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Dear Readers,

It is my pleasure to welcome you to our 2021 Finest in Food edition. As always, Rafih Style Magazine is ready to showcase incredible local restaurants, companies, and business professionals. We believe that in these trying times, it is more important than ever to support local, and to lend a hand to people in our community.

Inside this issue, you will find exciting features to entice you, including a stunning new vehicle from Lexus as well as, of course, putting several local restaurants in the spotlight. The latest in automotive technology can also be found inside this issue, with a special story on the 2022 BMW i4. It is our mission here at Rafih Style to inform you of the latest in luxury and lifestyle.

A big thank you to our local businesses and to our readers for keeping Rafih Style Magazine alive and well, and for the continued support. From our family at Rafih Auto Group to yours, we appreciate everything you do. Thank you for keeping the culture of Southwestern Ontario on the map, and we look forward to seeing what the future holds.

















All the best,















**Terry Rafih**  
Chairman & CEO of the Rafih Auto Group



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

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FALL 2021





# FORGING A CONNECTION.



## FORGING AHEAD.

### THE ALL-NEW LEXUS NX

The all-new 2022 Lexus NX has been redesigned for a stronger connection between driver and vehicle. Lexus firsts such as the Lexus Interface Multimedia System allow you to seamlessly interact with your technology, while Lexus Safety System+ 3.0 provides additional peace of mind. Discover how the NX Series is designed to suit your lifestyle, featuring our all-new Plug-In Hybrid Electric.

**LEXUS**  
**NX**



# LEXUS NX: A NEW CHAPTER, A NEW FUTURE.

**A SNEAK PEAK OF  
WHAT'S TO COME.**

Innovation. Intuition. Electrification. If you think you've seen it all when it comes to luxury vehicles, think again. In a long list of firsts, the all-new 2022 Lexus NX Series changes the future of luxury models. Coming soon, you can experience the ultimate personalized oasis. From the moment you step inside, the Lexus NX knows who you are, greeting you with an on-display custom welcome.



Imagine: driving along through the city, cruise control helping you safely navigate the busy streets. Your friends, enjoying the ride in a spacious backseat. You have ambient music playing that perfectly matches the spirit of the evening. You find a quiet place to park and together, you and your friends enjoy a peaceful evening looking up at the starry sky without even leaving your vehicle. You all get home safely afterwards, thanks to a built-in safety system that warns you, the driver, of potential danger. Your friends cannot get enough of the style, comfort, and all-around luxury of your brand-new vehicle that helped shape a great memory. That's the experience you could have with the all-new 2022 Lexus NX.

Speaking of on-display, the Lexus NX is challenging the standard 9.8-inch screen by introducing an impressive available 14-inch touchscreen, improving visibility and operation. This brand-new Lexus Interface multimedia system not only offers the largest display ever offered in a Lexus vehicle, but it also includes voice-operated technology, with the Lexus Assistant, to allow for hands-free operation of many features, such as temperature control, in-vehicle apps and operation of windows and wipers. To further enhance voice control and recognition, the available Drive Connect features cloud-based Intelligent Assistant that expands on the Lexus Assistant functionality and integrates with Cloud Navigation.

Staying true to the NX Series, the 2022 Lexus NX has four available powertrains — gas, Turbo, Self-Charging Hybrid Electric and Plug-In Hybrid Electric — so you are free to select the model that best suits your lifestyle. Plus, the Turbo and Plug-In Hybrid Electric models come with the option of

upgrading to the *F SPORT* packages which come with Dark Graphite Aluminum ornamentation, aluminum pedals and scuff plates. The *F SPORT* perforated interior trim comes in Black, White, or Circuit Red NuLuxe. Colour-key overfenders frame the 20-inch gloss black aluminum wheels, increasing the curb appeal and contributing to the sporty appearance. No matter which model you choose, the NX is the first Lexus SUV developed under the Lexus Driving Signature, giving you linear acceleration and deceleration, as well as enhanced steering response.

Looks aren't all the Lexus NX has to offer, many of your favourite apps can be accessed and controlled wirelessly, including Apple CarPlay™ and Android Auto™. Through a secure smartphone app in place of the key fob, the new Digital Key allows you to lock/unlock your vehicle through the app, as well as share it securely with friends and family. The Lexus App includes an available Remote Park accessed through the app, allows to maneuver into tight parking spots, controlling your NX from outside the vehicle.

Lexus is serious about the relationship between the driver and the vehicle. All features are meticulously designed to combine luxury with driver's safety, including a 10" Heads Up Display with touch sensitive controls on the steering wheel make for a more user-friendly experience.

With safety in mind, the 2022 NX is introducing the standard Lexus Safety System+ 3.0, which gives support to the driver as well as peace of mind. The new safety system is equipped with Risk Avoidance Emergency Steering Assist, which helps support collision avoidance within the lane by providing gentle braking and steering operation.



The pre-collision feature includes Right/Left Turn Oncoming Pedestrian Detection/Braking, as well as Left Turn Oncoming Vehicle Detection/Braking. Both of these features potentially activate automatic emergency braking to help avoid collisions. These are a part of Pre-Collision System, which has the power to detect other vehicles, cyclists or pedestrians in low-light situations. For another Lexus first, this system features an Adaptive High-beam System, which uses a monocular camera to detect light from vehicles in front, optimizing headlamp distribution to ensure that the high beams do not directly illuminate vehicles. Dynamic Radar Cruise Control, complete with Curve Speed Management for a more peaceful ride while maintaining traffic flow, is also included.

