below \$300,000. If LaSalle sounds like the perfect place for you, do not hesitate to purchase one before they are gone!

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By Alyssa Leonard



PIONEER A NEW AGE WITH THE NEW BMW IX ELECTRIC SAV

Introducing the new 2022 BMW iX electric sports activity vehicle (SAV) — BMW's newest technological flagship. The iX is the first vehicle to feature the automaker's fifth-generation BMW eDrive technology, bringing together BMW's latest developments in the strategic innovation fields of design, automated driving, electrification and connectivity. As BMW's first purpose-built electric SAV, it's the first of a generation of trailblazing cars certain to redefine the driving experience.

The electric SAV offers an estimated range of 475 km, making it an ideal vehicle for everyday driving both in the city and long distances. As for longer trips, the battery requires under 40 minutes to reach an 80 per cent charge thanks to DC fast charging. Its sleek and efficiently designed aerodynamic properties contribute to extremely low energy consumption. The iX offers exceptional electric performance thanks to its two powerful electric motors and the xDrive electric all-

wheel drive. The iX goes from 0 to 100 km/h in less than five seconds with 500 horsepower. With instant torque and stepless acceleration from a standstill, this SAV will respond precisely and immediately to the accelerator pedal.

The concept and design of the iX are rooted in sustainability, reflected in its intelligent lightweight design, optimized aerodynamics and extensive use of natural and recycled materials. The front design combines a vertically aligned BMW kidney grille with narrow twin headlights for a modern appearance. Flush door handles and frameless doors adorn the side view, complemented by windows that graphically taper toward the rear of the vehicle. The back features large surfaces and narrow rear lights. Combined with a flat underbody, the large diffuser elements help optimize the BMW iX's aerodynamics and improve range.





As mentioned above, the BMW iX is a much more sustainable concept, thanks to its electric engines versus traditional combustion. Other sustainability concepts for the iX include the use of natural materials and recyclates within the interior and electricity from renewable sources during production. For example, the Castanea leather is tanned naturally with olive leaf extracts, and the floor mats are made of 100 per cent Econyl. In addition, the high-voltage battery, as well as the power used to produce the battery cells, come exclusively from renewable sources.

A minimalist interior design focuses on a modern and more simplified look. This can be seen in the BMW iX's new "Shy Tech" concept, which enables its modern technology to blend into the background. Hidden switches, controls and embedded speakers allow for a cleaner look inside the car, while outside, the kidney grille houses camera technology, radar functions, state-of-the-art sensor technology and heating elements. Inside the cabin, a glassy iDrive controller is the main feature of the centre wooden console, framed by a sleek wooden panel. The controller's touch control capabilities replace conventional buttons for selecting iDrive menu options.

With the elimination of the centre tunnel, the rear bench seat offers ample room for a relaxing, lounge-like experience. The side seats also smoothly transition into the door trim, giving the passenger even more room to spread out on a long drive. The rear bench features optional heated seating as well as 3D speakers integrated into the headrests.





The iX has an available full-length "Sky Lounge" panoramic glass roof that can be electrochromatically shaded for more privacy. Without an interior liner, the glass roof allows for more headroom and creates a sense of space and relaxation.

For the first time in series production, the BMW Curved Display serves as the central display and control element. This 31 cm display forms a single unit by merging with the 38 cm control display and appears like an almost free-floating picture frame on the instrument panel. The new BMW iDrive enables natural and intuitive communication between you and your vehicle's intelligent digital assistant. The "Great Entrance Moments" creates a unique experience for the driver using ultra-wideband (UWB) radio technology to determine the distance between the key or smartphone and the car. As soon as the driver comes within three metres of the BMW iX, the vehicle begins its wake-up sequence and lighting display. Other iDrive features include automated climate control. displaying hazard warnings from other BMW vehicles and even the ability to predict where parking spaces may be available at your next destination.

Production for the BMW iX electric SAV will begin in the second half of 2021, and it is set to hit dealerships in 2022. For more information about the BMW iX. visit BMW.ca or stop by Overseas Motors BMW in Windsor.

