RAFIHSTYLE.COM

FINEST IN FOOD EDITION

STYLE MAGAZINE

FAIL 2025

# Street vs. Track Showdown



2026 BMW M5

2025 BMW M4 CS



THE ALL-NEW 2025

# Lincoln Navigator

The reimagined 2025 Lincoln Navigator® offers 440 horsepower and 510 lb.-ft. of torque. Couple that power with standard four-wheel drive and the ability to tow loads of up to 8,700 lbs.



Canada's #1 Selling Retailer for Retail / Commercial vehicles!

5 CONSECUTIVE YEARS - 2019 TO 2023
WINDSOR & ESSEX COUNTY'S ONLY

**Authorized Lincoln Retailer** 

1150 Provincial Rd., Windsor

lincolnofwindsor.com

Call Now to Book Your Appointment

519-972-6500



RAFIHAUTOGROUP.COM





519-946-0363 SupremeServices.ca





WINDSORESSEX CHAMBER

A Member of:



Dear Readers,

The year 2025 has been incredible and, amazingly, is already heading into its final stretch. We are excited to release another edition of the magazine, packed with a variety of topics relevant not only to the automotive sector but also to our Windsor-Essex County community.

We interviewed the new leadership of the Windsor Symphony Orchestra, who are undertaking numerous projects to make classical music more accessible to the public.

Don't miss the Windsor-Essex Finest in Food, our annual guide to Windsor-Essex's most exceptional dining experiences.

In our cover story, you'll get all the details on BMW's two new models: the all-new plug-in hybrid 2026 M5 and the limited-build, track-focused 2025 M4 CS.

This edition also features everything you need to know about the 12<sup>th</sup> Annual Rafih Auto Group Golf Tournament. Once again, thank you to everyone who attended and helped us organize this event. Without you, none of this would be possible.

Sincerely,

- GW

Terry Rafih
Chairman & CEO of the Rafih Auto Group



RAFIH

FALL 2025 ISSUE 65



PublisherTerry RafihCo-PublisherTony CatalanoArt DirectorErwin ParungoEditorPaula JustDesign & LayoutErwin ParungoAdam Patterson

Adam Patterso
Jennifer Ly

On the Cover Street vs. Track Showdown

2026 BMW M5 vs. 2025 BMW M4 CS

**Contributing Writers** Jessie Gurniak, Paula Just,

Andrew DeBoer, Irfan Qadir, Trevor LeDrew, Shan Hasan

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



CIOCIAROCLUB.COM

519.737.6153 3745 NORTH TALBOT RD. OLDCASTLE

#### **FEATURE**

12 Street vs. Track Showdown 2026 M5 vs. 2025 M4 CS

#### **WHEELS**

26 2025 Ford Tremor Built for the Bold

#### **COMMUNITY**

**18** Lead in Harmony

40 Swinging Into Action for Local Healthcare: Community Support Drives Hospital Innovation, One Event at a Time.

**50** Serving our Community Since 1977: June Muir

68 12<sup>th</sup> Annual Rafih Auto Group Golf Tournament

#### **FOOD EDITION**

**30** Finest in Food in Windsor and Essex County

#### **TRAVEL**

**46** The Laurentian Mountains

#### **LIFE & STYLE**

**52** Miss Universe Canada 2025: A Stage for Dreams and Impact

55 Investing in Stability:
The Power of Precious Metals

Second Opinion
Spinal Disc Surprises:
Why a Herniated Disc Might Not Be
as Bad as It Sounds

#### **BUSINESS & FINANCE**

**60** The Five Giants of Global Real Estate

**64** Considering your Pension Options when leaving an Employer?

**72** Tax Talk: Salaries or Dividends































INVESTING IN OUR HOSPITAL AND OUR FUTURE.

As the charitable arm of Chatham-Kent Health Alliance, the CKHA Foundation leads the way in philanthropy and connects the communities of Chatham-Kent in support of high quality healthcare in our local hospital sites.

Through the generosity of our community, we invest in crucial hospital resources that are not covered by government funding - including program innovation, equipment renewal and modern facility upgrades - to enable world-class healthcare in Chatham-Kent for years to come!



Join our cause and support local hospital patients today!

