

FALL 2022

RAFIH

STYLE MAGAZINE



2023 LEXUS RX

THE NEXT CHAPTER

[RAFIHSTYLE.COM](https://rafiestyle.com)

PROTOTYPE MODEL SHOWN

ANTICIPATE THE POSSIBILITIES



THE ALL-NEW 2023 LEXUS RX

Experience the endless possibilities of the all-new, redesigned 2023 Lexus RX. Imagined with an eye to the future, the RX houses an all-new performance powertrain found in the Lexus RX 500h *F SPORT* Performance, a vibrant Lexus Interface Multimedia System with available 14-inch touchscreen, and the standard Lexus Safety System+ 3.0. Discover all this and more with the latest RX Series.

LEXUS
RX



APPLIANCE CENTRE LTD.

SALES | SERVICE | DELIVERY



Stop in and see the difference!

Essex Appliance Centre is the premier place for all of your appliance needs in Southwestern Ontario.

76 TALBOT ST. S., ESSEX, ON **519.776.6316** www.essexappliance.com



PREFERRED PARTNERS



BRADY **THRASHER**

MEET OUR TEAM



DEBBIE **NEDIN**

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

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



KARRIE **THRASHER**

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

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



BECKY **BANKS**

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

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

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

RE/MAX® Preferred

Fort Lauderdale, FL • Plantation, FL • Windsor, ON • Amherstburg, ON • Kingsville, ON



Independently Owned & Operated

CONTACT US TODAY

519.736.1766

info@thepplg.com

www.Thepplg.com

JAGUAR F-PACE

**BE ONE OF MANY
OR ONE OF A KIND**



You can't eliminate uncertainty on the road. You can, however, minimize it. That's why the F-PACE features a host of Advanced Driver Assistance Systems to help make every journey an enjoyable one. With Forward Traffic Detection, a grille-mounted camera can detect cross movement of obstacles, offering an extra level of observation at junctions. To assist with parking, Forward Vehicle Guidance displays graphics to help navigate into even the tightest of spaces with ease. And with Lane Keep Assist, Blind Spot Monitor with Closing Vehicle Sensing, and Driver Condition Monitoring you can be assured that more intelligent technology goes in to the F-PACE, so that you get more enjoyment out.

Jaguar Windsor

9275 Tecumseh Rd E, Windsor, ON N8R 1A1

519-972-6561

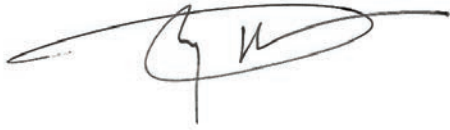
jaguarwindsor.com

Dear Readers,

Welcome back to another issue of Rafih Style Magazine, this time with our annual Finest in Food edition. As always, Rafih is here to showcase excellence in business, finance, technology, innovation, and our community, and with this annual tradition of highlighting some of the region's best restaurants, you will be sure to tantalize your taste buds as well.

Inside this issue you will be introduced to the latest from Lexus: the all-new Lexus RX, as well as a sneak peak at the BMW i7. Additionally, you may find a source of inspiration for your fall getaway from a list of beautiful Canadian destinations! Plus, a local car restoration shop explains how they can help make your vehicle look brand new again!

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



Terry Rafih

Chairman & CEO of the Rafih Auto Group



Hamoody Rafih
Vice President
Rafih Auto Group

Terry Rafih
Chairman & CEO
Rafih Auto Group

Zeyad Rafih
Vice President
Rafih Auto Group

Canadian Dealerships

PERFORMANCE FORD
1150 Provincial Rd.
Windsor, ON N8W 5W2
(519) 972-6500
performancefordwindsor.com

EASTWAY TOYOTA
9375 Tecumseh Rd. E.
Windsor, ON N8R 1A1
(519) 979-1900
eastwaytoyota.com

JAGUAR LAND ROVER
WINDSOR
9275 Tecumseh Rd. E.
Windsor, ON N8R 1A1
(519) 972-6561
jaguarwindsor.com
landroverwindsor.com

OVERSEAS MOTORS BMW MINI WINDSOR
9425 Tecumseh Rd. E.
Windsor, ON N8R 1A1
(519) 254-4303
overseasbmw.com
miniwindsor.com

THE LINCOLN MOTOR COMPANY LINCOLN OF WINDSOR
1150 Provincial Rd.
Windsor, ON N8W 5W2
(519) 972-6500
lincolnofwindsor.com

Rafih CLASSICS
9225 Tecumseh Rd. E.
Windsor, ON N8R 1A1
(519) 254-0538
rafihclassics.com

Mercedes-Benz Overseas Motors
9225 Tecumseh Rd. E.
Windsor, ON N8R 1A1
(519) 254-0538
mercedes-benz-overseasmotors.ca

MIDTOWN Honda
3400 Dufferin St.
Toronto, ON M6A 2V1
(416) 789-4101
midtownhonda.com

WINDSOR MAZDA
1155 Provincial Rd.
Windsor, ON N8W 5V9
(519) 735-2211
windsormazda.com

Brampton
190 Canam Crescent
Brampton, ON L7A 1A9
(905) 459-1810
bramptonchrysler.com

Leamington
108 Erie Street N.
Leamington, ON N8H 0A9
(519) 326-3206
leamingtongm.com

JAGUAR LAND ROVER LONDON
1035 Wharmcliffe Rd. S.
London, ON N6L 1J9
(519) 681-9400
londonjaguar.ca
londonlandrover.ca

MyMississauga
2260 Battleford Rd.
Mississauga, ON L5N 3K6
(289) 206-2794
mymississaugachrysler.com

WHITEOAK LINCOLN
3285 Mavis Rd.
Mississauga, ON L5C 1T7
(416) 333-3333
whiteoaklincoln.ca

WHITEOAK FORD
3285 Mavis Rd.
Mississauga, ON L5C 1T7
(416) 333-3333
whiteoakford.ca

Proud Members of:
Rafih AUTO GROUP
rafihautogroup.com

OAKRIDGE FORD
601 Oxford Street West
London, ON N6H 1T8
(519) 472-4120
oakridgeford.com

Countryside
458 Talbot Rd. North
Essex, ON N8M 2W6
(519) 776-5287
countrysidechrysler.com

LEXUS OF WINDSOR
9375 Tecumseh Rd. E.
Windsor, ON N8R 1A1
(519) 979-1900
lexusofwindsor.com

American Dealerships

Rolls Royce
Rolls Royce Motor Cars Cleveland
28300 Lorain Rd.
North Olmsted, OH 44070
(440) 716-2700
rolls-roycemotorcars-cleveland.com

BENTLEY
Bentley Motor Cars Cleveland
28300 Lorain Rd.
North Olmsted, OH 44070
(440) 716-2000
bentleycleveland.com

Porsche
Porsche North Olmsted
28400 Lorain Rd.
North Olmsted, OH 44070
(440) 716-2720
porscheofnortholmsted.com

Porsche
Porsche Motor City
24717 Gratiot Ave.
Eastpointe, MI 48021
(586) 435-8200
porscheofthetorcity.com

BMW
BMW of Rochester Hills
45550 Dequindre Rd.
Shelby Township, MI 48317
(248) 963-6591
bmwofrochesterhills.com

MINI
Motor City Mini
29929 Telegraph Rd.
Southfield, MI 48034
(248) 963-6580
motorcitymini.com

Maserati
Maserati of Cleveland
7168 Pearl Rd.
Middleburg Heights, OH 44130
(216) 553-4885
maseratiofcleveland.com

ASTON MARTIN
Aston Martin Cleveland
28300 Lorain Rd.
North Olmsted, OH 44070
(440) 716-2000
cleveland.astonmartindealers.com

Lotus
Lotus of Cleveland
28300 Lorain Rd.
North Olmsted, OH 44070
(440) 716-2000
clevelandlotusmotorsports.com

SPRINTER
Sprinter of North Olmsted
28450 Lorain Rd.
North Olmsted, OH 44070
(440) 716-2700
mbzno.com/sprinter

Audi
Audi Rochester Hills
45441 Dequindre Rd.
Rochester Hills, MI 48307
(248) 963-6460
audirochesterhills.com

Mercedes-Benz
Mercedes-Benz of North Olmsted
28450 Lorain Rd.
North Olmsted, OH 44070
(440) 716-2700
mbzno.com

51 RESIDENTIAL LOTS AVAILABLE IN THE BEAUTIFUL TOWN OF ESSEX, ON.



BUILD TO SUIT

ELTERS REAL ESTATE TEAM

SERVING WINDSOR-ESSEX AND CHATHAM-KENT



CAMILLE ELTERS
SALES REPRESENTATIVE / OWNER
519-796-2453
CAMELTERS@YAHOO.CA

SPECIALIZED IN
**RESIDENTIAL,
COMMERCIAL
INVESTMENTS,
AND FARMS**
CALL US FOR A
**FREE
EVALUATION**



CHANTELLE ELTERS
SALES REPRESENTATIVE
519-819-4290
CHANELTERS@GMAIL.COM



**650 DIVISION ROAD
UNIT# 406, WINDSOR**

Amazing opportunity to take over a well-established Lebanese restaurant in South Windsor. This turn-key restaurant has been in business for 25 years with a strong customer base and a large sales volume. 1 year established in new highly visible South Windsor plaza, near Devonshire Mall. New dining area and commercial grade kitchen equipment-1 year old. 3068 sq. ft. Seats up to 100 patrons for eat-in dining, and 25 patrons for outdoor patio. Tons of parking available at commercial plaza. Potential to maximize your sales by obtaining liquor license for dine-in. Owner is willing to train new buyer.



**1727 DIVISION ROAD NORTH,
KINGSVILLE**

Great investment opportunity in a growing community. 4 pump service gas station including diesel, 4 bay, and car wash. Fully complete and equipped restaurant with bar license and walk-in coolers. Restaurant seats up to 87 patrons. Tons of parking available.



**30 HAWTHORNE CR., TILBURY
\$675,000**

Introducing a brand new modern custom built raised ranch home in a desirable location. Great curb appeal with brick and stone exterior finishes. This home features a large foyer that leads you to the open concept main level with 3 bedrooms, 4 pc bath, spacious living room, dining room, a modern kitchen and granite counter tops throughout. This beautifully designed home includes a fully finished basement with family room, additional bedroom, 4 pc bath and laundry room. Immediate possession!



**WATERFRONT PROPERTY
326 ROBSON ROAD
\$789,000**

Attention Golfers! Come take a look at this beautiful fully renovated house located across Erie Shores Golf & Country Club. Close to Leamington Marina, Seaciff Park and short drive to Point Pelee National Park. This beautiful waterfront property has stunning views that will take your breath away with extra rocks for shore protection on swimming pool/spa. Main floor master bedroom with ensuite and additional master with ensuite on second floor. Total 4 bedrooms & 4 baths. Great opportunity for potential Air BNB. A must see!

Visit us at
featherstonerealty.com
to view more listings.



FEATURE

12 2023 Lexus RX: The Next Chapter

WHEELS

30 Experience The First Ever BMW i7

TRAVEL

36 Explore Canada This Autumn

FEATURE

44 Finest In Food 2022

BUSINESS & FINANCE

56 Living Common-Law In Ontario

70 Tax Talk

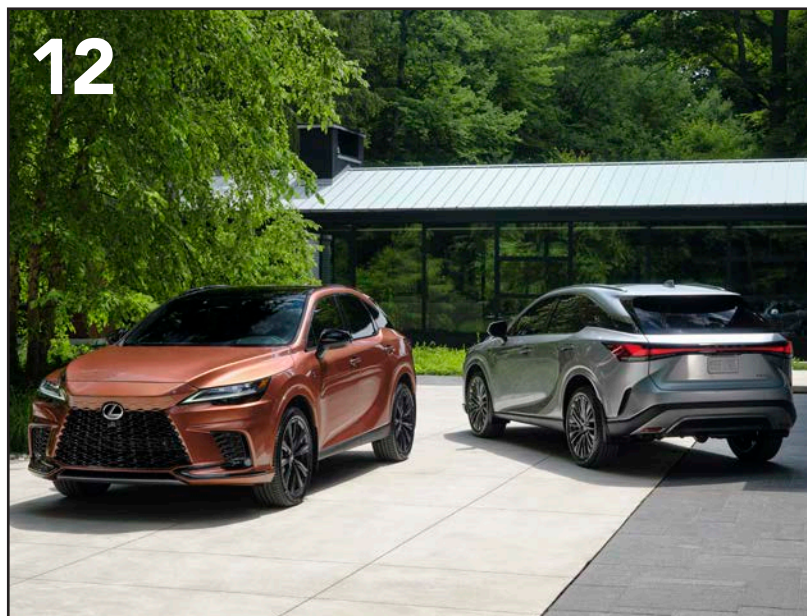
COMMUNITY

20 ACT Presents West Side Story

26 And The Dream Began In 1972:
Ciociaro Club Celebrates 50 Years

64 Meet Eastway Toyota & Lexus Of Windsor

78 Rafih Golf Tournament 2022



Take on your workday with confidence

Even at your busiest, you can open your doors with confidence knowing Cintas has you covered with a wide range of products and services that enhance your image and help you keep your facility and employees clean, safe and looking their best. We'll keep you **Ready for the Workday®** — so you can keep focusing on your business.



UNIFORM RENTAL



FACILITY SERVICES

TO LEARN MORE OR TO GET STARTED, CONTACT JOSH BOURKE
AT 226.350.7059 OR BOURKEJ@CINTAS.COM.