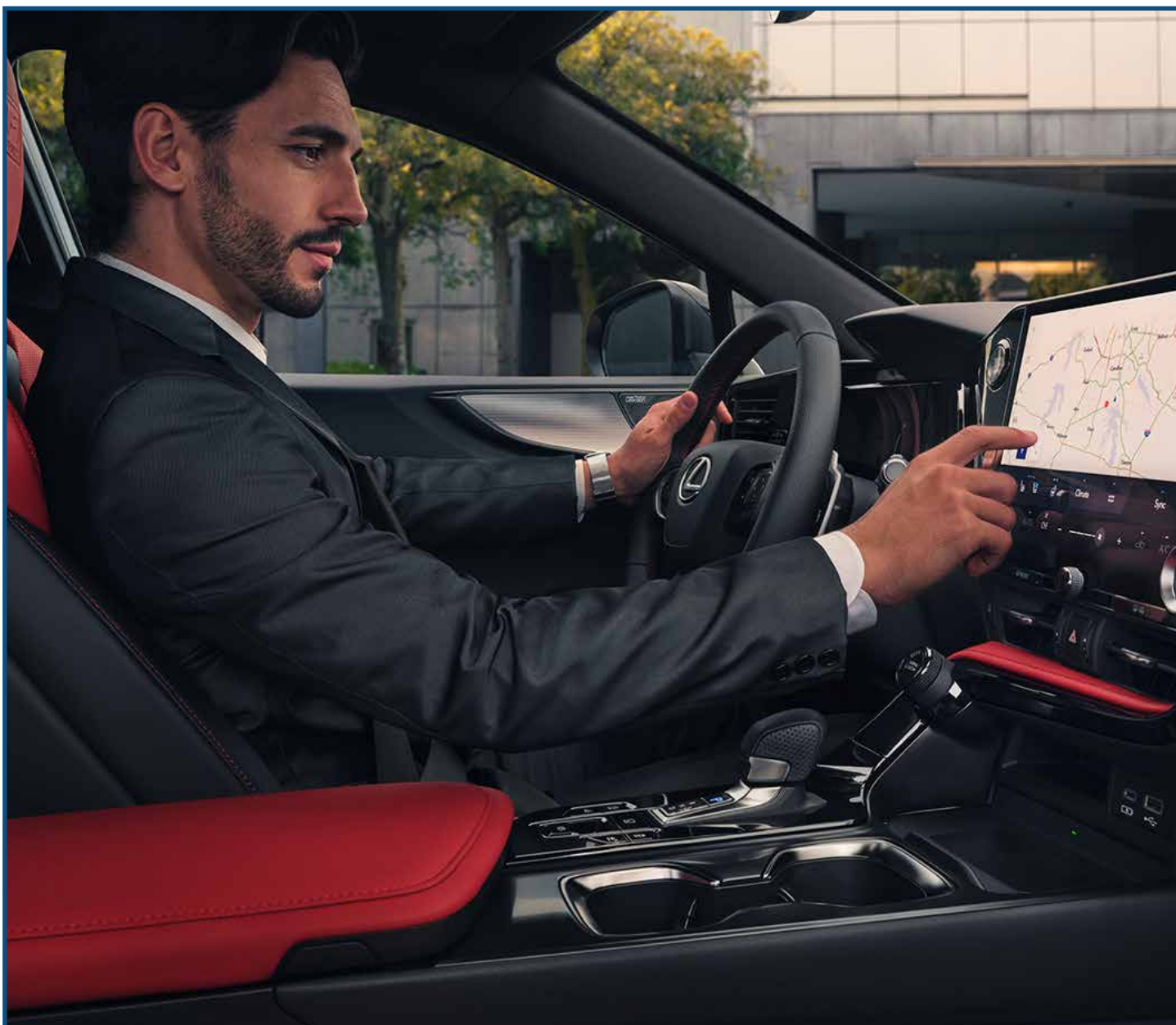
The safety system included in the Lexus NX is so advanced that the vehicle will even scan the surrounding environment before opening the doors, helping to

prevent accidental contact with passing vehicles, cyclists, and pedestrians, and allowing for a safe opening and closing of doors with the Safe Exit Assist as part of the all-new Digital Latch system. You also have the available Digital Mirror for added protection, providing a clear view of when cargo or vehicle occupants obstruct your view. Exiting your vehicle safely is as easy as the touch of a button, no handle pulling required.

On top of all the technological innovation that the Lexus NX has to offer, the sleek design gives the vehicle a modern and powerful look. This modernization includes the introduction of the new Lexus logo, located on the rear of the vehicle, redesigned to reflect the advancements of the Lexus brand. The NX is designed with a lower centre of gravity and stance, making the all-new NX embody powerful design, intuition, innovation, and boundless utility.







With countless customization combinations, including many new options for interior seating and console colours, it's only fitting that the NX also comes equipped with Thematic Ambient Illumination, which features 14 different available themes and 64 available colours, providing you with your own personalized lighting so you can have the benefit of a unique cabin mood. This allows you to further enhance your driving experience in a luxurious cabin, which also focuses on roadside noise reduction - something Lexus is already known for doing — and roadside noise. It's not just luxurious for the driver but also for passengers who can enjoy the ride in a more spacious environment than the previous model. The increased height, lower hip-point, and longer wheelbase in tandem with optimization of interior storage space allow your guests to enjoy more head and legroom.

Additionally, for an added touch and another checkmark on the list of NX firsts, whether for stargazing or additional airflow on a sunny day, you and your guests can enjoy the available panoramic moonroof that glides smoothly open and close with the push of a button.

Bold design, intuitive technology and peak performance are all part of what makes Lexus a unique brand of luxury vehicles. The future of luxury is now. Visit [www.lexus.ca](http://www.lexus.ca) to learn more about the 2022 Lexus NX and the exciting next chapter of Lexus design, technology, and performance.

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# Essex County's FINEST IN FOOD

*By Jessie Gurniak*

**Allow us to welcome you to our Finest in Food edition, where we take your taste buds on a tour of some of the best eateries in Windsor-Essex. Mouth-watering aromas and delicious flavours await at every stop. With these recommendations, we are confident that you will find the perfect place for your dining needs. Book a holiday party, celebrate a special occasion, or simply have a night out and let these local gems take care of the rest. Bon appétit!**

## ANTONINO'S

In 1999, Joe Ciaravino, with the assistance of his mother Vita, opened a little neighbourhood pizzeria on the corner of Howard and North Talbot Road. He named the take-out restaurant in honour of his father, Antonino 'Tony' Ciaravino—one of Windsor's pizza pioneers. A strict devotion to Antonino's original recipe, combined with an unyielding insistence on using nothing but the best quality ingredients, has resulted in a loyal following of pizza connoisseurs who know that the proof is in the pie. Pick up your favourite pizza pie at any of Antonino's three locations: South Windsor, (4350 Howard Avenue), LaSalle (6535 Malden Road), or Tecumseh (1695 Manning Road). Delivery available for advance party orders of \$85 or more.

LASALLE: 6535 MALDEN RD., LASALLE, ON. 519-978-2500  
SOUTH WINDSOR: 4350 HOWARD AVE., WINDSOR, ON. 519-969-1959  
TECUMSEH: 1695 MANNING RD., TECUMSEH, ON. 519-979-9759  
ORIGINALPIZZA.CA





# ARTISAN GRILL

Offering a great variety of fresh food prepared with flair, Artisan prides itself on being a premium casual restaurant where everyone can feel welcome and well taken care of. Artfully designed food that is carefully crafted alongside friendly hospitality, Artisan selections are cooked with only the highest quality ingredients, and offer a wide variety of local and international wines as well as a primary focus on local craft beers. Lobster, 24oz steak, jumbo prawns, and herb crusted lamb are just some of the meals Artisan has on the menu, offering more casual dishes like Asian stir fry, angus surf and turf burgers, and chicken and wild mushroom paninis as well. First gaining success that continues to this day in the heart of historic Amherstburg, Artisan has opened its first expansion at Windsor's Devonshire Mall. Visit them online at [www.artisangrill.ca](http://www.artisangrill.ca) or come inside at either of their two locations: Amherstburg (269 Dalhousie Street) or Windsor (3100 Howard Avenue, in Devonshire Mall).