# www.ckhaf.ca

- 9 Ursuline Ave, Chatham ON
- 519-436-2538
- 🔼 foundation@ckha.on.ca



# TAKE CHARGE OF THE JOURNEY



# STRIKING DESIGN. COMMANDING PERFORMANCE **2025 LEXUS ES**

The 2025 Lexus ES luxury mid-size sedan lets you command your own journey like never before. Its refined looks, dynamic and responsive ride, and beautifully advanced technology help you get more out of every moment behind the wheel. Choose from 3 dynamic models – ES 250 AWD, ES 350 FWD, and the self-charging ES 300h hybrid electric – then elevate the experience with a series of packages, including Ultra-Luxury and F SPORT Design and, F SPORT 2, and the new Black Line Special Edition.

Factory order may be required, see dealer for details.



9379 Tecumseh Road East, Windsor 833.400.1581 | www.lexusofwindsor.com







# \_\_\_\_\_ HANDSTONE

CRAFTED FOR LIFE

# Evora Collection

A modernized vision of pure retro style, the Evora collection from Handstone, boasts an understated commitment to simplicity in design. It allows the true beauty of solid wood to speak for itself. Handcrafted in Canada from solid Maple, Cherry, Oak and Walnut and built to last, Handstone specializes in custom options to allow for the ultimate versatility and accommodation to your space.

Visit EHF to explore the Evora collection and others in their vast Handstone Gallery.



ehfstyle.com | follow us on 📑 👩





Visit us online for promotions and more! Find Your Style.

Mon to Fri 9:30am-6:00pm, Sat 9:00am-5:00pm, Sun 11:00am-5:00pm



For the most engaging off-road experience select OCTA Mode, with a unique braking calibration designed for loose gravel surfaces. Our optimally calibrated Dynamic Mode delivers an enhanced on-road drive. Each mode illuminates the cabin in a vibrant red, transforming screen layouts to give optimum sight of power, torque and lateral G-forces.

LAND ROVER WINDSOR 9275 Tecumseh Rd. E. Windsor, On. 519-972-6561

landroverwindsor.com

Factory Order May Be Required

# THE FANCSY FAMILY HOSPITAL

HONOURING THE LEGACY OF JOHN THOMAS FANCSY





This extraordinary act of philanthropy is a testament to John's vision for the community he loved so deeply.



- Ashley Weeres, Interim Executive Director of Windsor Regional Hospital Foundation





To recognize and celebrate a transformational gift of approximately \$40 million from the late John Thomas Fancsy, the New Windsor/Essex Acute Care Hospital will be named The Fancsy Family Hospital.

John Fancsy was a lifelong resident of Windsor-Essex who cared deeply about his community. He was a brilliant engineer with family roots in the automotive sector, and he was instrumental in growing the local wine industry as the co-founder of Viewpointe Estate Winery.

In a remarkable act of generosity, John chose to leave a very generous donation to the new hospital in his will: a lasting gift to the community he loved.

John's gift marks a milestone in the realization of our new hospital and is a powerful demonstration of the impact of planned giving. John's visionary legacy will help ensure the health and wellbeing of Windsor-Essex for generations to come.

Windsor Regional Hospital Foundation will be forever grateful to John Fancsy for his incredible generosity and vision.



LEARN MORE ABOUT JOHN FANCSY AND THE FANCSY FAMILY HOSPITAL AT WRH.ON.CA/FANCSYFAMILYHOSPITAL









# Street vs. Track Showdown





BMW M cars have always worn the same badge yet pursued performance in strikingly different ways. Few pairings showcase that split personality better than the all-new, plug-in-hybrid 2026 M5 and the limited-build, track-leaning 2025 M4 CS. One is a tech-heavy supersedan in a crisp Alpine White suit; the other is a lighter, harder-edged coupe bred for lap times. Which is the better expression of modern BMW M? It depends on the roads you drive—and the kind of thrills you want.