CINTAS
READY FOR THE WORKDAY®

ISSUE 56 | FALL 2022



Publisher	Terry Rafih
Co-Publisher	Tony Catalano
Art Director	Jayson Pynn
Editor	Jessie Gurniak
Design & Layout	Jayson Pynn
Ad Design	Jayson Pynn Adam Patterson Erwin Parungo
On the Cover	2023 Lexus RX
Contributing Writers	Jessie Gurniak Alyssa Leonard Irfan Qadir Trevor Le Drew
Sales Executive	Tony Catalano

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.

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

Choosing to advertise in Rafih Style Magazine ensures that your product will also receive star treatment, as it will be represented at its highest calibre. If you're interested in advertising with Rafih Style Magazine, please inquire to:

MYNDLOGIC
PUBLISHING

Myndlogic Publishing Inc. 3337 Walker Road, Suite 200
Windsor, ON., Canada, N8W 3R9 519.969.3608

Rafih Style Magazine is designed and published 4 times per year by
Myndlogic Publishing Inc. All rights reserved.
Publication Mail Agreement 40718034

AWARD WINNING PIZZA!



Voted Best Pizza! 2020-2022



Voted Best Pizza Restaurant! 2019, 2020, 2022



Voted Top Choice Pizza! 2017-2021



Rated Top 3 Pizzerias in Windsor 2016-2019



Winner: Perfect Pick-up Palace for Foodies 2012



Winner: Small Company of the Year 2011



You Be The Judge



originalpizza.ca

RAFIH
STYLE MAGAZINE

NO ONE CARES
ABOUT YOUR
HOME.

MORE THAN US...



RE/MAX
CAPITAL
DIAMOND
REALTY BROKERAGE INDEPENDENTLY OWNED & OPERATED

226.788.9966

www.TheHasanGroup.ca



THANK YOU TO THE Rafih Family and Rafih Auto Group

FOR THEIR CONTINUED SUPPORT OF
WINDSOR REGIONAL HOSPITAL FOUNDATION
THROUGH THEIR 9TH ANNUAL CHARITY GOLF TOURNAMENT



 WINDSOR REGIONAL
HOSPITAL FOUNDATION

YOUR GENEROSITY WILL HAVE A LASTING IMPACT FOR
generations to come.

RAFIH STYLE FEATURE



2023 LEXUS RX

THE NEXT CHAPTER



PROTOTYPE MODEL SHOWN

Buckle up, the 5th generation of the RX lineup is here. Bold, alluring, and electrified, the all-new 2023 Lexus RX takes next-level performance and amplifies it to being a powertrain for everyone. The completely reimagined design of the all-new 2023 Lexus RX is more than a concept, it's a statement. It offers an uncompromising vision of style, luxury, and performance, captivating your gaze with its sleek profile and powerful stance – a true showcase of the next generation of Lexus.

Introducing new powertrains to the Lexus family, this RX is designed for your individuality and make it part of your driving experience. From a 2.4-litre turbocharged in-line, to a 2.5-litre fully electrified powertrain, the RX has undeniable fuel efficiency and effortless horsepower. Lexus RX 500h *F SPORT* Performance is engineered to take exhilaration to even greater heights, delivering the best possible potential while helping to contribute to the realization of a carbon-neutral society.

Electrification and Lexus Driving Signature define a torque-forward yet refined and quiet driving experience crafted for an unmatched feel. In the first-ever RX 500h *F SPORT* Performance, you can use an automatic DIRECT4 all-wheel drive system. It will automatically shift engine power between the front and rear axles, sending as much as 50% of available power to the rear wheels when it is needed. The RX 350h Self-Charging Hybrid Electric also has an electronic all-wheel drive system that features a rear electric motor that delivers instantaneous torque to the rear wheels if you need it.

With three models available (RX 350 AWD, RX 350h AWD, and RX 500h *F SPORT* Performance), there's a model that will fit your lifestyle. The RX 500h *F SPORT* Performance comes equipped with more aggressive styling, exclusive features such as the Adaptive Variable Suspension, and standard customizable drive modes. They allow you to personalize your driving experience to your liking.



The intuition of the Lexus Interface makes you feel like the car is reading your mind. The available Intelligent Assistant can control most features just by voice commands, and gets smarter over time. Available cloud-based navigation allows drivers to have real-time route information and provides up-to-date directions. With an available 14-inch high-resolution touchscreen multimedia display, you can visualize maps and more on your Lexus Interface for an intuitive navigation experience. Plus, the available Profiles feature allows different drivers to customize the settings of their vehicle so that they are differentiated and can go back and forth between cars without needing to change a thing.

The focus of the Lexus RX is to create an inviting and open space while also making it effortless for a driver to get what they want from their car. An ergonomic steering wheel and intuitive control panels that are easily accessible, compliment the environment that is distraction-free for both driver and passenger with the ideal blend of comfort and support. The all-new 2023 Lexus RX's interior is designed with you in mind, and has many customizable features available, like Thematic Ambient Illumination available with 14 themes and 64 colour combinations, a panoramic glass roof, steering wheel switches, and, as mentioned, a multimedia touchscreen display. This uncompromising human-centered design instills confidence, and the refined proportions honour RX traditions and values.



Lexus has a 20-year history as the company to pioneer luxury crossover vehicles. They are excited now to share their newest Lexus vehicle, the all-new 2023 RX, which reveals the next chapter in the transformation of the Lexus brand. Visit lexus.ca to reserve your 2023 Lexus RX, arriving this November.

Not only can you drive in style and comfort, you can also drive with greater peace of mind with standard Lexus Safety System+ 3.0, available Traffic Jam Assist (requires an active Drive Connect trial or paid subscription), and available Advanced Park. With a Lexus, you can have the most comprehensive safety system ever installed. This suite of standard active safety features includes a Pre-Collision System with intersection support technology that is designed to help drivers steer away from potential collisions using Forward Collision Warning. It can provide support while turning left by detecting oncoming vehicles, pedestrians and bicyclists. When turning right it can detect oncoming pedestrians and bicyclists. The system also includes Risk Avoidance Emergency Steer Assist which provides steering assistance when the driver needs it to avoid a collision.



FARHAT & ASSOCIATES LAW FIRM

REAL ESTATE CORPORATE LITIGATION

- Residential Real Estate
- Commercial Real Estate
- Mortgages & Enforcements
- Lease Arrangements & Tenancies
- Business & Corporate Law
- Incorporations
- Land Development
- Municipal Laws
- Wills & Trusts
- Litigation



RASHID FARHAT, B.A.Sc., J.D.
Barrister & Solicitor

CERTIFIED SPECIALIST IN REAL ESTATE LAW

1 HANNA ST. WEST WINDSOR, ONTARIO

ph. 519.255.4382

e. rfarhat@farhatlaw.ca farhatlaw.ca

4.9 ★★★★★ 301 Google reviews 4.8 ★★★★★ f





PASSIONATE PEOPLE BRINGING
YOU EXTRAORDINARY PRODUCTS



Need a break from browsing through our vast selection of tile? Stop by our espresso bar and enjoy an espresso and biscotti made by our brewmaster Stefan from 10 - 12.



ALWAYS ON DISPLAY
519-979-4200 marquistile.com
1825 Manning Rd • Tecumseh, ON



THE LINCOLN
MOTOR COMPANY

The 2023 Lincoln Aviator

TEST DRIVE ONE TODAY



THE LINCOLN
MOTOR COMPANY

L I N C O L N
OF WINDSOR

1150 Provincial Rd., Windsor
lincolnofwindsor.com

WINDSOR & ESSEX COUNTY'S **ONLY**
Authorized Lincoln Dealer

Number 1 Lincoln Dealership in Canada
3 YEARS IN A ROW. 2019, 2020, 2021

Call Now to Book Your Appointment

519-972-6500

PROUD MEMBER OF



RAFIHAUTOGROUP.COM

*A LIFESTYLE
DESIGN EXPERIENCE*
COMING THIS FALL



Urbanhome

INTERIOR DESIGN & FURNITURE STUDIO

NEW LOCATION THIS FALL . 4145 SEVENTH CONCESSION RD, WINDSOR
WWW.URBANHOMEINTERIORDSIGN.COM @ @URBANHOMESR | 5199744663

Something's Coming...

ACT Presents West Side Story, the greatest love story of all time!

ACT Community is an annual theatre program which provides training and performance opportunities for multi-ethnic artists of all ages. This program operates to enhance the cultural and artistic awareness of the community by providing productions that illuminate diversity. ACT community strives to educate, enlighten, and entertain a diverse, multicultural audience by providing exposure to underserved communities. This year's Community production will be West Side Story.

"We brought a lot of new young talent to the stage, and we've been working hard with them so they can be ready to put on the best show possible." - Chris Rabideau, ACT Artistic Director

West Side Story tells the story of young lovers who are caught between prejudice and warring street gangs in one of the most important and powerful musicals of all time.

From the first notes to the final breath, West Side Story is one of the most memorable musicals and greatest love stories of all time. Arthur Laurents' book remains as powerful, poignant and timely as ever. The score by Leonard Bernstein and lyrics by Stephen Sondheim are widely regarded as among the best ever written.

Shakespeare's Romeo and Juliet is transported to modern-day New York City as two young, idealistic lovers find themselves caught between warring street gangs, the "American" Jets and the Puerto Rican Sharks. Their struggle to survive in a world of hate, violence and prejudice is one of the most innovative, heart-wrenching and relevant musical dramas of our time.

ACT presents West Side Story at the Capitol Theatre October 14 – 23, 2022. Tickets on sale now! <https://ci.ovationtix.com/36210/production/1127787>

ACT | ARTS COLLECTIVE THEATRE



**WEST
SIDE
STORY**



NICO

TAVERNA



SAVOUR EVERY MOMENT

501 ERIE ST E, WINDSOR, ON • 519.255.7548 • NICOTAVERNA.COM



LAZARES & CO.

FALL FACTORY SALE



DEALS ON ALL:

WOMEN'S COATS, JACKETS, & CAPES

MEN'S LEATHER, SHEARLING, & CLOTH

SHOP ONLINE - OR BRING A FRIEND
TO SEE AN ITEM IN PERSON!

UP TO
70%
OFF

493 OUELLETTE AVE
ENTRANCE @ MAIDEN LANE

MON - CLOSED
TUES-FRI - 10-4
SAT - BY APPOINTMENT ONLY

519.253.2418

LAZARES.COM

LAZARES
& CO.





Designed to do it all.

Take on the day in luxury and style with the GLC SUV.

Book your test drive today.

Factory order may be required.

Mercedes-Benz

The best or nothing.

© 2022 Mercedes-Benz Canada Inc.



Overseas Motors Mercedes-Benz

9225 Tecumseh Road East, Windsor, ON. 519.254.0538

www.mercedes-benz-overseasmotors.ca

Dedicated to providing our customers affordable solutions with the best service.
Expect high-quality workmanship, delivered in a timely manner.



Porches, Patios, Sidewalks, Floors, New Pours,
Repairs, Sealing, Levelling, Slab Jacking, Concrete
Removal, Epoxy Coatings & Painting,
Decorative Molding & Stucco



Scan QR code
for more information

Call today 226-346-0151
quotes@duramaxfloors.com
www.chooseduramax.com



Concrete, Coatings & Paint



Gather, Enjoy, and
Come
Celebrate
With Us!

50 YEARS
CIOCIARO
CLUB
ESTD 1972

Where Excellence is Standard

Daily Dining

Corporate Events

Holiday Parties & Holiday Takeout



Dine-in with us for LUNCH or DINNER

Enjoy Wood Fire Oven Pizza

Monday-Saturday starting at 5pm
Sunday starting at 3pm

Buy 1 Pizza, Get 1 Half Off
Tuesdays & Wednesdays

Scan Here to View
our Dinner Menu

Appetizers, Antipasto, Wood
Fire Oven Pizza, Made to order
Pasta and more!



519.737.6153 3745 NORTH TALBOT RD.

www.ciociaroclub.com

Wedding Photography Provided By: CASSIE CORREIA



50 YEARS
CIOCIARO
C L U B
ESTD 1972



And The *Dream Began* in 1972

CIOCIARO CLUB CELEBRATES 50 YEARS

On Friday, September 16th 2022, Southwestern Ontario's premier banquet facility hosted over 1250 guests for their 50th Anniversary Celebration. It was considered the largest banquet in the Club's 50 year history. Dignitaries from Canada and Italy, local Politicians, membership and special invited guests attended this amazing night and accomplishment.



Anna Vozza
President

"As the first female President of Ciociaro Club, I am truly honoured to be able to celebrate this momentous occasion and milestone of 50 years," states Anna Vozza. "We gather to celebrate the culmination of a journey of passion, vision, and pride."

In 1972, a handful of individuals whose roots were from lower Lazio, and more precisely from "La Ciociaria", embarked on a wonderful endeavor with the founding of the Ciociaro Club. Their purpose was to gather in friendship, foster social solidarity, and preserve the cultural identity of their homeland for future generations. The success of the Ciociaro Club has not come about casually. In fact, it is the result of the hard work and determination of a people whose history is counted in millennia. Today, the Club boasts a membership of nearly 1,800 people who feel great pride and satisfaction for having realized such a remarkable achievement.

"It is with great admiration and gratitude that we acknowledge the tenacity and hard work of our founding members. We honour the memory of all our deceased members and celebrate in the company of our Ciociaro family," states Vozza. "We pause to commemorate our hard work, and let's not forget to look ahead as today is just the beginning of the next 50 years."

One can clearly see that after so many years since its inception in 1972, the Ciociaro Club continues to be strong, stable, and growing. Their membership is on the rise, and they continue to offer new and exciting events, and programs along with outstanding banquet facilities, service and cuisine. The unparalleled beauty and functionality of our Club has become the "jewel" of our community here in Canada.