269 DALHOUSIE ST., AMHERSTBURG, ON. 519-713-9009  
3100 HOWARD AVE., WINDSOR, ON. 519-962-5555  
[ARTISANGRILL.CA](http://ARTISANGRILL.CA)



# CIOCIARO CLUB

The Ciociaro Club prides itself on offering authentic Italian cuisine in multiple fashions. For only \$16.95 per person, you can enjoy a weekday lunch buffet between 11:30 am - 2:00 pm in the Bar Restaurant which includes pasta, salad, vegetables, potatoes, and 2 mains. Not wanting to dine in? You can opt for items from the new Grab N Go menu which includes sandwiches, pizza, pasta, chicken, soup, and more. On Sunday, stop by with the family, or celebrate a special occasion with Ciociaro Club's famous Sunday Brunch. For \$26.95 you can enjoy a full salad bar, breakfast items, 2 pastas, 2 mains, a fish dish, potatoes, vegetables, fruit, dessert, and more! The Bar Restaurant is open full service nightly, where you can have your all-time Ciociaro favourites. Every night starting at 5:00 pm, the special pastas, entrees, wood-fired oven pizzas, and more are available for you to savor. On weekends, you can indulge in an authentic Italian special; some of the most popular dishes include roasted quails, baccala in umido, prime rib, and osso buco! Specials are available for dine-in and takeout. For those looking to dine at home, or cater a small or large event, the Ciociaro Club has a full takeout menu available. Orders can be placed online by visiting [www.ciociaroclub.com](http://www.ciociaroclub.com). Did you know that the Ciociaro Club even sells its savory pasta sauce and lasagna? Visit their website for all options. For however you decide to enjoy Ciociaro Club cuisine, buon appetito!

3745 NORTH TALBOT RD., OLDCASTLE, ON. 519-737-6153  
[CIOCIAROCLUB.COM](http://CIOCIAROCLUB.COM)



# THE COOK'S SHOP

Now celebrating over 40 years in business, the mouth-watering menu and impeccable service of The Cook's Shop has become a staple in Windsor's restaurant scene. Keeping their motto Sempre Item (which means "never change") close at heart, The Cook's Shop has managed to grow while preserving their attributes that make them special. Anniversaries, birthdays, Valentine's Day, New Years, no matter the occasion, The Cook's Shop is an intimate restaurant designed to satisfy and entice your taste buds with every bite from their savoury menu. Located inside a historic building at 683 Ouellette Avenue, the charm of the old building has stood the test of time, maintaining the rustic atmosphere year after year. Thriving in the heart of downtown Windsor, The Cook's Shop continues to write their story, offering a great array of delicious meals made with only the best ingredients and paired with exceptional service. Call 519-254-3377 to reserve a table for your celebration.

683 OUELLETTE AVE., WINDSOR ON. 519-254-3377  
[COOKSSHOPWINDSOR.COM](http://COOKSSHOPWINDSOR.COM)



# COTTA FOOD BAR

Looking to have your next event catered? Look no further than South Windsor's Cotta Food Bar. For the past 14 years, Cotta Food Bar has been creating delicious contemporary Italian food, and recently expanded their catering business into a full restaurant, complete with dine-in and takeout. Partners Antonia Maceroni and Tania Sorge knew they were taking a risk with opening a restaurant in the midst of a pandemic, but they knew that their dedication to delivering quality food, service, and time, and their team of talented chefs would create an indoor dining experience with wholesome food and friendly service. Located at 3891 Dougall Avenue, Cotta Food Bar is your place for private events, holiday parties, weddings, dine-in, takeout, catering, and more! Tradition and quality are never compromised when you dine at Cotta Food Bar.

3891 DOUGALL AVE., WINDSOR, ON. 519-915-6882  
COTTAFOODBAR.COM



# FRATELLI PASTA GRILL

Tecumseh's home for Italian is Fratelli Pasta Grill, a locally owned and operated eatery borne of one family's passion for authentic and memorable dining experiences. Fratelli Pasta Grill perfectly unites fine culinary craftsmanship and old-fashioned service in an attractive modern setting that retains all the warmth you'd expect from a classical Italian eatery. In addition to its extensive menu of specialty pastas, Fratelli offers succulent seafood and ultra-flavoursome woodfire-grilled steaks. An extensive gluten-free menu is available, and Fratelli's special "fresh and healthy" selections perfectly balance modern culinary creations and time-tested traditional dishes. Dine-in, takeout and catering are all available. Visit them and discover their daily specials at 13340 Lanoue in Tecumseh.

13340 LANOUE ST., TECUMSEH, ON. 519-735-0355  
FRATELLIPASTAGRILL.COM



# KONA SUSHI

Located in the heart of Walkerville, Kona Sushi takes the game of sushi restaurants and brings their own flavours to the scoreboard. The menu includes many favourites for sushi lovers, such as the California roll and numerous tempura rolls, but Kona is the only place you will find specialty rolls like the Kona Klub, the Walkerville, and the Mac Daddy, making Kona's sushi rolls a standout. Beginning as a small group of friends wanting to try their hand at the art of sushi, they teamed up to build their vision and brand. Since then, Kona's popularity has grown into expanding to LaSalle, Lakeshore, and have a fourth location in Tecumseh on the way within the next few months. Kona has also built up their own fanbase with their house sauces, which they have begun bottling and hope that luck will be on their side to get their sauces available for purchase in stores across Canada.

WINDSOR: 1801 WYANDOTTE ST. E. 519-997-4638  
LASALLE: 5965 MALDEN RD. 519-969-9696  
TECUMSEH: 11977 TECUMSEH RD., E.  
LAKESHORE: 1224 ESSEX COUNTY RD. 22 UNIT 10, 519-727-3333  
KONASUSHI.COM





# MANCINI'S ITALIA BAKERY

With the holidays on the way, what better time to start thinking about gift baskets and holiday platters? Mancini's has you covered with custom gift baskets to suit just about any budget, giving you the option of calling in with a theme and letting the Mancini's team create your basket, coming in store and selecting each item yourself, or simply coming in and grabbing a pre-made basket. The bakery has more to offer on top of that, with a grab and go frozen food section and a well-stocked freezer, Mancini's is the ideal place to go to when you don't want to cook but still want a homemade meal. Come in, grab some ravioli or a lasagna (available in three sizes), bread and cannoli's and dinner is served! You can call and order ahead, come in-store, or order for curbside pick-up. Mancini's is all about family, and what better way to be a family than to share good food together? Located at 571 Erie Street East, come in today for your dinner needs.