#### Powertrains: Sledgehammer vs. Scalpel

Under the M5's broad hood lives BMW M's first hybridized sedan powertrain: a 4.4-liter twin-turbo V8 paired with an electric motor and 14.8-kWh battery. Total system output is a headline-grabbing 717 hp and 738 lb-ft, routed through an eight-speed automatic and standard M xDrive with configurable 4WD, 4WD Sport, and even a 2WD (rear-drive) mode. Officially, BMW quotes 0–60 mph in 3.4 seconds and an estimated electric-only range in the mid-20-mile zone—useful for quiet early-morning departures or short urban errands. It's a remarkable blend of shove and civility, with the electric motor filling in torque and smoothing low-speed response.

The M4 CS takes a purist's route. Its 3.0-liter S58 twin-turbo inline-six makes 543 hp—40 more than an M4 Competition—and 479 lb-ft, driving through an eight-speed automatic and a performance-tuned version of M xDrive. The CS calibration sharpens the throttle and diff logic, delivering the crisp, repeatable launches and corner exits you expect from a special-edition M car. BMW quotes 0–62 mph (100 km/h) in 3.4 seconds; independent U.S. estimates peg 0–60 mph as low as the high-2-second range under ideal conditions. The powerband is classic BMW straight-six: urgent, eager to rev, and with a distinct snarl.

#### Weight & Feel: Mass vs. Minimalism

Numbers tell part of the story. In U.S. spec, the new M5 tips the scales at roughly 5,390 pounds—largely the cost of carrying a big V8, a motor, and that battery. BMW's chassis team counters with adaptive M suspension, integral active steering, and a broad dynamic bandwidth, but you can't hide mass entirely; the M5's genius is how small it drives most of the time, not how light it is. On fast, flowing roads, the car feels planted and relentless, compressing straights and flattening elevation changes with immense, hybrid-boosted torque. In tighter sequences you sense the extra inertia, but the steering precision and traction mask it impressively for a luxury supersedan.

The M4 CS approaches the problem the old-fashioned way: remove weight, add grip. Targeted use of CFRP (roof, hood sections/strakes, splitter, mirror caps, diffuser, rear spoiler) trims mass up high and lowers the center of gravity.









Standard M Carbon bucket seats save more, and the chassis tune is firmer, more immediate, more "talkative" over good pavement. The payoff shows on track—turn-in feels keener, transitions quicker, and braking zones shorter. On broken city streets, you'll notice the ride is decidedly focused, but that's the trade the CS deliberately makes.

Pace & Numbers: Both Are Blistering, Differently If you judge by stop-watch sprints and top-speed headlines, it's nearly a dead heat to legal velocities. The M5's factory 0–60 mph claim (3.4 sec) matches BMW's 0–62 mph claim for the M4 CS (3.4 sec), and both can be optioned to near-190 mph top speeds. But how they achieve those figures differs. The M5 leans on electrified torque and massive contact patches to erase time. The M4 CS relies on lower mass, shorter gearing, and the immediacy of its six to punch above its displacement. Independent testing has already suggested the CS can dip well below its conservative official figure in ideal conditions. The M5, meanwhile, will reproduce its numbers all day long, four adults aboard, climate on, playlists queued. Choose your superpower.

#### Cabin & Daily Life: Executive Lounge vs. Track Box

Slide into the Alpine White M5 and you're greeted by BMW's latest curved displays, configurable M modes, a head-up display, and multi-function front seats that heat, cool, and hug. There's legitimate adult room in back and a sizable trunk—this is a real five-seat supersedan that does school runs and client dinners as naturally as back-road blasts. The silent EV mode is a delightful party trick in town, and the extra refinement makes highway miles evaporate. It's also worth noting that the 2026 model adds AC charging up to 11 kW and expands upholstery choices, underscoring its dual role as flagship and daily.

The M4 CS cabin is purpose-built. Those M Carbon buckets look sensational and hold you like a race harness, but entry/exit and long-haul comfort are secondary to grip and weight savings. Material choices are racy—exposed carbon, Alcantara, red accents—and rear-seat space is coupe-tight. If you do regular airport runs with colleagues, you want the M5. If you live for a dawn run on your favorite two-lane, the CS's minimalism makes sense the moment you clip the first apex.









#### **Design Notes: Alpine White vs. Motorsport Signals**

Color matters, and Alpine White suits the M5's tailored aggression. The flared arches, widened quarters, and quad pipes telegraph intent without shouting; in white, the surfacing is crisp and architectural, and the optional carbon exterior bits pop just enough. It's the stealth wealth of supersedans—clean, sophisticated, imposing when you notice it.