BOLD. ELEGANT.
CHISELED TO
PERFECTION.

**LEXUS
RX**

2022 LEXUS RX SERIES

With its exquisite blend of style, substance and performance, the 2022 Lexus RX rewards you every time you slip behind the wheel. High levels of luxurious comfort, intelligent connectivity and advanced safety systems, serve to make every journey one to cherish. Choose from four dynamic models, including the two-row Lexus RX 350 and 450h Hybrid Electric, or three-row RX 350L and RX 450h L Hybrid Electric. Then tailor RX to match your style and lifestyle with a series of packages, including F SPORT 2 and 3, and the all-new Lexus RX Moonlight Edition.

LEXUS OF WINDSOR

9375 Tecumseh Road E., Windsor,
5199791900 | www.lexusofwindsor.com

WE TAKE **PRIDE** IN YOUR RIDE

One of Ontario's Largest Independent Collision Centers
and a Proud Supporter of the Rafih Auto Group.

SPECIALIZING IN LUXURY VEHICLES



LEAMINGTON COLLISION **ON** INC.

Certified by Most Manufacturers and Recommended by All Major Insurance Companies in Ontario.

30 Industrial Road | Leamington, ON. | 519.326.4413 | info@leamingtoncollision.com | 24 HR Service Available

www.leamingtoncollision.com



EXPERIENCE THE FIRST- EVER BMW **i7**

The first-ever BMW i7 has a modern, sophisticated aesthetic. You'll enter into a luxurious space with the help of dynamic light carpets and Automatic Doors. Inside, everything is perfect, from the glass controls to the graphic design of the Panoramic Sky Lounge LED Roof. The i7 comes with cutting-edge technology and will change the way you approach your day.

The latest technology and style makes the i7 an alluring car. All-electric innovation, visionary design, and powerful driving dynamics make this sedan one that can be driven anywhere and everywhere. With a 100% electric vehicle, you will have the confidence to go on short commutes and long trips. With the i7 Sedan, a single charge can get you up to an estimated range of 512 kilometres in ideal driving conditions!

Innovative ambience and incomparable rear-seat entertainment give the i7 next-level charm. This all-new sedan comes with a multifunctional control that extends



to the entire cockpit, known as the BMW Interaction Bar. The 14.9" BMW Curved Display completes this multimedia design for a truly immersive experience. Plus, the rear-seat garners a unique entertainment opportunity with The BMW Theatre Screen, which comes equipped with the 31.3" Amazon Fire TV built-in.

If you are someone who loves listening to music while you drive, you will want to treat your ears to the 4D audio experience. Sending you on a listening journey like never before, the Bowers & Wilkins Diamond Surround Sound System enhances the i7 with 35 tweeters and mid-range speakers, subwoofer and shaker, with the cherry on top being the maximum output of 1,965 watts.

When you're the one behind the wheel, Executive Lounge Seating has your back. The rear seat provides comfortable and restful seating for passengers with continuous leg rest.



The two 5.5" touchscreens integrated in the back doors allow you to conveniently use the Infotainment system, the 31.3" BMW Theatre Screen, automatic air conditioning, and more.

With My Modes, you can experience mood-enriching light, sound and climate designed to match your current mood. BMW IconicSounds Electric features a driving soundtrack composed by Hans Zimmer for every drive mode. The BMW i7 has incredible equipment that makes every journey feel like an event of its own.





The luxury of the interior complements the elegance of the exterior. New, sophisticated Crystal Headlights designed with exclusive crystal glass, and a bold statement can be made from the all-new available illuminated kidney grille. BMW specially designed the rear to stand out, with a sleek design, a rear diffuser, and slim taillights that are sure to make a lasting impression. A clean, modern design defines this all-electric car, complete with up to 21" aerodynamic wheels, and flush windows and door handles.

Are you ready to join the future of all-electric vehicles? Visit Windsor's very own BMW dealer at 9425 Tecumseh Rd. East to get started on your electric journey.



WINDSOR'S #1 FULL SERVICE BLIND AND SHADE PROVIDER



Michael Campoli
OWNER

519.999.9898
madetoshade.ca



SHOP LOCAL



PROVIDING EXCEPTIONAL SERVICE FOR OVER 15 YEARS
LET US BRING THE STORE TO YOUR DOOR... THERE IS ONLY ONE MADE TO SHADE.

made to
Shade
window coverings

Take A Step in the Right Direction with the Windsor Essex Real Estate Team



Christian Conciatori

Joe Fallea

Tannis Bence

Mike Seal

Paul Marini

CALL US FOR A FREE HOME EVALUATION | 226.773.4918

RE/MAX
PREFERRED REALTY LTD., BROKERAGE
INDEPENDENTLY OWNED AND OPERATED

MCGILLIVRAYTM
Trusted

WINDSOR ESSEX
REAL ESTATE TEAM
VISIT WEREHOME.CA

A 'fresh and healthy' selection of both
modern and time tested classics.



fratelli
pasta grill

13340 Lanoue St., Tecumseh, ON 519-735-0355

www.fratellipastagrill.com



**Investments.
Protection.
Freedom.**

*Now and
in retirement.*

MONEY FOR LIFE

We can help you develop a customized financial and retirement plan that meets your needs today and builds a solid foundation for your financial future.

Richard Benson*
CFP® CLU® CH.F.C. CHS™ RPA
Advisor
Tel: 519-974-3200 ext 2229
richard.benson@sunlife.com

Patrick Benson*
CFP® B.Comm.
Advisor
Tel: 519-974-3200 ext 2230
patrick.benson@sunlife.com

Brett Benson*
B.Comm.
Advisor
Tel: 519-974-3200 ext 2259
brett.benson@sunlife.com

William (Bill) Benson*
B.Comm CLU® CH.F.C.
Associate Advisor
Tel: 519-974-3200 ext 2227
william.benson@sunlife.com

Benson Financial Services Inc.
Greenwood Centre
510 - 3200 Deziel Drive
Windsor, ON N8W 5K8



Life's brighter under the sun

*Mutual funds are distributed by Sun Life Financial Investment Services (Canada) Inc.
Sun Life Assurance Company of Canada is a member of the Sun Life group of companies.
© Sun Life Assurance Company of Canada, 2020.

Brazier Dupuis Wealth Management



A clear drive to your ideal.

Call 519.253.1028 or visit
www.brazierdupuiswealth.com



Brad Brazier
Senior Portfolio Manager



P.J. Dupuis
Senior Portfolio Manager



Nicole Slatford
Client Service Associate



Samuel Lau
Associate Investment Advisor



Boraba Sordachanh
Administrative Assistant



Brian Porter
Associate Investment Advisor

Brazier Dupuis Wealth Management is part of TD Wealth Private Investment Advice, a division of TD Waterhouse Canada Inc. which is a subsidiary of The Toronto-Dominion Bank. *The TD logo and other trademarks are the property of The Toronto-Dominion Bank or its subsidiaries.

TD Wealth



M MEZZO

WHERE STYLE MEETS TASTE



ENJOY OUR CASUAL ATMOSPHERE WITH A UNIQUE
BALANCE OF STYLISH METROPOLITAN FLAIR AND UNPRECEDENTED
ITALIAN CUISINE WITH ECLECTIC AND MODERN FLAIR



804 ERIE STREET EAST | VIA ITALIA
MEZZO.CA



COLOUR IS EVERY THING.

CURRY
Reprographics

CREATE • PRINT • DISPLAY

BUSINESS CARDS
CUSTOM LABELS
MESH BANNERS
CANVAS PRINTS



BOOKLETS & FLYERS
REAL ESTATE SIGNS
POSTERS & SIGNS
BROCHURES

curryrepro.com | 519.974.1144

OVERSEAS
BMW

BMW i7
bmw.ca



The Ultimate
Driving Experience®



THE 2023 BMW i7 SEDAN

BUILT FOR THE LUMINARIES

Designed with next-level style and substance, the i7 is undeniably alluring from the inside out. The expressive aesthetic and latest technology not only ensure your complete comfort, but transform every drive into an executive lounge. The i7 offers all-electric innovation, visionary design, and powerful driving dynamics – so that you can drive the world.

See dealer for details

Factory order may be required.

Overseas Motors BMW

Rafih Auto Mall, Tecumseh Rd. E.

Between Lauzon & Forest Glade Drive

519.254.4303 www.overseasbmw.com



EXPLORE AUTUMN IN CANADA



As the leaves begin to change color and the weather gets cooler, thoughts turn to planning getaways to enjoy all that autumn has to offer. If you're looking for ideas on where to travel in Canada this fall, check out this list of five great destinations!



ONTARIO - NIAGARA FALLS/ NIAGARA-ON-THE-LAKE

Niagara Falls is one of the top fall travel destinations in Canada. The falls are located on the Niagara River, which forms the border between Canada and the United States. If you are looking to stick close to Windsor-Essex, this is a great option as it is only a few hours drive!

Niagara Falls is a popular destination for both Canadian and international tourists. There are also activities to do in Niagara Falls, such as hiking, biking, and taking a boat tour of the falls, plus the scenery is absolutely stunning!

What's more, you can spend part of your trip in the nearby community of Niagara-on-the-Lake, which is home to many vineyards and wineries. The region is renowned for its high-quality wines, and visitors can enjoy touring the various wineries and learning about the wine-making process. There are also a number of festivals and events held throughout the year, which make Niagara-on-the-Lake an ideal destination for a getaway.

BRITISH COLUMBIA - THE OKANAGAN VALLEY

The Okanagan Valley is a beautiful travel destination in British Columbia that is perfect for a fall getaway. The area is known for its stunning scenery, with mountains, lakes, and vineyards all within easy reach. There are also plenty of activities to enjoy in the Okanagan Valley, from hiking and biking to wine tastings and golf. And, of course, the fall foliage is simply beautiful in this part of the country. If mountains are part of your travel goals, make sure to add the Okanagan Valley to your list.



ALBERTA - BANFF NATIONAL PARK

A nature lover's paradise! Banff National Park is one of the top fall travel destinations in Canada. The park is located in Alberta and is home to a variety of landscapes, including mountains, forests, and lakes.

Fall is a great time to visit Banff National Park because the leaves are changing color and the weather is cooler. There are a variety of activities to enjoy in the park, including hiking, camping, and wildlife watching. Plus, Calgary is approximately 2 hours away, so you have all the city amenities you could ask for as well.

Banff National Park is also home to a number of tourist attractions, such as the Banff Gondola and Lake Louise. If you're looking for a Canadian getaway this fall, Banff National Park should definitely be on your list!



NOVA SCOTIA - HALIFAX

Another east coast location, Halifax is a beautiful city located in Nova Scotia. The city is known for its stunning harbour, and there are plenty of activities to keep visitors busy. Halifax is also a great place to eat, with plenty of seafood restaurants to choose from.

In the fall, Halifax is a great place to visit if you're looking to see some stunning foliage. The changing leaves in the city's many parks and gardens are a sight to behold. Halifax is also a great place for outdoor activities like hiking and biking. There are plenty of trails to explore, and the city's proximity to the ocean means that there are some great beaches nearby as well.

If you're looking for a fall travel destination in Canada that has it all, Halifax is definitely worth considering. You'll find plenty of things to do, see, and eat in this beautiful city.

There you have it! Fall is one of the best times to travel in Canada. The leaves are changing colours, the weather is cooler and there are fewer crowds. If you're looking for a fall getaway, here are five great destinations to consider.



NEW BRUNSWICK - THE BAY OF FUNDY

Looking to travel to the east coast? Known for its dramatic tides and picturesque coastline, the Bay of Fundy is located between Nova Scotia and New Brunswick.

The Bay of Fundy is a great place to go hiking, camping, and whale watching, as well as explore numerous museums and historic sites in the area. Fall is the perfect time to visit the Bay of Fundy because the weather is mild and the crowds are smaller than in the summer.

If you're looking for a beautiful and unique place to visit this fall, be sure to add the Bay of Fundy to your list!



Sir Sandford Fleming Park



AUTOMOTIVE FINISHING **REDEFINED**

Have you ever wished that your car looked like it did when it was new? RestorFX can help turn your scratched up or faded vehicle into a shining model that looks like it just rolled off the showroom floor—no matter how old your vehicle is!

Located at 4080 North Service Road East, Unit 12, RestorFX brings a new method of paint restoration to the Windsor-Essex region. Differing from traditional detailing and conventional body shops, they use a method called “Paintless Clearcoat Repair” (PCR) that not only repairs scratches and surface damage, but replicates and restores your car’s original paint finish. The extensive prep process guarantees that the finish won’t peel, flake, or delaminate.

RestorFX Paintless Clearcoat Repair technology is a revolutionary process of paint reconditioning that beautifully restores a vehicle to look like new without expensive body shop repainting or temporary detail polishing.

“Receive permanent results that bring the value and integrity of your vehicle’s original finish,” says Pete Kurkcuyan, owner.

The business may have only opened in June 2020, but Kurkcuyan has been providing mobile paint Touchup services for Windsor and Essex counties franchise dealerships for 26 years. He started RestorFX after discovering the PCR technology, which was developed in Vancouver approximately 15 years ago. RestorFX is currently being used in 45 countries, it’s just new to Windsor-Essex. Starting a business during the early days of the

COVID-19 pandemic may seem risky, but having a great working relationship with most if not all of the major car dealerships, and the auto industry being deemed essential, and the production of new vehicles significantly decreasing, Kurkcuyan says that the value of used cars went up, which in turn made the demand for completely reconditioned pre-owned vehicles selling for a premium.