571 ERIE ST. E., WINDSOR ON. 519-252-7066



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804 ERIE ST. E., WINDSOR, ON. 519-252-4055  
MEZZO.CA



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501 ERIE ST. E, WINDSOR, ON. 519.255.7548  
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238 DALHOUSIE ST., AMHERSTBURG, ON. 519-736-4333  
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377 RIVERSIDE DR. E., WINDSOR, ON.  
[SPAGO.CA](http://SPAGO.CA)



# SALUTÉ CAFE & BAR

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1745 SPRUCEWOOD AVE., LASALLE, ON. 519-915-4600  
[SALUTELASALLE.COM](http://SALUTELASALLE.COM)



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# TUSCAN GRILL

For a truly intimate experience, completely customized to your taste, visit Tuscan Grill, located inside of LaSalle's Ambassador Golf Club. The "experience" at the Tuscan Grill is called the "Chefs Tasting." It's a 5 course intimate and exclusive experience with the Executive Chef right at your table. Tuscan Grill offers the opportunity to provide the chef with your likes, dislikes, and dietary restrictions, no matter how vague or extensive. From there, the team will prepare you a custom 5-course meal, developed on your own tastes. Before each course, your table will be visited by our very own Executive Chef Daniele Palanca, who has been in the industry for over 30 years, to discuss the meal specially prepared for you. Using only the freshest local ingredients, every meal is cooked to order, from scratch, nothing is cooked ahead! The restaurant's patio overlooks an award-winning golf course, complete with a tranquil and relaxing panoramic view. Unparalleled in Windsor-Essex, the Tuscan Grill experience is one you will never forget. Call us at 519-966-2425 to book your ultimate dining experience.

1025 SPRUCEWOOD AVE, LASALLE, ON. 519-966-2425 EXT. 2  
[AMBASSADORGOLFCLUB.COM/TUSCAN-GRILL](http://AMBASSADORGOLFCLUB.COM/TUSCAN-GRILL)



# WINEOLOGY

In wine we trust. Windsor-Essex's first wine bar which opened in 2014 has begun expanding outside of the county, having opened their newest location in Kitchener. Over the past seven years, Wineology has been focusing on bringing a unique dining experience to the area, with wine being the primary goal. Supplying wines from nearly every region in the world -- including ones you cannot purchase at the LCBO -- Wineology customers can come in and enjoy a wide array of the world's best wines while also enjoying delicious food. The superstar team's goal is to supply an exceptional selection of wines, and contribute to the education of fine wines. Whatever the occasion, Wineology will surely be a hit. As the hard work and creativity of this unique establishment continues to grow, you may soon be able to catch more locations popping up across Ontario. You can make a reservation online at [www.wineologybar.ca](http://www.wineologybar.ca), but be quick, they're almost fully booked for the holiday season!

1646 WYANDOTTE ST. E., WALKERVILLE, ON. 519-419-5080  
13300 TECUMSEH RD E., TECUMSEH, ON. 519-735-1200  
19 MAIN ST E., KINGSVILLE. ON. 519-712-9065



View the map on the next page to see the locations  
of the restaurants listed above in Essex County.

# Essex County's **FINEST IN FOOD MAP**



## WINDSOR

1. **SPAGO Caesars Windsor** 377 Riverside Drive E.
2. **THE COOK'S SHOP** 683 Ouelette Ave.
3. **KONA SUSHI Walkerville** 1801 Wyandotte St. E.
4. **WINEOLOGY Walkerville** 1646 Wyandotte St. E.
5. **MANCINI'S ITALIA BAKERY Via Italia** 571 Erie St. E.
6. **MEZZO Via Italia** 804 Erie St. E.
7. **NICO TAVERNA Via Italia** 501 Erie St. E.
8. **SPAGO Via Italia** 690 Erie St. E.
9. **ARTISAN GRILL** 3100 Howard Ave. (Devonshire Mall)
10. **COTTA FOOD BAR** 3891 Dougall Ave.
11. **SPAGO** 3850 Dougall Ave.
12. **ANTONINO'S** 4350 Howard Ave.
13. **CIOCIARO CLUB** 3745 North Talbot Rd

## AMHERSTBURG

14. **ARTISAN GRILL** 269 Dalhousie St.
15. **RICCARDOS** 238 Dalhousie St.

## LASALLE

16. **SALUTE CAFE & BAR** 1745 Sprucewood Ave.
17. **TUSCAN GRILL** 1025 Sprucewood Ave,
18. **KONA SUSHI** 5965 Malden Rd.
19. **ANTONINO'S** 6535 Malden Rd

## TECUMSEH

20. **FRATELLI** 13340 Lanoue St.
21. **KONA SUSHI** 11977 Tecumseh Rd. E
22. **ANTONINO'S** 1695 Manning Rd.
23. **WINEOLOGY** 13300 Tecumseh Rd., E.
24. **KONA SUSHI LAKESHORE** 1224 Essex County Rd. 22

## KINGSVILLE

25. **WINEOLOGY** 19 Main St E.





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**See dealer for details**

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Electromobility is the future, and BMW i4 comes complete with an efficient drivetrain concept, lightweight construction, aerodynamic design, and a powerful high-voltage battery, all packaged together with innovative technologies such as brake energy recovery, which is designed to help extend the range and reduce energy consumption.

Charging your electric vehicle is now easier than ever with the BMW iDrive and the My BMW App (optimized for BMW models from 2016 model year and newer in conjunction with the option ConnectedDrive Services and a compatible smartphone), providing you with the locations of thousands of charging stations from coast to coast. Plus, you can now charge from home with the available for purchase home charging accessories such as the BMW Wallbox and the Flexible Fast Charger.



An extension of the classic BMW Coupé proportions, the BMW i4's design includes a long wheelbase with short overhangs, an elegant yet sporty roofline, and a strikingly patterned structure which conceals the state-of-the-art sensor technology supplying the vehicle with real-time data. Staying true to the BMW i models, the expressive diffuser elements emerging from below are accentuated with blue trim frame.