The M4 CS broadcasts its mission in bolder strokes: exposed carbon on the roof and hood strakes, red-outlined grille, aero addenda, and that tidy Gurney-style lip spoiler. It looks every inch the limited-run special, and it's meant to. Park the two together and you're seeing two ends of the same M spectrum: the gentleman bruiser and the club-sport bruiser.

#### **Price & Rarity**

Here's the twist: despite being newer, bigger, and vastly more complex, the 2026 M5's U.S. starting price hovers around the low-\$120Ks before options—comparable to, and in some cases under, dealer-market M4 CS pricing. The CS's base MSRP comes in around \$123,500, and limited options (ceramic brakes, special paints) can push it well into the mid-\$130Ks. The M5, of course, can also climb quickly with paint, wheels, and carbon packages, but as a build-to-order regular-production model it won't be as scarce as the CS.

#### The Verdict for Rafih Style Readers

If your life demands one car that does it all—school dropoff, client lunches, cross-province weekends, and the occasional track day—the Alpine White M5 is the easier recommendation. Its breadth of capability is staggering: effortless performance, true five-seat comfort, usable EV mode, and all-weather traction. It may be heavy, but it's also hugely sophisticated, and that matters when your calendar never lets up.

If, however, you already have the daily covered—or you simply prioritize "feel" over features—the M4 CS is the connoisseur's choice. It's more alive in your hands, more communicative, and more special each time you strap into those carbon buckets. On a great road, it delivers that race-car-for-the-road sensation that no spec sheet can quantify.

#### **Final Call**

Both cars are undeniably "M," but they satisfy different appetites. The M5 is the modern M flagship: electrified, devastatingly quick, and luxurious without apology. In Alpine White it's low-key lethal—an iron fist in a crisp dress shirt. The M4 CS is the distilled enthusiast hit: lighter on frills, heavier on feedback, and built to make every mile feel like pit-lane exit. Your best BMW is the one that aligns with your daily reality. If you want a singular, do-everything performance luxury sedan, take the keys to the M5. If you want a weekend hero that still behaves during the week, the M4 CS is the one you'll remember long after the drive is over.











First-Time Home Buyer • Refinance • Debt Consolidation • Bruised Credit
Investment Properties • Self-Employed • & More



519-215-2841 • WWW.SERCAFINANCIAL.CA • ADMIN@SERCAFINANCIAL.CA



#### MINI WINDSOR 9425 Tecumseh Road E. Windsor, ON 519-254-4303

www.miniwindsor.com

Factory order may be required See dealer for details.

# **ATTENTION INVESTORS!**

IT'S NEVER BEEN EASIER TO BUILD A TINY HOME.

Excellent Source of Extra Income • Increase Your Property Value • Provide Housing for Close Family Members



# LANEWAYHOMES

Start your journey with Laneway Homes. 519-946-0363

FOR MORE INFO VISIT WWW.LANEWAYHOMES.COM



SCAN QR CODE To Learn More.



The Windsor Symphony Orchestra (WSO) has long stood as a pillar of cultural enrichment in Windsor. More than a venue for classical music, it is a community hub, offering accessibility to the arts for people of all ages and backgrounds. Founded in 1947, the WSO has expanded its repertoire and outreach, delivering over 100 concerts annually and fostering partnerships with local schools and cultural organizations. The central performances take place at the historic Capitol Theatre, though the Orchestra also participates in special events and collaborations throughout the city.

The season typically runs from fall through spring, with multiple sessions each month. The peak occurs during the winter months, when the Orchestra performs its most frequent series of concerts. The current president of the board is Deborah Severs, who has been in the role since 2021. In October, she will hand over the presidency to Kyle Kootstra, who will become the new chair.

Deborah's journey to leading the WSO is deeply rooted in her commitment to the city's civic and cultural life.

Born and raised in Windsor, she initially pursued law, specializing in family law and built a career while dedicated to charity initiatives. She is also the first woman to join the "Circle of 7," a fundraising group.