There are many benefits involved in using RestorFX to restore your vehicle, including no colour or texture match issues, and retaining of the original paint, which means that there is no devaluing of your vehicle!

RestorFX offers a 24-hour turnaround.





RestorFX is Windsor's premier paint restoration shop specializing in the following vehicle services:

- Paint Restoration
- Paint Correction
- Plastic Trim Reconditioning
- Ceramic Coating
- Trim Restoration
- Headlight Restoration
- Paint Touchup

From minivans to classic cars to exotic vehicles and everything in between, just about any vehicle can reap the benefits of RestorFX, even cars with 20-30 year old paint! RestorFX can bring back paint finish at a fraction of the cost compared to complete repainting of your vehicle.

Before



After RESTORFX



2020 RAM 1500 Passenger Side Door

RestorFX is a family-owned business, with Kurkcuyan's daughter, Jillian, and nephew, Will, joining in on the journey to bring back the shine to your vehicle.

Let RestorFX hit the "reset" button on your vehicle's paint finish. Give them a call at (519) 816-1877, or visit them at 4080 North Service Rd. East in Windsor to get started. www.restorfxwindsor.com



Offering our **CLEARFX** ceramic coating with graphene



Will, Pete & Jillian

See for yourself on:   [restorfxwindsor](https://www.instagram.com/restorfxwindsor)



ELEVATING THE STANDARD OF EXCELLENCE



**JOE
CONLON**
REALTOR®

ROYAL LEPAGE
Binder Real Estate
BROKERAGE
INDEPENDENTLY OWNED AND OPERATED



**MITCHELL
DESLIPPE**
BROKER

RE/MAX
PREFERRED REALTY LTD., BROKERAGE
INDEPENDENTLY OWNED AND OPERATED



**MARK
EUGENI**
REALTOR®

MANOR
Windsor Realty Ltd. - Brokerage



**PAUL
GERMANESE**
REALTOR®

ROYAL LEPAGE
Binder Real Estate
BROKERAGE
INDEPENDENTLY OWNED AND OPERATED



**BRADY
THRASHER**
BROKER

RE/MAX
PREFERRED REALTY LTD., BROKERAGE
INDEPENDENTLY OWNED AND OPERATED

**OVER 2 BILLION IN COMBINED SALES
AND OVER 60 YEARS OF COMBINED EXPERIENCE**

5 OF THE TOP 100 AGENTS IN CANADA FOUR YEARS IN A ROW

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

JOE CONLON
REALTOR®



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

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

MITCHELL DESLIPPE
BROKER



Diving head first into the real estate industry immediately after graduating from the University of Windsor's Odette School of Business with an Honours Degree in business (B.Comm), Mitchell Deslippe now has 9 years of experience behind him, with the last 3 of those years including obtaining a Broker license.

Deslippe credits his success not to just his work ethic, negotiating skills, and passion, but to finding the right mentor early on.

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

MARK EUGENI
REALTOR®



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

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

PAUL GERMANESE
REALTOR®



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

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

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

BRADY THRASHER
BROKER



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

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

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

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



519-999-2753
joeconlon.com



519-903-5817
thesignofexperience.com



519-796-8454
thelegaledgeteam.com



519-818-2948
alwaysworkingforyou.ca



519-736-1766
bradythrasher.com

Essex County's FINEST IN FOOD

By Jessie Gurniak

Welcome to Rafih Style's Finest in Food, where we provide unique recommendations for the region's best eateries. If you're looking for something delicious, we'll have a recommendation for you! These restaurants are perfect for someone hosting a holiday party, celebrating their birthday, or getting a romantic dinner with their loved one.

Bon Appétit!



ANTONINO'S ORIGINAL PIZZA

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, along with a salad in a freshly baked bread bowl, and authentic Italian dessert—Sicilian Cannoli, Tiramisu, or Antonino's newest Nutella®- Ricotta Pizza. Delivery available for advance party orders of \$85 or more. It'll be an early Christmas in Riverside and Leamington this year, with new Antonino's locations slated to open in each community before Santa arrives.

LASALLE: 6535 MALDEN RD. • 519-978-2500
SOUTH WINDSOR: 4350 HOWARD AVE. • 519-969-1959
TECUMSEH: 1695 MANNING RD. • 519-979-9759
RIVERSIDE: COMING SOON
LEAMINGTON: COMING SOON
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. Herb crusted lamb and jumbo prawns are just some of the meals Artisan has on the menu, offering more casual dishes like Asian stir fry, angus surf and turf, Burgers, Lobster Grilled cheese and Wild Mushroom and Chicken Paninis, as well. First gaining success that continues to this day in the heart of historic Amherstburg, Artisan has a second location at Windsor's Devonshire Mall. Specializing in lunch and dinner, they are open 11:30am to 11:00pm daily. Visit them online at 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

CIOCIARO CLUB

Much more than weddings, banquets, and events, The Ciociaro Club offers authentic Italian cuisine on a daily basis in multiple fashions. All are welcome at their Members' Bar - Restaurant, to enjoy. Lunch service between 11:30am - 2:00pm includes delicious pizza slices, Italian sandwiches that are made fresh daily, and their famous lunch buffet which includes pasta, salad, vegetables, potatoes, and two mains for only \$16.95 per person. Dinner service starts at 5:00pm and includes a number of mouth watering options. Starters include antipasto di mare, calamari fritti, Italian charcuterie, and more. A number of made-to-order pastas are available, including their spaghetti puttanesca, sacchetti, and penne all'arrabbiata. Pasta can also be made your way. Choose your pasta, sauce, and toppings for a custom experience. Ciociaro Club's famous wood-fired oven pizzas are a must try. Buy 1 pizza, get 1 half-off on Tuesdays, Wednesdays, and Sundays. Order a Rucola, La Bomba, Quattro Stagioni, or even a Nutella for dessert! Sundays and Mondays now include a chicken wing special of ten wings and a pitcher of Pabst Blue Ribbon beer for only \$25. 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 an upcoming holiday party, the Ciociaro Club has a full takeout menu available. Orders can be placed online by visiting www.ciociaroclub.com. Did you know that the Ciociaro Club even sells its savoury 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



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. Check us out on Facebook and Instagram @cooksshopwindsor, and call 519-254-3377 to reserve a table for your celebration.

683 OUELLETTE AVE., WINDSOR ON. 519-254-3377
COOKSSHOPWINDSOR.COM

COTTA FOOD BAR

Tradition and quality are never compromised when you dine at Cotta Food Bar. Cotta Food Bar has been creating delicious contemporary Italian food, complete with dine-in and takeout. Partners Antonia Maceroni and Tania Sorge are proud to offer a new fall menu for lunch and dinner at their South Windsor location at 3891 Dougall Avenue. Cotta Food Bar is your place for a delicious luncheon, a romantic dinner, a night out with friends or to celebrate your special occasion. Cotta specializes in private events, holiday parties, weddings and more. Cotta offers more than your typical dishes. You can expect to find anything from chocolate pasta to the traditional and hearty Osso Buco. Specials like lemon infused spaghetti with shrimp and zucchini and lavender gnocchi will tease your tastebuds. Try our Pinsa Romana- Roman-style pizza crust using a blend of non-GMO flours and no wheat flour. This gluten-friendly and vegan crust is an upgrade from traditional pizza and exclusive to Cotta. Enjoy your meal with weekend entertainment by some of the best local acts in Windsor-Essex. If you're seeking creative and authentic Italian cuisine for your dining experience, holiday party or in-home catering, look no further than Cotta Food Bar. Reservations recommended.

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



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-flavoursful 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.

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

MEZZO RISTORANTE

Do you want an evening of remarkable food, service and ambience? Try Mezzo Ristorante & Lounge. Taking pride in using top-of-the-line ingredients, they make the majority of meals from scratch while ensuring they offer options for vegan and gluten free diners. Offering the best ambience and dining experience, book your next event and holiday party today. Voted Top Choice Italian restaurant in Windsor for 2020, 2021 and 2022. Their intimate dining experience is quite a destination. Immerse yourself and tempt your taste buds at Mezzo Ristorante & Lounge. This not-to-be-missed destination for Italian cuisine and specialty cocktails is certain to make your dining experience remarkable.

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



NICO TAVERNA

When you visit Nico Taverna, you treat your friends and family to a true Italian, handcrafted experience. Devoted to consistently serving crave-worthy food by using only the best and freshest ingredients, Nico Taverna creates dishes that always satisfy. From arancini to fire roasted shrimp, rainbow trout filet to wood-fired lamb rack, Nico Taverna has the meal for you. Come for a visit at 501 Erie St. East and enjoy our classic Italian menu in a cozy dining hall.

501 ERIE ST. E, WINDSOR, ON. 519.255.7548
NICOTAVERNA.COM



RICCARDO'S

If you are looking for a restaurant where you can overlook beautiful scenery while also getting a glimpse into the kitchen as your food is being prepared, look no further than Riccardo's. With a series of Italian dishes specially prepared for you in an open concept kitchen, giving you that chance to see the care that goes into quality cooking, and a window overlooking Amherstburg's Kings' Navy Yard Park, dining at Riccardo's is like nothing you've done before. Their award winning menu includes homemade lasagna, veal scallopini, black tiger shrimp, house-made manicotti, and, of course, lamb dishes that will leave lamb lovers in awe, these dishes paired with the ambiance will leave you with nothing but great food, great photos, and a great atmosphere. You cannot go wrong when you dine at Riccardo's.

238 DALHOUSIE ST., AMHERSTBURG, ON. 519-736-4333
RICCARDOSITALIAN.COM



SPAGO TRATTORIA

Over 30 years in business, the dream of two brothers to serve authentic Italian cuisine just like Nonna makes has proven to be a success. Three locations across Windsor, Spago Trattoria takes the legacy that was brought to North America from the Ciociaria region of Italy and brings it to the tables of Windsor-Essex. Open seven days a week, Spago's red seal chefs are ready and waiting to serve you in South Windsor, Windsor's Little Italy, and inside of Caesars Windsor. The taste of Casalvieri combined with the spirit of Ciociaria come together in a way that can only be found at Spago, making your time here special. For more information, you can visit our website at www.spago.ca. Welcome to Spago where you will taste Italy with all your senses.

690 ERIE ST. E, WINDSOR ON.
377 RIVERSIDE DR. E., WINDSOR, ON. (CAESARS WINDSOR)
3850 DOUGALL AVE, WINDSOR, ON.
SPAGO.CA





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

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

MIX
96.7

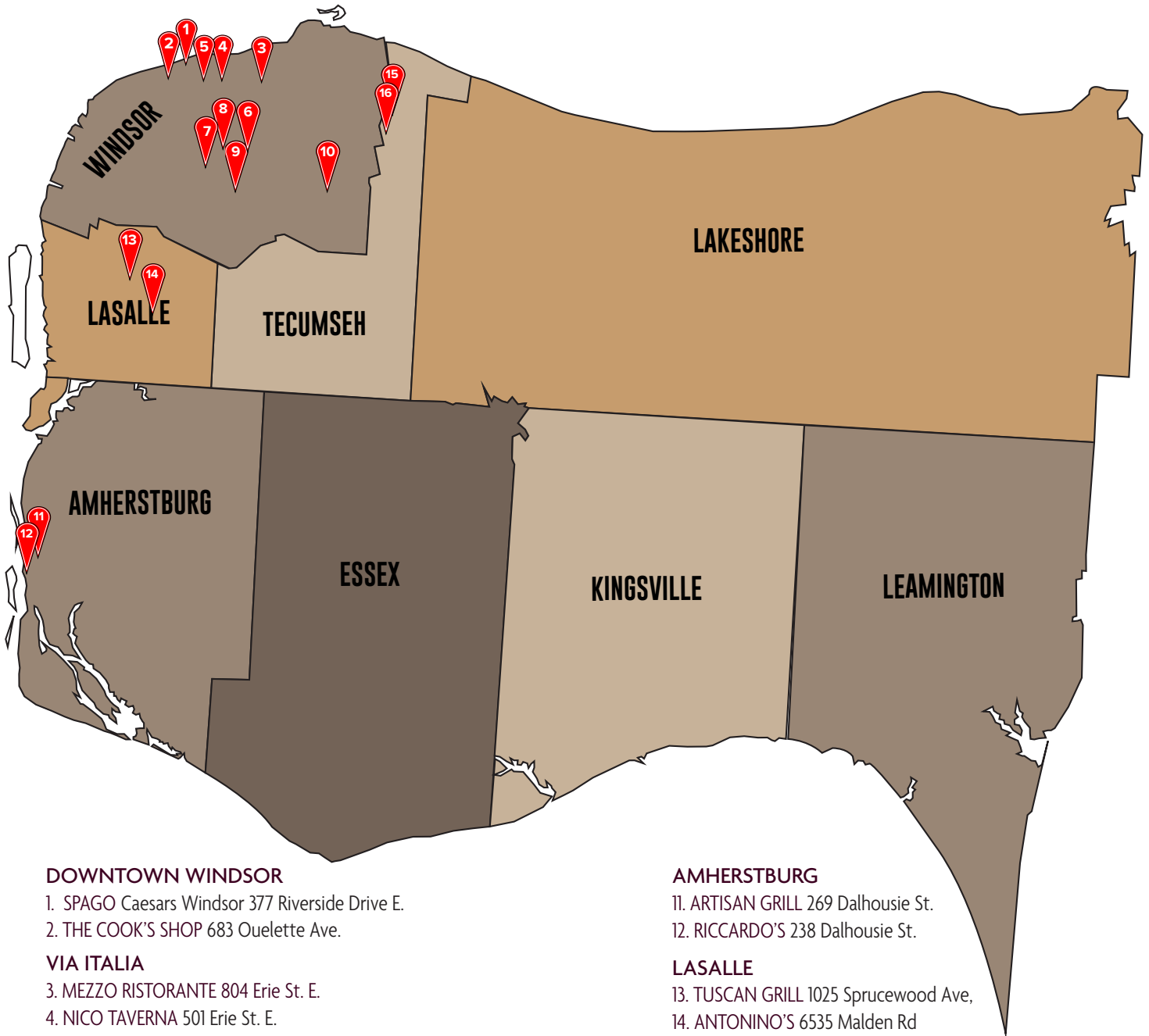
WINDSOR'S 95.9
COUNTRY 92.7

COOL
100.7
GREAT HITS & REAL CLASSICS

WINDSOR
NewsToday.ca
A Presentation of Blackburn News

**WINDSOR ESSEX'S
LOCAL SOURCE
FOR THE BEST
MUSIC VARIETY &
RELIABLE NEWS**

Essex County's FINEST IN FOOD MAP



DOWNTOWN WINDSOR

1. SPAGO Caesars Windsor 377 Riverside Drive E.
2. THE COOK'S SHOP 683 Ouelette Ave.

VIA ITALIA

3. MEZZO RISTORANTE 804 Erie St. E.
4. NICO TAVERNA 501 Erie St. E.
5. SPAGO 690 Erie St E.

SOUTH WINDSOR

6. ARTISAN GRILL 3100 Howard Ave. (Devonshire Mall)
7. COTTA FOOD BAR 3891 Dougall Ave.
8. SPAGO 3850 Dougall Ave.
9. ANTONINO'S ORIGINAL PIZZA 4350 Howard Ave.
10. CIOCIARO CLUB 3745 North Talbot Rd