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1. How did the Good Seed Co. begin? What inspired you to start your own business during a global pandemic? I have always worked out and ate clean but strived for more balance when I felt like I wasn't fully satisfied. When it came to finding an easy, healthy protein bar there was nothing that was satisfying so I chose to experiment and create my own; something that would fill me up but also satisfy those sweet cravings that everyone experiences. The pandemic made me realize I was at a point in my life where I wanted to do something for myself and find a purpose. I was eager to share what I have been making for my family for years, but the timing never felt right. Family and friends always encouraged me to share my products, but the timing now feels like it was meant to be. It's brought me so much happiness and excitement seeing how much people are enjoying them.

2. What are some of the health benefits of including seeds and nuts in your diet? Despite being high in fat, nuts have a significant amount of health benefits. Studies have shown that nuts actually promote weight loss rather than contribute to weight gain. They are rich in antioxidants and are highly nutritious. Additionally, they have strong antiinflammatory properties and are very high in fiber. Fiber may function as prebiotics or food for healthy gut bacteria. Lastly, nuts have been found to help lower heart risk disease and stroke risk because of their positive effect on cholesterol levels. Moreover, chia seeds are among the healthiest foods on the planet. They are extremely low in calories and packed with nutrients. They are non-GMO, naturally gluten-free, and are also super-rich in protein. Chia seeds are very beneficial to add to your diet in order to increase your daily protein intake. The high fiber and high protein content may even contribute to weight loss.

3. How do you hope to expand your business in the future? I see a really exciting future ahead with The Good Seeds Co. We have grown in a very organic way and our focus is not to let it get too big too fast.

I always want to maintain that personal connection with our consumers, and ensure our products maintain the highest level of freshness and quality. "Good Seeds Co. strives to provide customers with high quality, proteinbased products that are satisfying and nutritious. We have spent countless hours perfecting our recipes to ensure our products taste as good as they look, with an emphasis on using only natural, wholesome ingredients."

The downfall to this is that we can't serve as many customers as we would like to on this scale! We are working on a way to achieve this balance and are very excited for what's to come.

4. What are your most popular creations? The chia peanut butter bar and the black bean brownie are the original bars from when I started making them years ago. These remain a customer favourite and have always been at the top of most lists. We just recently began expanding the menu and some of our newer popular items include the birthday cake bar, the matcha bar, the strawberry shortcake bar, and the key lime bar. Everyone has their own favourite so it's tough to say which is most popular!

5. How can people learn more about The Good Seeds Co.? You can follow us on our Instagram page @good.seeds.co for updates and special offers. For information regarding orders, nutritional information, and pickup & delivery, we encourage people to visit our website, thegoodseeds.co.

6. What has been the best part of starting your business? The feedback and positive responses have been great; they've motivated us to continue to develop new products and grow the company. We never imagined growing this fast and our customers have been amazing and very supportive as we continue to grow and reach new levels. Because we started so small and have grown so fast, they've adapted to all of the changes we've endured and have truly been along for the whole ride. We are so grateful for all the support!



Rafih Auto Group: Unwavering support for Windsor Regional Hospital

By Alyssa Leonard

hen it comes to big supporters of Windsor and Essex County, the Rafih Auto Group is right there at the top.

For well over two decades, the Rafih Auto Group has been donating to Windsor Regional Hospital (WRH). Most recently, their donations have been in support of the new hospital. According to Gisèle Séguin, Director of Public Affairs, Communications and Philanthropy at WRH, Terry Rafih, Chairman and CEO of Rafih Auto Group, was one of the first people in the community to come forward about how much he supported the new hospital.

"Terry Rafih is always thinking of the future," says Séguin. "He wants the whole community to be a part of making sure our hospital gets built so that we have the best health care in our community."

Séguin says that Rafih always gives back to the community in any way he can. Every year, he donates money raised from his annual charity golf tournament toward the development of the new acute care facility for the Windsor-Essex region. Séguin says it's a unique tournament because it brings people from different dealerships all over Ontario. In addition to his tournament, she says he is always supporting the WRH's tournaments and fundraisers.

"When plans were announced for a new state-of-the-art acute care hospital in Windsor, the Rafih Family immediately stepped up to support this important project that will serve the region for generations to come," says President and CEO of Windsor Regional Hospital David Musyj.

The current hospital facilities are outdated, undersized and do not meet modern standards infection control. In addition, with services divided between two hospital campuses, patients are regularly transferred between campuses for tests and procedures and medical staff also travel between sites to treat their patients.