When it comes to storage, you do not have to worry about space. The BMW i4 comes with a luggage compartment of 470 litres, a generous size for a Coupé! Plus, folding down the rear bench can expand this storage to up to 1,290 litres.

With such a sleek design and luxurious storage space, it just makes sense that your purely electrifying journey has the option of being combined with the available BMW IconicSounds Electric, which gives the vehicle an orchestral performance. You can have the opportunity to experience a powerful dynamic with clear power-load feedback by driving in SPORT mode, or take a more leisurely drive with COMFORT mode for more balanced acoustics. Plus, ECO PRO mode is available for an added high acoustic comfort without additional sound staging.

The 2022 BMW i4 is more than 100% electric, it's also 100% green. This means that this model is produced entirely with green energy, giving it exclusive sustainability and a high-performance battery designed to completely avoid rare earth metals. You can drive in style in your BMW i4 knowing that you are saving on the price of gas as well as saving on emissions.

Visit your local BMW dealer to find out more about the 2022 BMW i4 and take one for a test drive, or visit online at [www.BMW.ca](http://www.BMW.ca).



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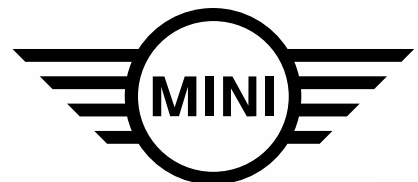
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## MINI OF WINDSOR

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— CHEF —

# DANIELE PALANCA

Windsor native Daniele Palanca knows that when it comes to food, your senses should be awakened with every bite. Cooking for approximately 2000 people per week, the majority of his recipes are created through smell, touch, and taste.

Growing up in an Italian household surrounded by fresh homemade cooking made by his mother and Nonna, and a large garden planted by his father, he knows his inspiration began at home.

Palanca began harnessing his love for cooking at the age of 14 when he started working at Torino Restaurant and Banquet Hall. Once he started on this path, Palanca knew he was doing what he was meant to do. Palanca's love for the art continued to grow, falling in love all the more with truly authentic Italian cuisine. He says that the goal he wishes to achieve through his own cooking is to keep the old fashioned styles alive by preparing "the dishes your grandmother made you as a kid that you can't get anymore."

With over 30 years of experience in the field, Palanca's proven himself to be a star. From being mentored by Master Chef Glenn X Van Blommestein (who is now retired, but works with Palanca sporadically), to working for the Hilton Hotels chain for 5 years including the Hilton in Rome, Italy under Executive Chef Massimo Bitto, that stardom has expanded beyond prestigious restaurants and hospitality, and reached out to local and network TV as well.

For 5 years Palanca starred in his own local TV show, Culinary Chat, sharing his love for the art with the rest of Essex-County, and also has been a featured chef on The Food Network's Cook Like a Chef and great Canadian Food Show, and Discovery Channel's The Science of Food. He also published a 40 page cookbook through Ontario Greenhouse and Vegetable Growers that has been reprinted several times over, and in 1999 he won a chefs competition where he competed among certified chefs across Ontario.

Spearheading the initiative to turn the Cleary Auditorium into what we now know as the St. Clair College Centre for the Arts, Palanca's hard work and dedication has helped transform St. Clair College's culinary approach, "I changed the culinary approach to the creation and execution of food". This has also led to him gaining more local recognition as Biz X Magazine named him Essex County's Top Chef in 2009.

Palanca has spent the last 11 years at LaSalle's Ambassador Golf Course where he works as the Executive Chef of the Tuscan Grill, serving up customized 5-course meals at every order, creating each dish based on the customers likes, dislikes and dietary restrictions no matter how vague or extensive. Much of the staff has been intact for the entirety of those years, for which Palanca considers himself "extremely blessed and fortunate to work with the people in my kitchen who've been next to me for 11 years."

A family man, Palanca dedicates his free time to being surrounded by his wife and two children.

CHEF FEATURE



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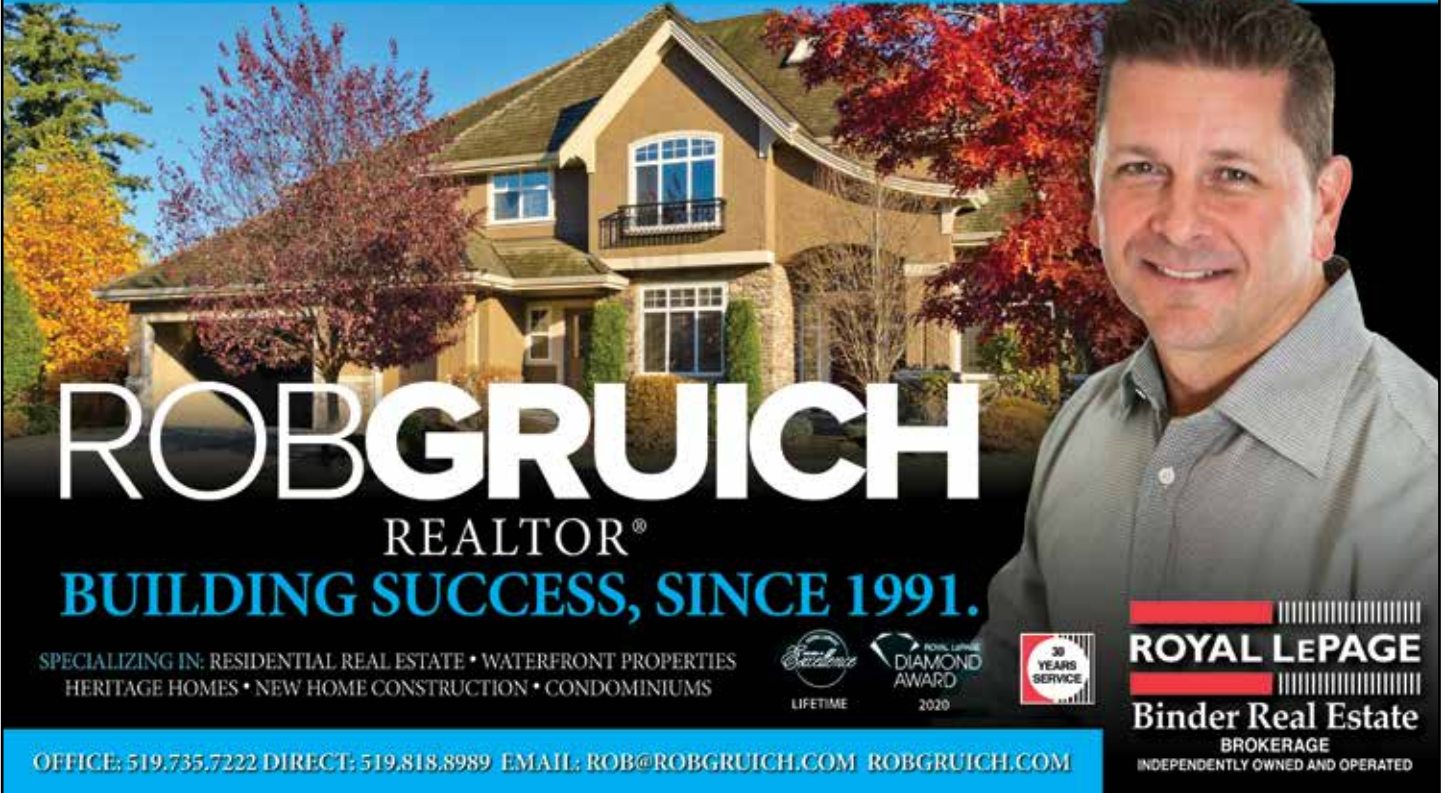