AMHERSTBURG

11. ARTISAN GRILL 269 Dalhousie St.
12. RICCARDO'S 238 Dalhousie St.

LASALLE

13. TUSCAN GRILL 1025 Sprucewood Ave,
14. ANTONINO'S 6535 Malden Rd

TECUMSEH

15. FRATELLI PASTA GRILL 13340 Lanoue St.
16. ANTONINO'S 1695 Manning Rd.

YOUR EVENING OUT STARTS AT **FREEDS**



AVAILABLE AT

FREEDS



1526 Ottawa St 519-258-6532 freeds.com



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.



FUNCTIONAL ELEGANCE FOR ACTIVE FAMILIES.



2022 MAZDA CX-9

KURO EDITION i-ACTIV ALL WHEEL DRIVE

LUXURIOUS YET FUNCTIONAL, THE 2022 CX-9 OFFERS A SOPHISTICATED DRIVING EXPERIENCE. COMMAND YOUR DRIVE WITH POWERFUL ACCELERATION BACKED BY THE AMPLE TORQUE OF ITS GROUNDBREAKING DYNAMIC PRESSURE TURBO ENGINE. ENJOY AN ENHANCED LEVEL OF DRIVER-CENTRIC INFOTAINMENT AND CONNECTIVITY WITH MAZDA CONNECTED SERVICES, AND NAVIGATE THE WORLD IN THE UTMOST COMFORT WITH AVAILABLE SECOND-ROW CAPTAIN'S CHAIRS.



BOOK YOUR TEST DRIVE TODAY

Factory Order May Be Required

WINDSOR MAZDA

VISIT OUR SHOWROOM AT 1155 PROVINCIAL RD., WINDSOR, ON.
519.735.2211 | www.windsormazda.com



The Cook's Shop

RESTAURANT OF WINDSOR

Rustic Romantic Dining, Rooted in Tradition – Sempre Item.

683 Ouellette Ave, Downtown Windsor, ON
Call 519.254.3377 to book a reservation

cooksshopwindsor.com

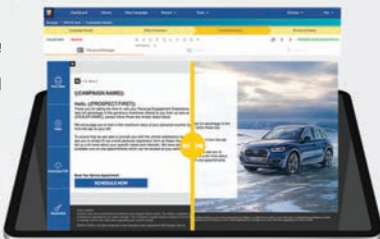


VICIMUS

ALL YOUR AUTOMOTIVE NEEDS IN ONE PLACE

**All-In-One Automotive
Marketing Platform**

Track Responses In Real-Time



**Modern Dashboard
Easy and Effective
Call Monitoring**

Never Miss a Customer's Call



VISIT VICIMUS.COM FOR MORE DETAILS



MCTAGUE LAW FIRM LLP

Roger A. Skinner
Stephen C. Roberts
Josephine Stark
Michael A. Wills
Brian L. Chillman
Robert R. Tomek
Garth M. Kidd
Steven J. Spriggs

Alexander R. Szalkai, Q.C.
Michael K. Coughlin
Tom Serafimovski
Jeffrey W. MacKinnon
David M. Amyot
Nancy Jammu-Taylor
Darwin E. Harasym
Samuel M. Atkin

Counsel: Paul L. Mullins

BUSINESS LAW • REAL ESTATE • ESTATES
COMMERCIAL LITIGATION • LITIGATION
LABOUR AND EMPLOYMENT LAW

455 Pelissier Street, Windsor, Ontario N9A 6Z9
519-255-4300 • www.mctaguelaw.com

SERVING WINDSOR/ESSEX SINCE 1920

YOUR COMPLETE COLLISION

Reconditioning & Refinishing



REPAIRS TO ALL MAKES & MODELS

FRAME REPAIRS

INSURANCE CLAIM ASSISTANCE

ALIGNMENTS

COMPLETE & PARTIAL PAINT JOBS

MECHANICAL REPAIRS

SAME-DAY SPOT REPAIRS

OTHER COLLISION SERVICES

ALL WORK GUARANTEED

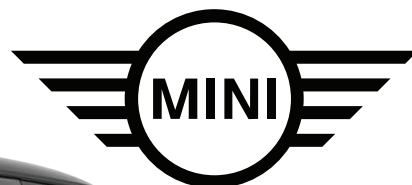
**FAMILY OWNED AND
OPERATED FOR OVER 40 YEARS!**

Call and ask for Jerry or Dino

1240 Windsor Ave • Windsor, ON • 519.252.1147 • metrowindsor.com

ELECTRIFY YOUR DRIVE.

THE ALL-ELECTRIC MINI COOPER.



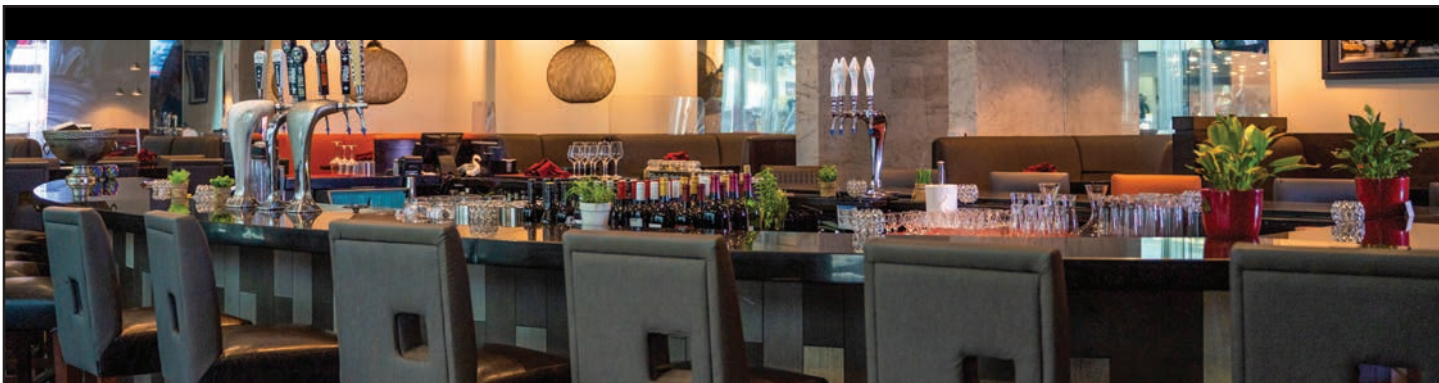
The all-electric MINI ushers in a supercharged new era for the iconic urban car. It's MINI at its most evolved – fusing our hallmark design and handling with instantaneous acceleration, emission-free mobility, and an energy that's more electrifying than ever. Get set to switch on to an electric urban lifestyle. Discover the all-electric MINI Cooper SE today and charge grille-first into a sustainable future.

See dealer for details

Factory order may be required

MINI OF WINDSOR

9425 Tecumseh Road E. Windsor, ON
519-254-4303 www.overseasmini.com



Best steak and seafood selection in Windsor.
Lounge dining with our professional mixologists.
Package menus available for corporate events.



Lore



ArtisanGrill.ca

Windsor – Devonshire Mall 519.962.5555
Amherstburg – 269 Dalhousie 519.713.9009
Lunch & Dinner Daily 11:30am–11:00pm

**BOOK
CHRISTMAS
NOW!**



**Forecast
your monthly
retirement income.**

At IG Wealth Management, we go beyond RRSP's to look at your whole financial picture to forecast your monthly income in retirement. So you get a clear view of today and tomorrow. Does your plan do that?

Let's review your retirement goals today.



TREVOR LEDREW 
Regional Vice-President
Investors Group Financial Services Inc.

Tel: (519) 253-3553
Trevor.Ledrew@ig.ca

Trademarks, including IG Wealth Management, are owned by IGM Financial Inc. and licensed to its subsidiary corporations.
© Investors Group Inc. 2020 RET2110MA_E (01/2022)

LIVING COMMON-LAW IN ONTARIO

By Trevor LeDrew, Regional Vice President, Investors Group Financial Services Inc.

Although there are similarities between the laws for common-law and married couples in Ontario, there are significant differences you should know, especially in the areas of tax planning, family law, and estate planning.



Are you living in a common-law relationship? Do you know what that means from a tax and legal perspective? Many individuals involved in these types of relationships do not understand what their rights may or may not be. The following is a brief synopsis of some of the more important personal planning issues you should consider. However, it is always important in these situations to confer with a lawyer in your jurisdiction to ensure that you receive advice that is relevant to your personal situation. All references in this article to common-law couples will include both opposite-sex and same-sex couples.

TAX PLANNING

If you meet the definition of “common-law partner” under the federal Income Tax Act, you will effectively be taxed in the same manner as a married spouse. The definition of “common-law partner” means a person who cohabits with another person in a conjugal relationship, for either:

- A period of 12 months; or
- A shorter period of time, but while raising a child together. (Simply having a child together is not sufficient to be considered to be living common-law – you must also be living in a conjugal relationship.

Also, the child has to be the natural or adopted child of both partners; if not, then the step-parent must be providing support to the child).

If you meet either of the above two tests, you must indicate that you are living common-law on your tax return. If you have filed an incorrect tax return, you may be denied CPP or other pension survivor benefits, or alternatively, you may be reassessed for unpaid taxes, interest and penalties. There are a number of advantages and disadvantages to being considered a couple under the Income Tax Act, depending upon your situation. Some of the advantages include the ability to allocate certain types of pension income to a lower income-earning spouse, and the ability to transfer certain types of personal tax credits in order to ensure that none of them go unused. However, some of the disadvantages include the loss of the eligible dependant credit, which one or both partners may be claiming if they are raising a child, as well as the potential loss of some social assistance benefits, as the income for both partners must be pooled for the purposes of determining eligibility for certain amounts, including the Guaranteed Income Supplement and the Allowance (offered under the Old Age Security program), the GST credit and the Canada Child Benefit. If both partners are earning an income, the ability to receive these amounts or claim these credits will decrease more quickly.

FAMILY LAW ISSUES

Many common-law couples assume that since they are treated the same as married couples under the Income Tax Act, they will be treated the same as married couples for all purposes. However, that is not the case. The ability to make certain family law claims against a former common-law partner is determined by provincial legislation, not the federal Income Tax Act.

FAMILY PROPERTY

In Ontario, only married spouses are entitled to a division of family property under the family property legislation. Common-law couples are only required to divide their property in the same manner as a married couple if they have signed a cohabitation agreement providing for that. If you and your common-law partner have not signed any sort of domestic contract regarding the division of family property, you will not have any right to apply for a division of property under the provincial family law legislation.

PENSIONS

Depending upon the jurisdiction, common-law partners may be entitled to a division of their separated partner's pension. Individuals in common-law relationships should speak to a family lawyer about what rights they may have to a former partner's pension, including CPP benefits.

UNJUST ENRICHMENT

If you have not lived together for the required period of time or you have not signed an agreement which gives you any right to a division of family assets at the time of relationship breakdown, this does not mean that you will not be entitled to any of your partner's property under any circumstance. You may be able to file a lawsuit arguing that there has been an "unjust enrichment" on your partner's part, and therefore you should either be awarded damages, or a part of the property, using the argument that your partner is holding the property for you under what the courts refer to as the "constructive trust" doctrine. For example, you may be able to rely on this principle if you have contributed towards the mortgage payments for a home which is in your partner's name. However, since litigation is a very uncertain process, relying on a future lawsuit is generally not advisable. Even if you do "win," it will generally only be after a long and expensive legal process. If you want to protect your property, it is usually better to have a written agreement setting out your rights and responsibilities.

JOINTLY-HELD PROPERTY

Common-law couples should also carefully consider how to hold title to their assets. Adding your common-law partner as a joint owner to an investment or property will generally make the property shareable upon separation, which may or may not be what you intended. In some cases, a couple may decide to take title to real property or financial investments in joint names simply to save probate fees at the time of death. However, probate fees in Ontario are relatively small and generally should not be a major consideration in your financial plan. Understand that by adding your common-law partner as a joint owner to your assets, you could be making what might otherwise be a non-shareable asset, shareable.