Although her experience with music was limited to her teenage years, Deborah decided to join the WSO board in 2016 and, later, in 2021, became president. In her capacity, Deborah has welcomed Patti Lauzon as the new Executive Director and lauded the leadership of Maestro Robert Franz. She has also highlighted the WSO's commitment to society engagement through programs like Music for Health and Education Concerts. One of the main milestones of her tenure as president was the institution's 75<sup>th</sup> anniversary. "It was exceptional, we had an amazing year. The concert hall, the musicians, the staff and everybody were really excited for every concert that we had that year", she recalls.

Recognized for his expertise in finance and his connections, Kyle Kootstra brings a different but complementary perspective. Kyle grew up on a dairy



President of the Board -Deborah Severs

farm in Central Alberta. He began studying piano at the relatively late age of 13 and pursued his studies at the University of Windsor, where he met his wife. Although he eventually moved into a career in finance, his passion for music remained strong. He reconnected with the Orchestra by inviting clients and friends to concerts, and in 2021, he joined the WSO board.

"Later, I was invited to the executive committee and that's really given me a couple of years to understand the group better", Kyle remembers. "It took me a long time to get up to speed. The good thing is that Deb is leaving things in such good shape that my job is to continue so much of this work".

Among the main current challenges of the new leadership are ensuring financial sustainability through the endowment and donations, as well as strengthening relationships with them. "We continue to work on donor stewardship, which is very challenging", he explains. "We receive funding from governments, but governments are financially constrained right now and their support in the arts is definitely diminishing. We receive money from



Future President of the Board - Kyle Kootstra

corporations and sponsorships, but they are also trying to pull back. We receive money from donors, who are feeling the pinch too. It's definitely the primary focus to get the word out that this professional organization is delivering absolutely world-class music and we need everybody's support to keep doing it".

Engaging new audiences and attracting younger people is also the focus of the institution. "The Symphony has been breaking some of the misconceptions. It is perceived as being stuffy, old-fashioned or not relevant", he observes. "But I talk for myself, I brought my kids, who are 16 and 14 years old, and they had an unbelievable time. They were blown away. I wanted to show them that this is real, it is not digital, not artificial intelligence. We can have in our city a shared collective experience listening to incredible music performed by some of the best musicians that Canada has available".

For Deborah, the Orchestra's impact reaches far beyond the music. "It's not only the level of experience and expertise with the musicians, but what you get from the community and the audience", she says. "You always





find couples who have been coming for many years, some whose first date took place during a presentation. But you meet families, children and young people too. It's incredible the feeling that you get walking out of listening to amazing music, but hearing the stories of everybody around you."

The 78<sup>th</sup> season promises a diverse and exciting lineup of concerts. This season kicks off with Opening Night with Gershwin on September 20 and 21, celebrating the 100<sup>th</sup> anniversary of Gershwin's Piano Concerto. Audiences can also experience Folk Dances, including a unique onstage experience and a Café Concert.

In October, the WSO presents The Music of Star Wars, followed by Whimsical Concerto of Fanciful Birds and Disco and Motown. The holiday season features Handel's Messiah and Holiday Pops.

Tickets range from \$15 to \$70 for all performances, and can be purchased online at windsorsymphony.com or in person at the Capitol Theatre box office.

# **Experience the Windsor Symphony Orchestra**



**Opening Weekend** with Gershwin

September 20 & 21



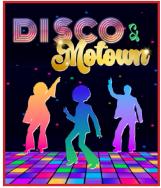
The Music of **Star Wars** 

October 18 & 19



Whimsical Concerto of Fanciful Birds

November 15 & 16



Disco and Motown

November 22 & 23



Thank you to our sponsors: The Toldo Foundation | Bill & Rochelle Tepperman Kootstra Kleer Wealth Management Group of BMO Nesbitt Burns | Gail & Don Rodzik | Dr. & Mrs. Douglas Paterson

## In need of **Translation** & Interpretation Services?

#### 75+ Languages

519-255-1127 ext. 135

- In-person, Phone and **Video Interpretation**
- Video Transcription
- Document Translation
- Interpreter Training

Call Today for a Consultation & Quote

# MULTICULTURAL COUNCIL

OF WINDSOR AND ESSEX COUNTY

ESTABLISHED 1973

**SCAN HERE** 











Experience one-of-a-kind luxury with

# Pustom Shop

Made-to-measure program partnered with



### COPPLEY

EST.1883

## **Choose your:**

Style • Fabric • Lining • Buttons • Thread

Over 95 Years of Excellence. Crafted Just for You.