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# CHEF MATTHEW JOHNSTON

Matthew Johnston's childhood dream was to be a chef, a restaurateur, but he didn't know much about cooking until he began spending time in the kitchen with his mother.

Johnston's upbringing is certainly where his passion for cooking was born, as he says that at home, the kitchen was always open and welcome to everyone, no matter how many friends he and his siblings brought over. "If there is not enough pie to go around, simply bake another" was the phrase heard around his home, and so food was always associated with taking care of people and making sure there is always enough for everyone.

"I always believed my restaurant could be a filter in the world. Taking away the negative and replacing it with positive, even if it's only for the moment", Johnston says. Now having been in the hospitality industry for 25 years, Johnston is the proud owner of Artisan Grill, which recently opened a second location.

Johnston got started in the field by becoming a steward at the prestigious Essex Golf and Country Club, learning how to prepare food and gaining experience in a real kitchen. Then in 1999, he moved on to his first cooking job with Moxie's, deciding after a few years to leave in pursuit of traveling and expanding his culinary knowledge. After gaining valuable experience from a job in Lake Louise, Johnston decided to return to Windsor with the hope of bringing "flare and fusion cooking style back to Essex County", a region he knew was up-and-coming in the market of fine wines and fresh produce.

Beginning with a small catering business, Johnston found his way back to Moxie's, only this time he would be taking on the position of Chef. He believes that between Moxie's and the Fairmont Chateau Lake Louise, those two jobs are where he learned the most about the industry, giving him the largest influence to start his own business.

Now in two locations, Johnston's initiative to bring premium casual dining prepared and served with flair to Windsor-Essex started in downtown Amherstburg, where the charm and ambiance of the historic district blend beautifully with the tastes of premium fresh ingredients. Artisan Grill has become an Amherstburg staple, and when the former home of Moxie's became available, Johnston knew it was the perfect opportunity to bring his success full circle by opening a second Artisan Grill inside of his old training grounds.

Of course, everyone with a passion as strong as Johnston's has someone they look up to for inspiration. For Johnston, when he isn't being inspired by his childhood kitchen, he's being inspired by Jamie Oliver's creative and rustic approach, Gordon Ramsey's vision for hand-crafted creations, and Anthony Bourdain's ability to bring people together. He believes that it is true passion for cooking that makes it so outstanding, and he hopes that he has made his mark in the industry in the creation and expansion of Artisan Grill, which he calls his "life's work".

Join in on Johnston's success by visiting either of Artisan Grill's two locations. More information can be found online at [www.artisangrill.ca](http://www.artisangrill.ca).







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How would you like to be remembered? Most people want to be remembered as kind and caring individuals based on their interactions with family and friends, but there is another option to extend those qualities beyond your years.

The Windsor Regional Hospital Foundation would like you to consider leaving a gift in your Will designated to the hospital. Consider it a gift for future generations, for your children and grandchildren.

So why should you consider making this type of donation? At one point in your life, you have likely been a patient or visited someone in the hospital. It could range from a momentous occasion such as the birth of a child, or alternatively to emergency surgery, a medical test or scan, treatment and hopefully onto recovery to live a long and happy life, pain-free. The likelihood is high that you have walked through the doors at Windsor Regional Hospital.

Legacy Giving or 'planned giving' is an option when deciding how to share the wealth you have accumulated over the years. It is a safeguard for the future of healthcare as donor dollars are used to purchase vital hospital equipment that allow doctors and nurses to save lives.

Former Windsor Regional Hospital Foundation Board Member David Macleod decided to leave a gift in his Will. Raised by parents who were a doctor and nurse, along with his first-hand experience as a board member, Macleod concluded it was the right thing to do.

"Working on the board really let me see how well the foundation uses our donations," he says. "What I found surprising and something many people don't realize, is that the hospital relies on individual donations to purchase much of the specialized equipment our doctors and nurses need to care for patients."

There are many options available on how to make a Legacy Gift through either a bequest, life insurance, donation of RRSPs, RRIFs, securities, tax-free accounts or charitable gift annuities.

Naturally, people need to consider the wishes of their family first, but if there is an opportunity to leave a Legacy gift to ensure quality healthcare in the future, individuals should seek advice from their financial advisor and/or family lawyer on the best way to proceed as there are many taxable benefits to consider depending on each individual situation.

In addition, the Legacy gift can be designated to a certain area or department of the hospital from cardiac, diagnostics, family birthing, paediatrics, research or bursaries. It gives people the opportunity to invest in an area that has personally touched their lives to ensure others will receive the same quality healthcare service, or better, in the future. In some families, illnesses are hereditary, passed down from generation to generation, therefore leaving your funds to a specific unit could assist your family members down the line.

As evident in the following statistics from April 1, 2020 to March 31, 2021 at Windsor Regional Hospital, the need for future investments in our hospital system is not going to disappear anytime soon.

- **There were over 178,000 inpatient days**
- **More than 100,000 MRI, CT and PET Scans performed**
- **83,000 visits to the Emergency Department**

The number of people in our community who require hospital care is never-ending and the need will only increase with the aging population. At the same time, advancements in new technology and state-of-the-art equipment mean better outcomes for patients, but we require the funds to make those infrastructure investments.

Donors who indicate their intention to make a donation in their Will become members of the Life Legacy Society. They will receive more information and newsletters highlighting the impacts of the Windsor Regional Hospital Foundation to help in the decision-making process. Gift can be public or anonymous. We invite you to reach out to the foundation to answer any questions.