*Keeping a
record of when
you began to
live common-law
can help to
avoid disputes.*



SPOUSAL SUPPORT

In Ontario, individuals who have cohabited with another individual in a conjugal relationship for a period of at least three years, or who are in a relationship of some permanence and they are the natural or adoptive parents of a child, may be entitled to receive spousal support, although the amount ordered will vary depending upon the facts of the case. Speak to your lawyer if you feel you are entitled to apply for spousal support, or would like to protect yourself from having to pay spousal support.

CHILD SUPPORT

Individuals who enter into a common-law relationship with a person who has a dependent child must be prepared for the possibility that they may be required to provide ongoing support to that child (even if they are not the biological or adoptive parents of the child). Common-law partners must be prepared for this responsibility, as in some cases, the obligation can extend into the child's adulthood.

COHABITATION AGREEMENTS

The above discussion illustrates the reasons why individuals in common-law relationships are well-advised to enter into a cohabitation agreement with their partners to ensure that disputes are minimized in the event the relationship breaks down. However, you may not be able to contract out of all of these obligations, particularly child support, as a court is likely to overlook any contract which is not in the best interests of the child. Individuals should seek the advice of a licensed professional with experience in the area, and in all cases, each partner should receive independent legal advice.

ESTATE PLANNING

Your ability to make a claim against a deceased partner's estate is also generally governed by provincial legislation.

RIGHT TO INHERIT

In Ontario, if a common-law partner dies without a will, the surviving common-law partner is not entitled to inherit any part of the estate under the current provincial intestacy legislation. If the deceased common-law partner died without a will, or died with a will which did not leave a sufficient amount to the surviving common-law partner, the surviving common-law partner may be entitled to make a dependant's relief application against the estate of the deceased partner (if they have lived together for a period of at least 3 years or they are in a relationship of some permanence and they have a natural or adoptive child together), but the amount awarded (if any) will depend upon the facts

of the case. Therefore, it is very important for individuals who are involved in common-law relationships in Ontario to review their wills to ensure they contemplate their partner.

EFFECT ON PREVIOUS WILLS

Unmarried couples should also be aware that if you currently have a will, it will continue to be in effect and will not be revoked simply due to your common-law relationship, meaning that an estate could go to a former spouse, if they are still the person indicated as being entitled to the estate.

CPP SURVIVOR BENEFITS

A surviving common-law partner will be entitled to receive survivor benefits under the Canada Pension Plan to the same extent as a married spouse if they lived with the deceased in a conjugal relationship at the time of death, and had been living with the deceased in a conjugal relationship for a continuous period of at least one year.

EMPLOYER PENSION PLANS

In most jurisdictions a surviving common-law partner will also be entitled to receive a survivor pension from a deceased partner's pension. However, the definition of "common-law partner" varies across the jurisdictions, and the terms of your pension may not be governed by the jurisdiction that you currently live in. You should speak to your pension administrator to confirm whether or not the survivor is entitled to receive survivor benefits at the time of death of the plan member.

THINGS TO KEEP IN MIND

MAKE A NOTE OF THE DATE WHEN YOU STARTED

LIVING TOGETHER

It may be important to determine the date on which you began to live common-law, since many rights and obligations start once you have lived together for a specified time. Keeping a record of when you began to live common-law can help to avoid disputes.

MOVING TO ANOTHER JURISDICTION

You need to be aware that your rights as a common-law couple could change every time you move to a new province or territory, let alone to another country, so be sure to consult with an advisor in your new jurisdiction to ensure that the plan you currently have in place is still consistent with your goals, and the governing legislation of that jurisdiction.

PROPERTY IN OTHER JURISDICTIONS

If you have property in more than one jurisdiction, it will be very important for you to have a properly drafted will. If a common-law partner dies without a will, then all of your personal property will be distributed according to the laws of the jurisdiction where you were domiciled when you died, and real property will generally be distributed according to the jurisdiction where the property is located. Therefore, if you have real property located outside of Ontario, your common-law partner may or may not be entitled to receive it at the time of your death if you die without a will.



INSPIRING *seasonal*
STORIES FOR YOUR HOME

ANNA'S
GARDEN, HOME & WELLNESS

visit us online
shopannas.ca

1911 Seaclyff Dr., Kingsville
519.326.3409 | hello@annasflowers.ca





EXPLORE COROLLA

A Corolla for Everyone

Experience the stunning design and outstanding performance of the fuel efficient Corolla Hybrid. In the city or on the highway, now there are four dynamic models ready to serve up a spirited ride while significantly reducing CO2 emissions.‡

‡ Fuel efficiency estimates were determined using approved Government of Canada/Transport Canada Test Methods. Actual fuel consumption will vary based on driving habits and other factors.

EASTWAY



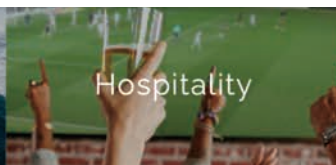
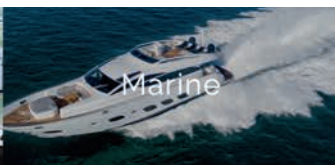
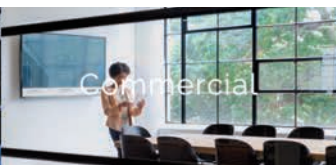
EASTWAY TOYOTA

www.eastwaytoyota.com

9375 Tecumseh Rd. E., Windsor 519-979-1900

RESIDENTIAL TECHNOLOGY THAT WORKS

With over 30 years of superior quality installations, FAS Group provides residential custom integrated electronics solutions. We've partnered with top technology brands and work with expert factory certified programmers to customize whole house AV, smart home automation, climate, lighting, and security systems.



 **FASGROUP**
Custom Integrated Electronics

4510 Rhodes Dr - Unit #330 | Windsor, ON | 519.945.0526 | FASGroup.ca



EST. 1990

Spago

T A S T E I T A L Y

www.spago.ca

Celebrating
35 years
 1987 2022

We have been helping businesses and nonprofits in Windsor and Essex County get their message out since 1987.

From our team to yours, we truly thank you for all of the support over the years.



Top row left to right: Sandy, Stephen, Daniel, Teresa, Pat, Rob, Amin, Michael. Bottom row: Andre, Lori, Elisa



MARKETING • PRINT • MAIL

image360
 Graphics > Signage > Displays

1800 Huron Church Rd.
519-971-9952

www.allegrawindsorsex.com
www.image360windsor.com



Riccardo's

Italian Restaurant

Fine Italian cuisine along the waterfront in beautiful historic Amherstburg
 238 Dalhousie St., Amherstburg, ON 519.736.4333 www.riccardositalian.com
 CALL TO BOOK YOUR HOLIDAY PARTY • Dine-In • Take-Out • Reservations Recommended

ESTATE LAW • BUSINESS LAW • REAL ESTATE LAW

Grow it.
 Protect it.
 Share it.



WALSH LEGACY
 LAW FIRM

JUSTIN J. WALSH

BARRISTER & SOLICITOR

12205 RIVERSIDE DR. E
 TECUMSEH, ON

(519) 962-9074

Visit our NEW WEBSITE!
WALSHLEGACY.COM

KEEP THAT SHOWROOM SHINE WITH
**SYSTEM X DIAMOND
 CERAMIC COATING**



**ASK ABOUT DEAN'S WINDOW TINTING
 & PAINT PROTECTION FILM**

Lifetime warranty on ceramic coating and all window tinting.
 Estimates available online, by phone or in-person

DEAN'S Auto Shine
The Auto Appearance Specialists

We also offer a full line of automotive detailing.
 Open 7 days a week, visit our website for more details.

GIFT CARDS AVAILABLE ONLINE OR IN PERSON
www.deansautoshine.ca

1150 PROVINCIAL RD. • WINDSOR • 519.969.2315

ELEVATE YOUR PERFORMANCE



When it comes to the automotive industry, one of the most important parts of the dealership is the financial department. Our automotive dealership clients know how much people often dread discussing finances, and so they've put their trust into 1st Choice Training Solutions to help eliminate that dread, turning what often feels like a sales pitch into a friendly conversation.

1st Choice Training Solutions provides training and support to automotive dealership finance teams across Canada. The goal is to change the perception of the auto industry, shifting the financial services experience from being a sales pitch, to having team members take a more consultative approach with their clients.

"Typically what we do is a process and revenue analysis," says Gordon Swail, Founder and Director of Training. "We will take a look at sales reports and process, analyze them, survey team members, then we collaborate with the leadership team to create and recommend customized training plans to suit their specific needs. Training is similar but customized to each client."

According to Swail, 1st Choice has seen tremendous success in the transitioning period of the auto industry, stating that many of their clients have seen great results from their training partnership.

The training offered by 1st Choice is not just for those already working in the field, but also for individuals looking to make a career change and are in need of guidance. Transitioning careers can be a tremendous challenge, 1st Choice is able to assist with the initial training and provide ongoing support to ensure maximum success. They can adapt their training to people of all levels so that everyone who participates in their programs has an outstanding experience.

As COVID-19 changed the momentum of many businesses, 1st Choice saw an increase in the demand for training sessions focused on how to sell products remotely and make deals from home. Switching from in-person sessions to virtual sessions, using tools such as Zoom quickly became necessary in order to stay connected with the group. Now, 1st Choice is back to primarily on-site training, while still offering a variety of virtual coaching and training sessions for those clients interested in a hybrid training plan.

Currently, 1st Choice provides training and professional coaching support to over 100 dealerships across Canada.

Swail and his team enjoy working with people who are experienced and interested in expanding their skill set. Interested in seeing what they have to offer? Visit them online at www.1stchoicetrainingsolutions.com today.



Contact:
Gordon Swail
Director of Training
T. 866.253.3838 or M. 778.877.6574
gord@1stchoicetrainingsolutions.com

1stchoicetrainingsolutions.com

Our Process

BE RESPECTFUL

Show equal respect for everyone, regardless of role or position.

BE INTENTIONAL

Always be clear with our intention to show empathy, build confidence, and act as a coach for success.

STRENGTHEN PEOPLE

It all starts with each individual and their belief system. We develop people first, building confidence and protecting each individual's authenticity, then we develop a winning strategy for sustained success.

MAINTAIN A COLLABORATIVE SPIRIT

Working together produces a higher level of engagement and commitment.

DEVELOP PROCESS

Consistency is just one of the keys to producing sustainable results. We develop a process based on industry best practices, and adapt them to the unique personality and style of each individual.

PURSUE EXCELLENCE

We strive for excellence in everything we do, and we ignite that desire inside every participant. Winning is contagious, and we work with each participant to create a roadmap for excellence where winning happens everyday with every customer opportunity.

MEET EASTWAY TOYOTA & LEXUS OF WINDSOR



We at Rafih Auto Group wish to take the time to highlight a special union between two of our dealerships: The Eastway Toyota and Lexus of Windsor. We sat down with James Godfrey, General Manager, to talk about these dealerships and what the future has in store for them.

Q: Can you provide a bit about the history of Lexus and Toyota in regards to becoming part of the Rafih Auto Group?

A: The Rafih Automotive Group first acquired an interest in Eastway Toyota in 2003, and subsequent to the original acquisition, remained in the original location at 1620 Sylvestre out in Tecumseh, Ontario until The Rafih Automotive Group completed the building of the Rafih Auto Mall in 2004, with Eastway Toyota and Lexus of Windsor coming together in the new premises at 9375 Tecumseh Road East and 9379 Tecumseh Road East. The Eastway Toyota and Lexus of Windsor building is the largest building at the Rafih Auto Mall, and currently the busiest location inside the Auto Mall. We occupy approximately 36,500 square feet of space in this building with it also serving as Head Office for the Rafih Automotive Group.

Q: Is there anything new or upcoming at either dealership? Please elaborate.

A: Clearly the wave of the future has turned to Battery Electric Vehicles, but Toyota and the sister brand, Lexus, currently produce the most fuel efficient gasoline powered engines on earth, and in direct comparisons, if an engine displacement is compared against a competitor's engine displacement (size 1.8L– Toyota for size 1.8L Competitor – Toyota will be more fuel efficient). Eastway Toyota and Lexus of Windsor took up the challenge of both taking orders and communicating about our fuel efficient gas model vehicles.

Q: With electric vehicles on the rise, what should people know about switching to all-electric or hybrid cars?

A: Make certain an all-electric or hybrid vehicle truly suits your needs. Many guests have expectations that the all-electric vehicles or hybrid vehicles will somehow lower their expenses or cost of driving, and that may simply not be the case. If you commute long distance on highway, you will be using primarily your gasoline engine in a hybrid configuration, or your battery storage in an all-electric, which means you will be using as much or more gas in the hybrid as you carry more weight (second engine and battery weight), or need for a charging station along the way, which may not be readily available on your commuting route, and will cost you as much in electrical charges as gas charges.

Consider your own unique driving habits before embracing the future that is yet to come; you may simply be better off driving a fuel efficient gas model from Toyota or Lexus.

Q: Windsor is getting an EV battery plant. Can you say anything about this, such as what this means for the dealerships?

A: Absolutely great for Windsor, Ontario! Our high-tech and automotive production facilities and our labour force will benefit as time goes forward. This will bring engineering skills into the area that are focused on the future and not the past. As an example, Eastway Toyota and Lexus of Windsor no longer have mechanics, we have technicians. And these technicians are highly skilled in the areas of electronics and electrical functioning. This will lead to us being known, similar to Waterloo decades ago when Blackberry existed under Research in Motion, as an automotive hub for Hybrid and BEV batteries at the engineering level, the manufacturing level, and the dealership level. Good news for Windsor, labour, and consumers!