Séguin says a new site will eliminate this inefficiency. It will also include ample parking, a helipad, and large private spaces for patients. At least 80% of the rooms will be singlepatient rooms to prevent the spread of infection and isolated ventilation systems will prevent the spread of airborne particles within the building.

"I think we provide the absolute best service we can with what we have, but our community deserves a state-of-theart acute care hospital with the best technology, facilities and equipment," says Séguin. "Our current facilities are not adequate for the services that we provide."

"Unwavering" in his support for the new hospital is how Séguin describes Rafih. She says he even supported the new hospital with his time by calling Ontario Premier Doug Ford to advocate for it on behalf of Windsor and Essex County citizens.

In addition, when the COVID-19 hit Windsor last year, and the hospital was in need of equipment, Séguin said Rafih was there right away with face masks and a cheque from the Lexus dealership to help ensure the hospital could get the PPE and equipment they needed. Séguin said she feels he's not recognized enough for what he does for the community.

"We thank the Rafih Auto Group, who have been strong supporters of Windsor Regional Hospital for several years," says Beth Ann Prince, Chairperson of the Board of Directors for the WRH Foundation. "Your commitment and leadership toward the growth and development of healthcare in Windsor-Essex are felt by our entire community."



Donate today and support healthcare workers on the frontlines!

The Windsor Regional Hospital Foundation raises funds to support the purchase of equipment at the Ouellette and Met Campuses.

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It's a fact! Outstanding healthcare relies on local donations to provide vital state-of-the-art equipment and to support the challenges of Covid-19.

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Summer is almost here, and you don't need to leave your backyard to enjoy it. Whether you like to barbeque, throw parties or family gatherings, the backyard becomes a central focus point during the summer. Even if you aren't the social type, you can still have comfy seats, great scenery and other neat items to create the backyard you've always dreamed of. Whether you want to relax or have some fun, we've got you covered. Check out some ideas below.

1. RELAX: CREATE YOUR OWN SPA

This option is highly customizable as different people like different things. Start by thinking of adding a hot tub to your backyard, a sauna, massage table, foot bath on the patio, a sink and even a water fountain. If you'd like to relax even further, you can consider creating a special oasis for yoga, or meditation. Carve out some space on your deck and get ready to drift away.

2. OUTDOOR SHOWERS

During the hot summer weather, there is no greater feeling than cooling off and jumping into the pool. However, not all families can afford such luxuries as an outdoor pool (or have the backyard capability). An outdoor shower is ideal for rinsing off after long summer days. Outdoor showers can be luxurious or simple; even a waterfall shower head and surrounding tropical plants can work to make your outdoor shower feel like a special oasis. Keeping landscaping in mind, outdoor showers can be created to your individual liking and can fit with any privacy concerns you may have. Depending on your backyard's layout, the outdoor shower can be as simple or luxurious as you'd like to enhance your outdoor experience.




3. LOUNGE AROUND: A VERY, VERY LARGE HAMMOCK

A large hammock ensures you and your whole family can enjoy it all while remaining perfectly comfortable. There is a wide variety of jumbo, large, or even extra-large hammocks available, ranging from fitting two people to ones that can hold more than 1,000 pounds of weight. If you are single or live with one other person, you can still enjoy this. Use the extra room to lounge around while reading or watching your favourite Netflix show on your tablet. After all, the more room, the better.

4. CREATE A MEMORABLE OUTDOOR DINING EXPERIENCE

Maybe you like to grill outside; maybe you like to host parties. Whichever you'd prefer, you can count on some eating outside. Designate a specific area of your patio or deck for the grill, and if space allows, a table for enjoying your meals. Placing the grill in an out-of-the-way corner can prevent it from taking away from the atmosphere you're creating.

Another option is a full on outdoor kitchen. A summer kitchen can help preserve the interior of your home, not to mention, keeping any prominent smells outside. A few things to consider could be including a refrigerator, a grill, cabinetry, and plenty of counter space to ensure you don't have to perform tasks inside while your friends and family are enjoying the outdoors.