For people who have confirmed their gift in their Will, they will also be recognized on our Life Legacy Donor Wall at both the Met and Ouellette Campuses, to acknowledge your generous gift. We hope the families of those donors will remember them with kindness and compassion—a legacy that will last for generations to come.





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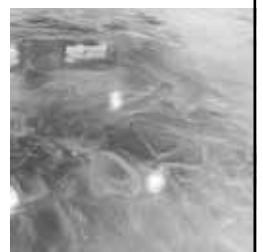
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**WHEN YOU BRING IN THIS AD**

# PLANNING A HOME RENOVATION

by Trevor LeDrew, Regional Director, IG Wealth

**Write a plan to help to avoid misunderstandings with the contractor and potential time-consuming delays. Create a budget that is realistic and affordable, and be prepared to stick to it. Your home's location, how long you plan to live in it, and the need for the renovation will all impact the return on your investment.**

People renovate for a number of reasons – to enhance and refresh, create additional space, increase energy efficiency, or boost the resale value of their home. With any major project, proper planning is the key to ensuring you get the most out of your renovation without spending more than you can afford.

If you're about to tackle a home renovation project, consider these tips before getting started.

## CREATE A PLAN AND STICK TO IT

Decide on the renovations you want to do and why. Are you renovating to change the style of your home, upgrade structurally or create energy efficiencies? Whatever suits your goals, you'll need a plan.

If the goal is to increase the value of your home for resale, consider bringing in a real estate agent to advise what changes provide a solid return. Interior designers also can be helpful; they can create a design proposal and help you determine how you will get the most bang for your buck. A design plan will provide a good vision for the contractor that can minimize the chance of mistakes or misunderstandings once the project is started.

Having a good idea before you start of how the renovation will look when it's done, how it fits in with the rest of your living space and how it will improve the value of your home, will help you avoid overrun delays.

## BUDGETS ARE IMPORTANT

Once you know what you want to do, it's important to ensure you have the means to pay for it! Creating a budget is a good first step. Make sure your budget is realistic and affordable, and be prepared to stick to it. Extra expenses may arise, so be prepared by setting aside a contingency of at least 15 to 25 per cent of your total budget, depending on the size of your project and condition of your home. Setting up a savings plan or using money you have already saved specifically for renovations is ideal.

If you're looking to finance the renovation, common options include a secured or unsecured line of credit, refinancing a mortgage, or a personal loan. The Solutions Banking™ All-in-One is a home equity line of credit that is well suited for this purpose. Ask us for more information on these options. You might also determine what you can tackle alone. Sweat equity is a great way to save money, so keep track of the work that you can do yourself.



## DO YOUR RESEARCH

Choose a contractor carefully. Ask friends, co-workers and relatives if they can recommend a reputable company. Get multiple quotes to help you figure out what is a reasonable price, and ask for references. Talk to previous clients. If you have the opportunity, visit past or current projects.

If part of your renovation project is to improve the energy efficiency of your home, look into grants and rebates offered by the federal or provincial governments as well as local utilities. The Canadian Home Builders Association also recommends contacting an EnerGuide evaluator certified by the Government of Canada. They will provide a detailed analysis of your home and give you a full report on its current energy performance, and a list of recommended upgrades.

Depending on the extent of your renovation, you may need a building permit. Check with your local municipality, as permits vary based on where you live and the type of renovation you're undertaking. If you live in a condo, your building's management company can identify what approval you require to complete a renovation project and their rules for contractors.

## GETTING A RETURN ON YOUR INVESTMENT

If you're renovating to increase the value of your home, keep in mind that some home improvements offer better returns than others. According to the Appraisal Institute of Canada (AIC), how much you spend on a home improvement should depend on how long you plan to live there. For example, if you're planning on staying in your home for only a short while, smaller and less expensive renovations may make it easier to recover your investment.

The AIC also cautions homeowners to consider the neighbourhood before spending too much on a renovation. Buyers in a particular market may have an expectation of cost, so the investment of your renovation may only be partially recognized by a potential homebuyer. Remember, less expensive items like new lighting, cabinet hardware or door handles, paint and landscaping can all provide your home with a modern look with minimal cost.

If you're renovating to improve the energy efficiency of your home, the return may be more apparent in lower home operating costs. Reduced operating costs will pay back your investment over a longer period of time, or could be a potential selling feature.





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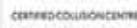
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# TAX TALK

*by Irfan Qadir, CPA, CMA, CFP.  
Principal with Gerald Duthie & Co., LLP, Chartered Accountants*

In this first edition of a two-part series, we will discuss the updated tax and reporting requirements for Canadians who have US connections. In the next edition we will review the tax and reporting requirements for US citizens who have Canadian connections.

## Understanding the two tax regimes

Canada levies taxes based on “Residency”. US, on the other hand, taxes its subjects based on “Citizenship”. Let’s say, you are a Canadian citizen but happen to be residing outside of Canada (we will assume that you have severed your ties with Canada for our discussion purposes) and all of your income is earned outside Canada. Let’s further assume that the country you are presently residing in has zero taxation. In this situation you will have no tax obligation to Canada. Now let’s assume for a moment that you happen to be a US citizen with the same fact situation.

Because of your citizenship, you will be required to report your world income to US and you will be subject to US

taxation, irrespective of the fact that you have zero taxation in the country of your residence. This is an important distinction for you to always keep in mind.

Now, on to some of the more specific rules:

## If you are a Snowbird

If you happen to head down south during the winter season and spend a fair bit of time every year, you should be mindful that you may unknowingly fall in to the US tax trap. This is called the “substantial presence test”. If you regularly spend more than 4 months (122 days) each year in the United States, you will inadvertently get caught under this provision. The result: you will be required to file a US tax return and will be at risk for penalties for not filing although you may not owe any US taxes. Luckily, there are ways to avoid this by (a) claiming the closer connection exception or (b) protection under the US Canada treaty, both of which require filing of specific forms with US Internal Revenue Service.



## If you own rental property in US

Rental income from US property is subject to US taxation. The US will normally impose a 30% withholding tax on your gross rental income. This could become very onerous. Chances are that you may have eligible expenses, for example, property taxes, insurance, maintenance, etc., that are deductible against gross rental income. You will be well advised to elect to use the net rental income method by filing Form 4224. This way you will avoid paying 30% on gross rental income. However, do note that you will have to file a US tax return and pay applicable taxes on net rental income. This income will also be reported on your Canadian tax return, but you will be able to claim the taxes paid to US as a foreign tax credit on your Canadian tax return. In short, you will end up paying the same tax as you would have ordinarily paid to Canada on this rental income.