Take control of your Jaguar E-PACE performance by selecting one of four JaguarDrive Control settings optimized for performance, comfort, and efficiency. In adverse weather, select Rain, Ice, or Snow mode to adjust engine and brake settings for maximum traction automatically.

Jaguar London 1035 Wharncliffe Rd S, London, ON N6L 1J9 519-681-9400 londonjaguar.ca

#### SETTING THE STANDARD IN DUMPSTER RENTALS



# AN UGLY BIN AT THE JOB SITE IS LIKE HAVING AN OLD, BEAT-UP VEHICLE

Are you in Windsor-Essex County and sick of junk taking over your space, but don't have the time or truck to haul it away? Stop wasting your weekends on dump runs—Oldcastle Bin Service delivers the bins. You fill it, and we handle the rest, including pickup and disposal, all within 24 hours. It's no stress, no mess, with no hidden fees or surprise charges—just straightforward, reliable service. Perfect for home clean-outs, renovations, and construction debris. Don't let junk pile up any longer—get started

with Oldcastle Bin Service today!

## 宣 THE BEST-LOOKING BINS, MADE JUST RIGHT





Length:	10'
Width:	8'
Height:	4'
Length:	14'
Width:	8'

Height:





Height:	4
Length:	20
Width:	8

widti.	0
Height:	8'
Length:	20'
Width:	8'

NOT ACCEPTED: Acids, Gasoline, Oils of any kind, Pesticides, Solvents, Antifreeze, Drain Cleaners, Kerosene, Paints, Varnish, Stains, Propane Tanks, Mercury, Freon, Hazardous Materials, Tires, Etc.



CONTACT US FOR MORE INFORMATION:

519.818.0246









2160 Fasan Dr, Oldcastle, ON, Canada | oldcastlebin.com



For drivers who demand rugged off-road performance with luxury-level comfort, Ford's 2025 Expedition Tremor delivers a bold statement in power, capability, and presence.

Designed to bridge the gap between family SUV and backcountry explorer, the Tremor trim turns the already formidable Expedition into a purpose-built machine that doesn't flinch at gravel roads, steep climbs, or unpredictable weather.

The Ford Expedition Tremor isn't trying to keep up with the competition; it's confidently carving its own path. Whether you're packing up the family for a weekend away or towing serious gear to the cottage, this SUV shows up with purpose—and just enough swagger to turn heads.

One look at the Tremor and you'll see what Ford's aiming for: resilient refinement. It rides high on chunky 33-inch all-terrain tires wrapped around dark-finish wheels, with bold orange accents popping from the grille and tow hooks. It's muscular but not overdone—like a sharp blazer over a performance tee.

Pop the hood and you'll find Ford's high-output 3.5L EcoBoost V6. Translation? It's fast. Like, 440-horsepower and 510 lb-ft of torque fast.



Whether you're passing slow traffic on the highway or climbing gravel switchbacks in the Rockies, this engine pulls like a freight train—but with the finesse of a luxury ride. And with a 10-speed automatic transmission and four-wheel drive that adjusts to the terrain, you're in total control no matter what's beneath the tires.

Ford didn't forget the people sitting inside the beast. The Tremor's cabin walks the line between durable and deluxe. The available leather-trimmed seating with sporty contrast stitching, heated front and second-row seats, an available panoramic sunroof, and loads of smart tech makes its spacious, flexible, and family-friendly—without feeling like a minivan.

Front and centre is the available massive infotainment touchscreen that runs Ford's latest software with voice-activated navigation, wireless Apple CarPlay, Android Auto, Alexa, and even Google Assistant. And if you want to feel like you're front row at a concert? Upgrade to the Bang & Olufsen sound system and let the 22 speakers blow you away.

There's even a sliding centre console available that opens up extra space—perfect for stashing a purse or letting second-row passengers access their snacks and tech mid-trip.