5. THINK TROPICAL, THINK TIKI BAR

The concept here is simple: go tropical. A Tiki Bar is all about the rum, fruit juice, the paper umbrellas, garnished glassware, and of course, the proper landscaping to create this tropical oasis. Tiki Bars are aesthetically defined by their Tiki culture décor which is based upon a romanticized conception of tropical cultures, most commonly Polynesian. So, create your own Tiki Bar in a way that makes sense to you; you can even set up a bamboo bar with a straw roof if you want to get fancy.

6. LIGHT IT UP

When it comes to creating an outdoor oasis, the right lighting is definitely a must. Try strands of twinkling lights, Tiki torches and even lanterns to create an amazing ambiance. You may even want to try Citronella candles which also help repel mosquitos.

7. SOUND: GET SOME SPEAKERS

There is nothing better than being in the backyard with loved ones, enjoying food and listening to some tunes. Though there are many options for speakers nowadays (even wireless, yay), it's imperative you pick an outdoor speaker that not only works for your backyard, but also gives you great sound at



a decent price. Something to consider when it comes to outdoor sound is coverage and control; place speakers where you can hear them easily, but your neighbours don't necessarily have to. This is important if you like having get-togethers that go into the wee hours. Also keep weather in mind—buy products that are specifically designed to be weather-proof so moisture, wind and any other extreme temperatures don't ruin your good time. Outdoor speakers can transform your space and with some planning, you may never want to leave your backyard again.

8. COOL OFF WITH A SPLASH PAD

A splash pad is always a great idea for any backyard since they are fun and affordable. Splash pads can be installed by any contractor, handy-man or you can even do it yourself. There are many benefits to having a splash pad such as the benefits of cooling down and getting some exercise. Is there anything more fun than playing in the water on a hot summer day?

9. HAVE FUN IN THE SUN WITH A NEW INGROUND POOL

Last but not least; try the best of the best—an inground pool. Cutting the grass is a pain, so why not consider getting an inground pool? It will take up space, so you won't have to spend as much time grooming the yard, and even if you have to cut a little bit of grass, you can jump in the pool right after. Win, win. There are many different types of inground pools to choose from such as a concrete inground pool, fiberglass inground pool, vinyl inground pool, or one that has alternative finishes such as tile, stone and man-made textures. Choose a pool that suits your style, and most of all, budget. Inground pools come in many different sizes and shapes, so now you can enjoy any inground pool no matter how uneven the terrain in your backyard. Many inground pools can now be installed inground, semi-inground or built into a slope, so if your backyard can use a little love, an inground pool is the way to go. The inground pool you choose can also be heated and you can add optic lights for night swimming, or any other upgrades and patio accessories. Now, you can cool off in style.

Some of these ideas may take planning, but whichever you choose to implement, I'm sure this summer, you'll never want to leave your backyard again.



TINA PICKLE & The Legal Edge Team



This was my second time choosing Tina to handle my home selling/buying needs. She is a consummate professional.

Tina was so helpful in helping me find houses that I might be interested once she knew my style/preferences and financial limitations. She has a wealth of experience and has a really good feel for the housing market. Once I narrowed down my potential purchase choices, Tina was very quick to produce recently sold nearby comparables to better gauge accurate pricing. She offered me suggestions and pointed out problematic things to look for when choosing a house.

With the housing market as hot as it is right now, it can be quite discouraging to try and find something affordable and attainable, but Tina has a very positive outlook and I really appreciated her encouragement. Tina is sincere and so obviously cares about her clients. On one particular occasion she steered me away from a potential purchase citing her concern for me in that location.

I guarantee you will feel comfortable and confident having Tina working with you. I have highly recommended her to several friends and family and will continue to do so!

Steve, Aubrey and Nolan LaBute



We cannot speak highly enough of our experience working with Tina Pickle and her real estate team. Moving during a pandemic and with a growing family was not something we had planned, but when the opportunity came up, Tina was there to walk us through every step of the process. Tina helped us navigate the competitive real estate market, and eased our anxieties as we bought and sold our house. She is very knowledgeable, professional and is truly a person of great integrity. Tina worked hard to ensure we had the best possible experience and had a wealth of resources and advice to offer us. We especially appreciated how she went out of her way to make us feel like a priority; she was always available to answer questions and offer her assistance. Purchasing and selling a home can be a stressful process, but we fully trusted Tina's expertise. We are so glad we chose Tina and her team to represent us and we are truly grateful for her hard work and dedication.