## If you sell US property

If you sell US property for a gain, ordinarily it will attract a 10% withholding tax on the actual sale price. This tax is required to be withheld by the purchaser and remitted to IRS. Furthermore, you will be required to report the sale to IRS on Form 1040NR and pay applicable taxes, if greater than the amount withheld, on the net gain. You can apply to reduce the withholding tax by filing Form 8288-B, based on your expectation that the US tax will be less than the amount withheld. Again, this gain will be reported on your Canadian tax return (likely as a capital gain) and you will pay applicable Canadian taxes. However, you will also claim a foreign tax credit for taxes paid to US. So, there will be no double taxation.



## Filing US tax return

If you are required to file a US tax return as noted in the fact situations above, you must do so by June 15 of the year following the calendar year that you are filing the tax return for. For example, for calendar year ending December 31, 2021, the filing deadline will be June 15, 2022. However, if you have US source employment income then the filing deadline will be April 15 instead of June 15 of the following year.

Since the filing and compliance requirements are complex, you are well advised to consult a US tax professional.

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## FOUR MAJOR PITFALLS OF RETIREMENT

We find that many retirees have a plan. However, if you miss one of the four key numbers in your calculations, you could be headed for disaster. Investing in retirement can be tricky, as it requires that you consider several factors of lesser concern to younger investors.

Make a mistake and you could find yourself surviving on less income than you planned, paying more in taxes, or leaving a smaller legacy to your heirs.

**1. Planning for the right time horizon.** Longevity is the #1 risk facing retirees. Your life expectancy, if you are now 65, is at least 20 years more; but that represents an average. Many seniors live much longer. In fact, a 65-year-old male has a 25% chance of living past 92; a female has a 25% chance of living past 94. Thus that 20-year number isn't very useful when it comes to individual planning.

**2. Market Risks.** Retirees still need to invest a portion of their nest egg for growth yet cannot afford to take on the same level of risk as a younger person, because there is less time to make up for bad decisions.

**3. Inflation.** Most investors do not realize that your income must double every twenty years just to keep up with the average rate of inflation. Many pensions do not include a cost-of-living adjustment; thus your personal savings will

have to either grow adequately to cover inflation, or be large enough to allow you to draw an ever-increasing amount of income.

**4. Starting retirement with too large a draw-down.** The amount of income you need to draw from your savings to maintain your lifestyle will increase with time. Other costs, such as medical expenses, will likely also rise as you grow older. Most retirees will need to start somewhere in the 3% to 6% range, then allow increases to that amount for inflation. Figuring out what you should take will require analysis of your life expectancy, the number of guaranteed lifetime income sources you have (such as pensions or annuities), and the composition of your portfolio.

In conclusion, when it comes to developing your financial plan for your retirement, you need to pay close attention to details that were less important when you were younger. Fortunately, it is possible to structure most portfolios to protect yourself from running out of money. Your best defense is to address your specific needs, concerns and desires, and ask for help from your financial institution or financial professional to develop a plan and portfolio that will allow you to sleep comfortably in the knowledge that your life will remain financially secure. If you haven't discussed the pitfalls above with your current advisor, please call us today to set up an appointment.



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**2019 Mercedes-Benz AMG S 63  
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**2019 Lexus IS 300**  
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**2018 Lexus RX 350**  
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**2018 Lexus RX 350**  
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**2018 Lexus RX 350L Luxury**  
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**2017 Lexus ES 350 4dr Sedan**  
 100,067 KM | Stock #: PL8822  
**CASH PRICE \$29,582** + TAX & LIC



**2017 Lexus NX 200t**  
**4dr All-wheel Drive**  
 95,871 KM | Stock #: PL2062  
**CASH PRICE \$30,582** + TAX & LIC



**2017 Lexus RX 350**  
**4dr All-wheel Drive**  
 48,025 KM | Stock #: PL6329  
**CASH PRICE \$44,994** + TAX & LIC



**2016 Lexus ES 350 4dr Sedan**  
 96,548 KM | Stock #: TL0872  
**CASH PRICE \$27,700** + TAX & LIC



**2016 Lexus IS 300**  
**4dr All-wheel Drive Sedan**  
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**2019 BMW X5 xDrive40i**  
**All-Wheel Drive Sports Activity Vehicle**

63,925 km | Stock #: P8659

**CASH PRICE \$71,900 + TAX & LIC**



**2019 GMC Sierra 1500**  
**Elevation 4x4 Crew Cab**  
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22,974 km | Stock #: P8700

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**2019 BMW X5 xDrive40i**  
**All-Wheel Drive Sports Activity Vehicle**

50,825 km | Stock #: P8612

**CASH PRICE \$69,900 + TAX & LIC**



**2019 BMW X5 xDrive40i**  
**All-Wheel Drive Sports Activity Vehicle**

50,825 km | Stock #: P8698

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**2019 Ford Escape SE 4x4**  
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28,752 km | Stock #: B8346A

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**2020 BMW X2 xDrive28i All-wheel Drive Sports Activity Coupe**

39,283 km | Stock #: PO88510

**CASH PRICE \$39,900 + TAX & LIC**



**2018 BMW 330i xDrive i**  
**All-wheel Drive Sedan**

54,265 km | Stock #: P8517

**CASH PRICE \$31,888 + TAX & LIC**



**2018 BMW X3 M40i**  
**All-wheel Drive Sports Activity Vehicle**

65,000 km | Stock #: PR95126

**CASH PRICE \$47,015 + TAX & LIC**





**2020 Land Rover Range Rover  
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25,921 KM | Stock #: PL90470

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**2019 Land Rover Range Rover  
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51,778 KM | Stock #: PL93556

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**2018 Jeep Grand Cherokee SRT  
4dr 4x4**

28,868 KM | Stock #: TO52816

CASH PRICE **\$73,900** + TAX & LIC



**2017 Land Rover Discovery  
DIESEL Td6 HSE 4dr 4x4**

60,324 KM | Stock #: TL32065

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**2009 Bentley Continental  
GT Speed**

67,621 KM | Stock #: TO59622

CASH PRICE **\$89,900** + TAX & LIC



**2018 GMC Yukon Denali 4x4**

40,406 KM | Stock #: TO56491

CASH PRICE **\$71,900** + TAX & LIC



**2018 Land Rover Range Rover  
Evoque HSE 4x4 5-Door**

38,773 KM | Stock #: PL11536

CASH PRICE **\$45,900** + TAX & LIC



**2019 Land Rover Range Rover  
5.0L V8 Supercharged 4dr 4x4**

37,553 KM | Stock #: PL67043

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**2019 Land Rover Range Rover  
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