Q: What are some of the advantages of Toyota and Lexus vehicles?

A: As the most prominent vehicle manufacturer on earth, when it comes to energy efficient Hybrids, Plug-in Hybrids, and Battery Electric Vehicles, Toyota has an anchor firmly placed in the future, but also understands the realities of keeping our guests moving in a world that is limited in capacity – so far, as it relates to infrastructure,

such as Charging Stations or Efficient Charging for Plug-in Electric Vehicles. To this end, in mid-2020 Eastway Toyota started accepting more customized orders from guests, and at this time we have over 800 new Toyotas on order for guests, and over 84 new Lexus on order for guests. We are leading the way, in the local import marketplace, as orders placed as long ago as 22 months arrive and we deliver them to our guests. Most gas model orders take about 6 months from day of order to delivery, and most hybrids take about 12 to 18 months from day of order to delivery, with exotic vehicles taking longer. The good news is that the Toyota and Lexus quality remains strong, and our guests are willing to wait for their vehicles, factory fresh, built just for them.

Q: What financing options do you have?

A: With the volatile nature of purchase options, Eastway Toyota and Lexus of Windsor have 3 full-time, fully qualified Finance and Insurance Specialists who are monitoring all of our Financial Institution partners for the best opportunity for our guests. Each guest is unique, and our financing options are now being tailored more and more to the guests wants and needs. We work with every major Financial Institution in Canada, such as TD, Tricor, RBC, BMO, Scotiabank, WFCU, and others as needed for each guest, as well as our manufacturer's credit arm, Toyota Canada Credit Inc – TCCI.



Q: Any recent accomplishments/success stories you'd like to share?

A: Eastway Toyota continues to lead the import marketplace in Windsor-Essex, being #1 in the marketplace for many years in a row, and at this point in the ordering and delivering cycle, we have doubled and tripled our local competitors. Few have managed to challenge us while we continue to cater to our guests and make certain that vehicles are built and delivered to our guests. The average Toyota dealership in Canada will have 30% of this volume, so we are working to satisfy our guests going forward into the future.

Q: What do you foresee in the future of these dealerships?

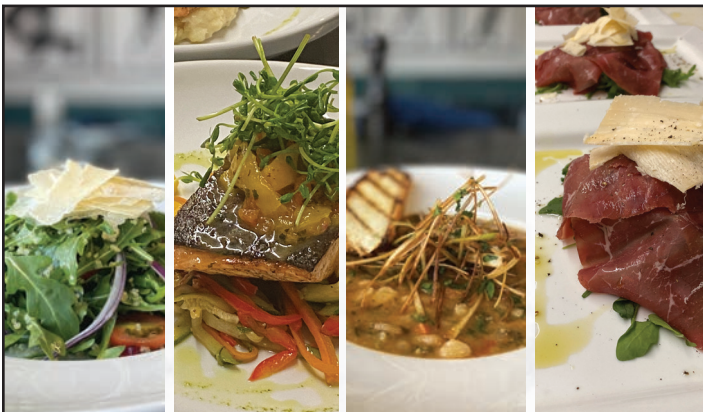
A: There has been a shift to a more online and virtual reality based sales experience with most guests buying remotely, online, through text messaging, email, phone contact, or web-based reach-ins via EastwayToyota.com or LexusOfWindsor.com (other websites as well that redirect to us, including landing pages at the Manufacturer's level). Our Sales Advisors are more skilled at using every means available to stay connected to our guests through a variety of sources, such as social media (Tik-tok, Instagram, Facebook) and through web-based communication such as live video chats, chats, texts, email, and phone contact.

Q: How has the recovery from the COVID-19 pandemic been?

A: We have managed our way out of the pandemic by taking orders, delivering the orders as they arrive, and selling used vehicles. Pre-owned vehicles are becoming our route to satisfying our guest's needs today, while taking the order for their future tomorrow. We are managing our way out of the pandemic through training and communication with our guests, and focusing on both a today (used vehicle) strategy and a tomorrow (new vehicle order) strategy.

Q: Anything else you would like to have mentioned? Please elaborate.

A: Eastway Toyota and Lexus of Windsor have embraced the future, and we are ever more focused on how to satisfy our guests today while building our sales into the future!



Book your

Holiday Party

With Us!

COTTA
food bar

Dine-in Lunch & Dinner
Catering | Takeout | Parties

3891 Dougall Ave at Cabana (519) 915-6882
www.cottafoodbar.com

ARE YOU INTERESTED
IN ADVERTISING IN
**RAFIH STYLE
MAGAZINE?**

Contact us today
to discuss all
of our advertising
options:

LUXURY
LIFESTYLE
MAGAZINE



Tony Catalano, Publisher

519-252-1607

tcatalano@mediaduo.com

EXPERIENCE PERSONAL TRAINING IN A GROUP SETTING!

EVOLUTION

INTENSITY TRAINING

TECUMSEH'S NEWEST FITNESS STUDIO LOCATED IN THE HEART OF ST. CLAIR BEACH.
VISIT OUR LOCATION INSIDE THE GREEN VALLEY PLAZA 13300 TECUMSEH RD. E AT MANNING RD.



A HIGH INTENSITY WORKOUT THAT COMBINES BOOT-CAMP AND WEIGHT TRAINING CLASSES, GIVING YOU THE RESULTS AND SUPPORT YOU NEED. OUR HIGHLY EDUCATED COACHES GUIDE YOU THROUGH THE MOVEMENTS AND ASSIST WITH FORM, MAKING IT A WELCOMING ENVIRONMENT FOR MEMBERS OF ALL FITNESS LEVELS.



FOR A LIMITED TIME EVOLUTION IS NOW OFFERING A FREE 3 DAY PASS WHEN YOU MENTION THIS AD!

ALSO IF YOU PURCHASE A 5 MONTH MEMBERSHIP IN FULL YOU WILL RECEIVE THE 6TH MONTH OF TRAINING FOR FREE!



CALL 519.980.7741 OR VISIT EVOLUTIONTRAINING.CA FOR MORE INFORMATION



GET YOUR BOAT OUT OF THE WATER WITH



HAUL, WINTERIZE and STORE YOUR BOAT WITH US!

Boat Hauling



Shrink Wrapping



**Indoor & Outdoor
Boat Storage**



**Winterizing & Winter
Projects & Repairs**



Looking to SELL YOUR BOAT? We can help!
Call today! 519.713.9313 hammerheadmarine.ca

111 St Arnaud St, Amherstburg, ON - Just North of Alma off Sandwich S N



2022 F-150 TREMOR

The F-150® is purpose-built from the ground up — designed to be tough and productive. The 2022 F-150 Tremor® is factory-built for off-roading. The front hub knuckles and upper control arms are revised while Tremor® specific monotube shocks at the front and twin-tube shocks at the rear are tuned for softer damping at low speeds, with additional damping for more severe off-road events.

Book your test drive today!



1150 PROVINCIAL RD., WINDSOR, ON | 519.972.6500 | Toll Free 866.683.0867

www.performancefordwindsor.com



At a recent social gathering, I overheard a discussion that revolved around the deductibility of life insurance premiums and costs incurred for fines and penalties. There were several divergent views. It was interesting to note that there was still much lack of clarity and understanding as the discussion progressed. Well, I thought, next time if I have to write something, this will make an interesting read. Here it is!

Life insurance premiums

As a general rule, life insurance premiums are not deductible for tax purposes. However, there is one exception: if you are borrowing money and as a condition of borrowing the lender requires you to assign the life insurance policy in support of the borrowing, then the premiums would be deductible. Having made this general statement, let us look at the specific conditions that would be required for the premiums to fall within this exception:

1. The lender must be a financial institution such as a Canadian bank, trust company, insurance company, credit union, or corporation whose principal business is lending money.
2. The lender must require you to assign the policy as a condition of the loan in support of the borrowing.
3. The monies that you are borrowing will be used for the purpose of earning income from a business or property. So, if you borrow money and use the proceeds, say, to buy personal property (for example, a boat), the interest

will be considered not deductible because the funds that you have borrowed are not used to earn income.

If these conditions are met, the premiums representing “the net cost of pure insurance” would be deductible. Without getting into a technical discussion, you can readily obtain this information from your insurance carrier.

One last point to remember: if the amount you borrow is less than the insurance coverage, the deduction would be limited. Consider the following example: Assume you borrow \$500,000 and assign a policy with a face value of \$1,000,000 to the bank as a condition of the loan. Assume also, that the annual premiums are \$1,500 (\$1,000 for the pure cost of insurance and \$500 for the savings component). In this case, the amount deductible would be limited to \$500 (i.e. $\$500,000 / \$1,000,000 = 50\%$ times \$1,000).

When borrowing, keep these prerequisites in mind. By smart planning, you can possibly convert the insurance premiums which are generally non-deductible into a tax-deductible cost.

Fines and penalties

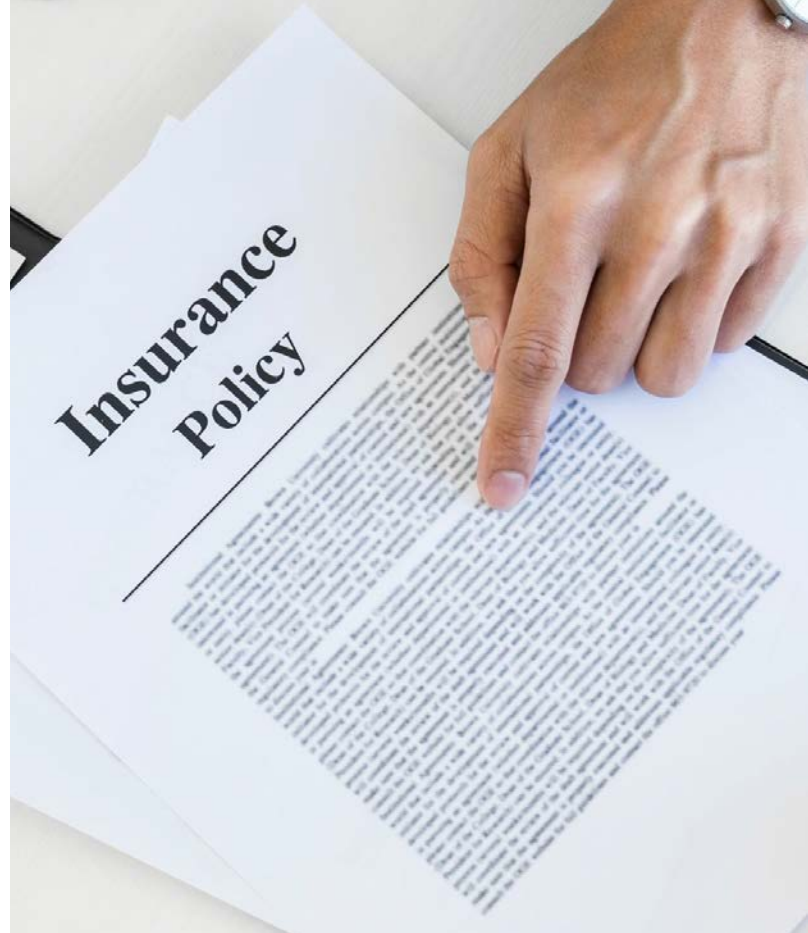
There is still considerable confusion amongst the general public as to whether or not fines and penalties are tax deductible. This, likely, stems from the roller coaster ride this matter has gone through over the years.

First, some background before we get to the final ruling on this issue:

Before 1999, the rules were not clear, and each case was dealt with by the Courts in light of the specific fact situation. Canada Revenue Agency (Revenue Canada at that time) exercised its discretion in accordance with policy guidelines it had developed through the years. The decisions were sometimes in the taxpayer's favor and at other times in favor of CRA.

All this changed in late 1999 when an egg producer in British Columbia took CRA all the way to the Supreme Court of Canada. The Supreme Court found in favor of the taxpayer and ruled that the fines and penalties paid by the egg producer were tax deductible. It further ruled that it was inappropriate for CRA to be making public policy decisions; rather that domain rests with the parliament and not with CRA. The Supreme Court's conclusion was that if the fine or penalty is incurred to earn income then it would be tax deductible as long as it is not specifically prohibited in the Income Tax Act.

This was a pretty big win for the taxpayers and for a while it looked like this would be the way of the future. However, this situation did not last long. As always, the government had the final word. The final chapter on this issue was written into legislation in 2004.



Any penalties incurred after March 22, 2004, that were imposed by any government or agency would no longer be tax deductible. There were further additions to this legislation such that after April 1, 2007, similar rules were introduced to broaden the net.

In summary, fines and penalties incurred during the course of business are no longer deductible for tax purposes in light of the legislation as it stands today.

CHARTERED PROFESSIONAL ACCOUNTING, TAXATION & FINANCIAL ADVISORY SERVICES



PROUDLY SERVING
**THE RAFIH
AUTO GROUP**

525 WINDSOR AVE., WINDSOR ON. • PH. 519.255.9600 • FAX. 519.255.9525 • WWW.GERALDDUTHIE.CA

THE POWER TO GET STUFF DONE



2022 RAM 1500 CLASSIC **WARLOCK**

The 2022 Ram 1500 Classic is ready to help you work and play with power and efficiency. It features a maximum payload of 1,810 pounds and a maximum 395 horsepower when equipped with the available 5.7L HEMI® V8 engine

IN STOCK. BOOK YOUR TEST DRIVE TODAY.

Factory Order may be required.