John and Mary Koopman and family

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AP Painting Solutions knows that painting your residential, commercial or industrial space is a big undertaking. It's more than just painting walls, but properly preparing the area and surface as well as using the right tools and products to get the job done. These together achieve exceptional results. They work with only the very best paint products from the most trusted brands in the industry and make sure no detail is overlooked. This makes AP Painting Solutions better than your average painting contractor. Best of all, AP Painting Solutions will provide a coating solution for any surface, even kitchen cabinets. So, whether you are considering an interior refresh or an exterior transformation, you will instantly see the years of experience in their work.

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Another reason why more and more homeowners are choosing epoxy flooring is because it will increase property value, delivering years of enjoyment to your family and families who purchase your home. Choose from a variety of colours and unique, creative designs. An example of its growing popularity is AP Painting Solutions' Metallic Epoxy, becoming increasingly sought-after. Its beautiful, translucent finish looks different from every angle and makes your space appear larger and multidimensional. Epoxy is also an amazing alternative for your patio, porch, pool deck and basement, because starting as a liquid is designed to coat all surfaces, including cracks and crevices, leaving no room for trapped moisture.

Consider epoxy flooring for your home. Industrial, commercial, automotive, institutional, medical, and pharmaceutical companies already know that epoxy is the perfect flooring. You'll show pride of ownership for years to come.

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By Alyssa Leonard

GIVE YOUR HOME A WELL - DESERVED MAKEOVER

Our lives were turned upside down in 2020 when many of us had to suddenly learn a whole new way of living life. With significantly more people learning and working from home, we had to adapt to the life of spending a lot more time inside the home than ever before. Therefore, it's no surprise that many new home design trends have popped up for 2021 that involve repainting our rooms, incorporating multi-functional furniture into our space, and redecorating our homes in various unique ways that express our individuality.



"GRANDMILLENNIAL"

Also known as "Granny chic," this 2021 trend incorporates vintage décor that you would be likely to find in your grandparent's home. You may want to experiment with patterns on your upholstery and curtains or create an accent wall with floral wallpaper. Break up clean lines on your blankets, pillows and even lampshades with tassels, ruffles, pleats, or fringe. Before you paint over any darker wooden furniture, consider leaving it as is. Or you could even place a long skirt over your table just like Grandma used to do. This new trend is all about expressing your individuality in a playful and modern way.

RUSTIC VOGUE

This trend is a more sophisticated take on the popular "cottagecore" trend. Rustic vogue appeals to people who love their modern style but are looking to add some character details into their space. This style works great in homes that already have unique elements such as exposed beams and original floorboards, but you can easily make up for that with a creative balance of modern and vintage pieces.



REFLECT AND RESET

The Benjamin Moore 2021 "Color of the Year" is Aegean Teal 2136-40. With its rich blend of greens, blues and grays, this colour will soon be seen in houses everywhere for its sense of natural harmony and balance.

"Amid uncertainty, people yearn for stability. The colours we surround ourselves with can have a powerful impact on our emotions and wellbeing," said Andrea Magno, Benjamin Moore's director of colour marketing and development. "Aegean Teal 2136-40 and the corresponding colour trends 2021 palette express a welcoming, lived-in quality that celebrates the connections and real moments that take place within the home."



MAXIMALISM

Go big and go home with this new design style that brings personality and depth to your home. This sudden change from minimalism to maximalism is likely due to people spending more time at home. Brightly coloured walls covered in artwork, several house plants, and statement furniture are just some of the design features you'll find in a maximalism home. Express yourself with this new trend by adding your own taste and flair to your space.



MULTIFUNCTIONALITY

According to Rise, who consider themselves the leading online authority in sustainable home improvement, multi-functional spaces and dual-purpose furniture is a big trend in 2021. With many people working and studying from home these days, people are looking into ways to get the most use out of their spaces. Rise recommends furniture pieces that can ease the strain of using a single room for different purposes — for example, furniture that can be folded up or into compact shapes when not in use or slipped underneath a bed or behind a couch. Make the most out of your multi-use space.







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ELEVATE THE OUTDOORS

The COVID-19 pandemic has really shown us the importance of having our own outdoor space that we can escape to. Many people are using their outdoor spaces to exercise, meditate, rest or recuperate, so they're looking for better privacy options. You can hang outdoor curtains around your patio, put up a simple lattice fence, install a retractable backyard screen or even build a living wall.