458 Talbot Road North Essex-Windsor, ON 519.776.5287 | Toll Free 1.888.280.2360

countrysidechryslerdodgejeepram.ca

Love Your Holidays.

This season, allow our team to decorate your home or business.



For 45 Years, Plantscape has supplied full-service landscaping to major commercial and residential properties in Windsor/Essex County and surrounding areas. Our core values stress customer service, professionalism and attention to detail. As a result, Plantscape has grown to become one of Windsor/Essex County's most experienced and respected landscape companies.



Holiday Planters

Make the best first impression with custom built planters.



Exterior Lighting

Brighten up your property for all to enjoy this holiday season.



Custom Wreaths & Cedar Roping

Dress up your front entrance or garage with natural greens.

519.972.5440 info@plantscape.ca



Plantscape.ca
Est. 1976

Mercedes-Benz
Overseas Motors



Authorized Mercedes-Benz
Retailer



**2017 Mercedes-Benz SLC
300 2dr Roadster**

27,000 km, Stock #: PM8451A

CASH PRICE **\$40,957** + HST & LIC



**2018 Mercedes-Benz C-Class C
300 4dr All-wheel Drive**

62,846 km, Stock #: YY8422

CASH PRICE **\$40,958** + HST & LIC



**2020 Mercedes-Benz A-Class A
220 4dr All-Wheel Drive**

29,997 km, Stock #: M8252A

CASH PRICE **\$43,958** + HST & LIC



**2020 Mercedes-Benz GLA 250
4dr All-Wheel Drive**

16,129 km, Stock #: PM8525

CASH PRICE **\$44,067** + HST & LIC



**2018 Mercedes-Benz C-Class C
300 2dr All-wheel Drive**

49,889 km, Stock #: PM8516

CASH PRICE **\$46,957** + HST & LIC



**2020 Mercedes-Benz GLE 350
4dr 4MATIC Sport Utility**

31,027 km, Stock #: PM8505

CASH PRICE **\$76,957** + HST & LIC



**2020 Mercedes-Benz GLE 450
4dr 4MATIC Sport Utility**

28,039 km, Stock #: PM8421

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



**2019 Mercedes-Benz S AMG GLC
63 Coupe 4dr All-Wheel Drive**

56,428 km, Stock #: PM8475

CASH PRICE **\$94,957** + HST & LIC



**2020 Mercedes-Benz
S-Class**

38,000 km, Stock #: M8423A

CASH PRICE **\$126,957** + HST & LIC



**2014 MINI Hatch
Cooper 2dr**

101,598 km | Stock #: B8492B

CASH PRICE **\$19,900** + HST & LIC



**2019 BMW X5 xDrive40i 4dr
All-Wheel Drive Sports**

38,429 km | Stock #: P9055

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



**2019 BMW 750 Li xDrive 4dr
All-wheel Drive Sedan**

47,830 km | Stock #: P9059

CASH PRICE **\$79,900** + HST & LIC



**2018 BMW 330i xDrive i 4dr
All-wheel Drive Sedan**

82,696 km | Stock #: P9054

CASH PRICE **\$38,709** + HST & LIC



**2019 BMW 750 Li xDrive 4dr
All-wheel Drive Sedan**

70,347 km | Stock #: P9046

CASH PRICE **\$69,188** + HST & LIC



**2016 BMW 535i xDrive i 4dr
All-wheel Drive Sedan**

96,895 km | Stock #: B8946B

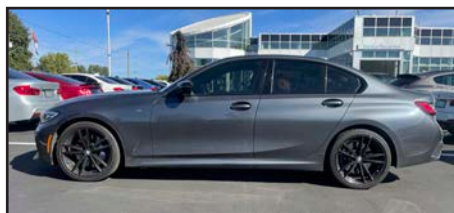
CASH PRICE **\$35,609** + HST & LIC



**2018 BMW 530i xDrive i 4dr
All-wheel Drive Sedan**

67,806 km | Stock #: P9085

CASH PRICE **\$42,609** + HST & LIC



**2020 BMW M340i xDrive i 4dr
All-Wheel Drive Sedan**

31,610 km | Stock #: P9083

CASH PRICE **\$65,307** + HST & LIC



**2017 BMW 540i xDrive i (A8) 4dr
All-wheel Drive Sedan**

81,211 km | Stock #: B9001A

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



**2020 Land Rover Range Rover
5.0L V8 Supercharged P525**
28,296 KM | Stock #: PL96461
CASH PRICE \$128,908 + HST & LIC



**2019 Land Rover Range Rover
Sport Supercharged Dynamic**
41,656 KM | Stock #: PL46814
CASH PRICE \$98,922 + HST & LIC



**2019 Land Rover Range Rover
5.0L V8 Supercharged 4dr**
45,782 KM | Stock #: TL24998
CASH PRICE \$118,922 + HST & LIC



**2020 Land Rover Range Rover
Sport HSE DYNAMIC 4dr 4x4**
70,645 KM | Stock #: TL87434
CASH PRICE \$96,922 + HST & LIC



**2018 Land Rover
Range Rover Velar**
46,166 KM | Stock #: PL59165
CASH PRICE \$65,908 + HST & LIC



**2019 Jaguar F-PACE 25t Prestige
All-Wheel Drive**
29,902 KM | Stock #: PJ64639
CASH PRICE \$49,908 + HST & LIC



**2022 Jaguar I-PACE HSE 4dr
All-Wheel Drive Sport Utility**
5,231 KM | Stock #: PJ19312
CASH PRICE \$103,922 + HST & LIC



**2021 Jaguar F-PACE P250 S
All-Wheel Drive Sport Utility**
20,355 KM | Stock #: PJ78936
CASH PRICE \$68,722 + HST & LIC



**2020 Jaguar E-PACE R-Dynamic
SE All-Wheel Drive**
527 KM | Stock #: PJ90829
CASH PRICE \$59,908 + HST & LIC



**2020 Toyota RAV4 Hybrid
XLE 4dr All-Wheel Drive**

55,287 KM | Stock #: PR1960

CASH PRICE **\$46,900** + HST & LIC



**2020 Toyota Tacoma 4x4
Double Cab 6 ft. box**

85,410 KM | Stock #: PR1480A

CASH PRICE **\$47,588** + HST & LIC



**2019 Buick Encore Preferred
Front-Wheel Drive**

28,471 KM | Stock #: PR3323

CASH PRICE **\$29,076** + HST & LIC



**2019 Ford Escape SE
4dr 4x4**

26,743 KM | Stock #: PR0814

CASH PRICE **\$30,500** + HST & LIC



**2019 Honda Ridgeline Touring
All-Wheel Drive Crew Cab 5.25 ft.**

29,589 KM | Stock #: TR5048

CASH PRICE **\$45,000** + HST & LIC



**2020 Lexus RX 350 4dr
All-Wheel Drive**

34,537 KM | Stock #: PL2015

CASH PRICE **\$52,276** + HST & LIC



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

71,168 KM | Stock #: PL8668

CASH PRICE **\$39,500** + HST & LIC



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

62,250 KM | Stock #: PL3779

CASH PRICE **\$44,900** + HST & LIC



**2019 Lexus RX 350 4dr
All-Wheel Drive**

72,981 KM | Stock #: PL7075

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

The Rafih Auto Group Annual Charity Golf Tournament has become a local tradition over the past 11 years. This year, more than 144 golfers and sponsors attended the event on July 11th, 2022, which was held at Beach Grove Golf and Country Club, and raised \$25,000 to benefit the Windsor Regional Hospital Foundation.

The event has raised \$200,000 to date for charitable organizations in Windsor-Essex since its first year. After 2 years of hiatus due to the COVID-19 pandemic, the tournament is now back in full swing. The Rafih Auto Group would like to thank each and every sponsor for their continued support in making this Charity Golf Tournament a success year after year.



The Annual Rafih Auto Group Charity Golf Tournament has raised \$200,000

to date for charitable organizations in Windsor-Essex.

ANNUAL

Rafih
AUTO GROUP

Charity Golf
Tournament

Multiple dealerships, one common goal: Your complete satisfaction.

Canadian Dealerships



EASTWAY



JAGUAR

LAND-ROVER

WINDSOR



OVERSEAS MOTORS BMW



MINI WINDSOR

THE LINCOLN MOTOR COMPANY
LINCOLN OF WINDSOR

Leamington
BUICK GMC



LONDON

MyMississauga
Jeep RAM

WHITEOAK FORD
Ford Mississauga's Ford Dealer



Mercedes-Benz
Overseas Motors
SPRINTER



smart



MIDTOWN Honda



WINDSOR MAZDA

Brampton
Ford

OAKRIDGE FORD
Ford



Essex County

LEXUS | LEXUS OF WINDSOR

WHITEOAK LINCOLN

U.S. Dealerships



Rolls Royce
Motor Cars Cleveland



Bentley Cleveland



Porsche
North Olmsted



Aston Martin
Cleveland



Lotus of
Cleveland



Maserati of
Cleveland



Porsche
Motor City



BMW of
Rochester Hills



Motor City Mini



Audi Rochester Hills



Mercedes-Benz
of North Olmsted



Sprinter of
North Olmsted



Charity Golf
Tournament

THANK YOU SPONSORS

PLATINUM



CDK GLOBAL



GOLD



SILVER



BRONZE



TD Auto Finance

National Brand. Regional Presence. Local People.

For Windsor/Essex County businesses with more complex financial needs, your local TD Commercial Banking Relationship Manager will take the time to understand your business and then work with you to customize the products and services to help meet your unique business needs. As your business needs change, we are committed to devoting the time, energy and expertise to help you meet your evolving business goals.



Matt Decker
Relationship Manager,
TD Auto Finance
226-345-3066
matthew.decker@td.com



Jeffrey Swan
Associate VP & Market Leader
TD Auto Finance
416-738-7145
jeff.swan@td.com



Kevin Hamilton
Account Manager
519-945-2134
kevin.hamilton@td.com



Lindsay Lovecky
Relationship Manager
519-791-7784
Lindsay.Lovecky@td.com



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



Jason Seitsinger
Senior Account Manager
519-945-1301
Jason.Seitsinger@td.com



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



Lou Di Pietro
Senior Manager
Commercial Services
519-945-1750
lou.dipietro@td.com



Scott Defoe
Senior Relationship
Manager
Commercial Services
519-945-1835
scott.defoe@td.com



Rob Rumfeldt
District Vice President
519-945-1333
robert.rumfeldt@td.com

TD Commercial Banking
156 Ouellette Ave., Windsor

Talk to your local TD Commercial Banking Relationship Manager today.



© The TD logo and other trade-marks are the property of The Toronto-Dominion Bank.

M05332 (03/16)



DealerSocket CRM Integrated with FordDirect

Get the most out
of your CRM!





THE FIRST-EVER ALL-ELECTRIC BLAZER EV

REIMAGINE WHAT AN SUV CAN BE

BLAZER EV IS THE COMPLETE PACKAGE WITH STYLE, PERFORMANCE AND TECHNOLOGY. AVAILABLE IN MULTIPLE TRIMS, COLORS AND BATTERY RANGES, THIS DARING NEW ALL-ELECTRIC MIDSIZE SUV IS BUILT FROM THE GROUND UP AROUND THE GAME-CHANGING ULTIUM BATTERY PLATFORM. ULTIUM OFFERS FLEXIBILITY IN CHARGING SPEEDS, RANGE AND PERFORMANCE — GIVING THE SPORTY BLAZER EV THE SHEER POWER AND CONFIDENCE NEEDED TO GO THE DISTANCE.

FACTORY ORDER MAY BE REQUIRED

Leamington



BUICK

GMC



CORVETTE

108 Erie St. North, Leamington, ON | 519.326.3206 | Toll Free 866.340.1406 | www.leafingtongm.com

BY APPOINTMENT
FRONTDESK@MICHELSBESPOKE.COM

@MICHELSBESPOKE
MICHELSBESPOKE.COM

MICHEL'S BESPOKE

ATELIER



AUTHENTIC BESPOKE TAILORING FOR DISCERNING INDIVIDUALS
HANDMADE IN TORONTO CANADA AT MICHEL'S BESPOKE ATELIER

UPTOWN ATELIER 3967 CHESSWOOD DRIVE, TORONTO ON (416) 633-3934
DOWNTOWN SHOWROOM 49 STEWART STREET, TORONTO ON (416) 842-8380

THE NEW RANGE ROVER SPORT



The New Range Rover Sport has everything you need to cope with any road condition. Adaptive Off-Road Cruise Control – a world first – senses the terrain and fine-tunes the speed to optimize traction and control. Adaptive Dynamics* minimize unwanted body movements by checking and adjusting the vehicle up to 500 times per second. You'll find yourself at ease, wherever you find yourself.

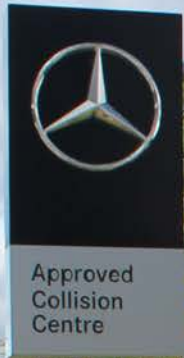
Land Rover Windsor
9275 Tecumseh Rd. E. Windsor, On.
519-972-6561

landroverwindsor.com

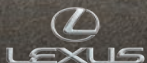
Vehicle shown: 2023 Range Rover Sport

*These features are not a substitute for driving safely with due care and attention, and will not function under all circumstances, speeds, weather and road conditions. The driver should not assume that these features will correct errors of judgment in driving. Please consult your owner's manual or your local Land Rover Authorized Retailer for more details.

© 2022 Jaguar Land Rover Canada ULC



CERTIFIED ELECTRIFIED COLLISION REPAIR



9420 TECUMSEH RD. E. WINDSOR, ON **519-979-2937**

formulafirstcollision.com



Often Copied. Never Duplicated.