A fun way to make your outdoor space feel like a part of your indoor is to arrange your furniture as if the outside and indoor areas are part of the same room. By creating a natural flow between indoors and out, it will provide a much-needed mental boost while also maximizing your home's space.

Try boosting your evening of relaxation and entertainment by installing outdoor various lighting options, such as hurricane lanterns that circle your garden or pool or uplighting that spotlights your favourite flowers at night. Also, don't forget to invest in amenities like fire pits and heat lamps will allow you to extend your evening hours outdoors on those cool summer and fall nights.





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If you are contemplating starting a business, a fundamental issue you would need to consider would be, "what form of business structure is best for me?" Although there are a myriad of business structures, the ones that are most commonly used are: Proprietorship, Partnership or a Corporation.

Proprietorship

Simply put, a proprietorship means you are in business for yourself. This is the easiest form of business structure and the costs are nominal. You can literally start this type of business instantaneously. All you have to do is to register it (if you are using a trade name) with the Provincial Government at nominal cost and even this requirement is waived if you choose to do the business in your own name.

Since the business is essentially, "you", all of the profits or losses are reported on your personal tax return. As is the case with most businesses, in the early years, the expenses usually exceed revenues. This creates a tax by Irfan Qadir, CPA, CMA, CFP. Principal with Gerald Duthie & Co., LLP, Chartered Accountants

opportunity as the losses can be offset against income from any other source.

As a sole proprietor, you are personally responsible for all the debts and obligations of your business. This means that all of your personal assets are exposed to risk. This is usually the most significant drawback of this type of business structure.

If you are in a high income tax bracket and if your business is profitable then you would likely pay more tax as a sole proprietor as opposed to, say, a corporate structure. This, again, is another significant reason why you would not consider a proprietorship.

Partnership

A partnership, essentially, is a group of proprietors carrying on business together with the intention of making a profit. It is easy to form and the costs are minimal, similar to a proprietorship. Partners include their prorata share of profit or loss on their personal tax returns. Essentially, all of the advantages and drawbacks applicable to proprietorships are also applicable to partnerships. However, some of the advantages unique to a partnership structure are: combination of people with different talents, sharing of risks and ability to raise more capital for the business.

Some of the drawbacks unique to this structure are: potential for disagreement between the partners, disruption of the business upon the death, disability or retirement of a partner and potential exposure to risk caused by actions of a partner. It is, therefore, always a good idea to have a partnership agreement in place to minimize the impact of these drawbacks.

Corporation

A corporation is unique in that it is considered a separate "legal entity," apart and distinct from its owner. In fact, for tax purposes also, it is treated as a separate person than you, "the shareholder."

There are two distinct advantages for choosing this structure:

First, it offers liability protection. In other words, debts and obligations of the corporation are not considered your obligations and, therefore, the creditors of the business do not have a claim against your personal assets in case of business failure.

Second, a corporation, carrying on an active business, pays a much lower tax on the first \$500,000 of its taxable income (approximately, 12.5%, for an Ontario corporation.)

Gerald

This provides a very significant benefit, particularly, in case where the shareholder's marginal tax rate is, say, 53.4%. In our example, on \$500,000 of taxable income, the tax difference would be \$204,000 which represents a significant tax deferral, provided that monies are left in the corporation. To the extent that you draw funds out of the corporation for personal use, the tax advantage is mitigated as you would pay tax on these withdrawals.

Another major advantage is the potential of taking advantage of lifetime capital gains exemption of \$892,000 if your business qualifies and you are able to negotiate the sale of shares of your business. This opportunity is only available within a corporate structure.

There are two major drawbacks to a corporate structure:

First, is the initial cost of setting up and yearly filing and maintenance costs. These could run a few thousand dollars, annually.

Second, and perhaps the most significant drawback, is the potential of losses being "trapped," within the corporation. Since the corporation is considered a separate entity for tax purposes, any losses that it sustains belong solely to it and, therefore, cannot be claimed by another person. This is a major disadvantage, particularly, if the shareholder has significant personal income from other sources.

The final choice of a business structure should always include a diligent review of all factors applicable to the fact situation.

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