Long drives and city commutes just got a little easier thanks to Ford's suite of driver-assist features. Think adaptive cruise, lane-keeping, and even the available BlueCruise, Ford's hands-free highway driving system (yes, hands off the wheel—legally!). It's a reminder that while the Tremor is rugged at heart, it hasn't forgotten about real-life driving realities like traffic.

Whether you're driving through snow-covered streets in the middle of February or heading to a lakeside cottage in July, the Expedition Tremor is ready. There's a MAX version too, offering even more cargo space if you've got a big crew or a lot of gear.

And it's not just about size—it's about being prepared. From the massive cargo capacity to intuitive trailering tools and real off-road tech, the Tremor makes you feel like you're in command of something truly capable.

The 2025 Ford Expedition Tremor isn't for everyone—and that's exactly why we love it. It's made for drivers who want it all: power, presence, practicality, and a dash of off-road rebellion. If your lifestyle includes winter roads, summer trailers, or spontaneous road trips, this SUV might just be the perfect blend of muscle and manners.

Because sometimes, adventure doesn't start at the trailhead—it starts in your driveway.



2025

# AMG E 53 Hybrid Sedan

The most sporting E-Class for 2025 pairs a turbo inline-6 with advanced plug-in hybrid technology. From its intelligent all-wheel drive to its intuitive digital cockpit, the new AMG E 53 HYBRID thrusts performance into a new era.

Find the AMG E 53 Hybrid Sedan at your nearest dealership.

Factory order may be required.

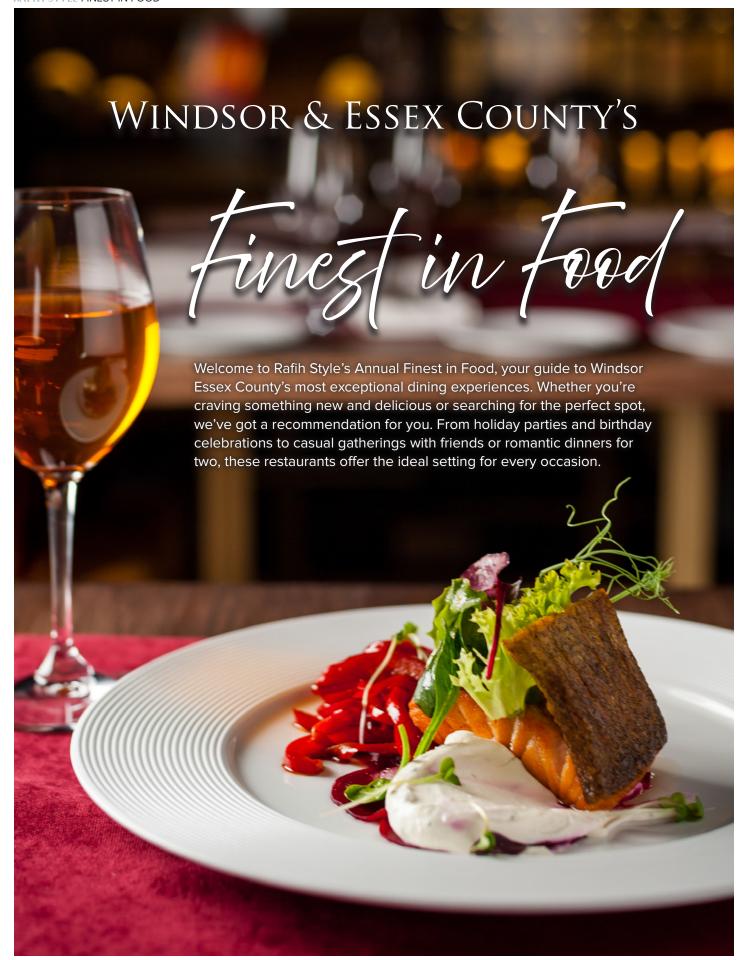
### Mercedes-Benz

The best or nothing.











## 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 really is in the pie.

Create your own pizza pie, or order a top-selling specialty pizza, like the Angry Hawaiian™ (pictured here), or Ciaravino's latest creation—The Angry Canadian™. This spicy twist on a Canadian classic has all-Canadian toppings: whole milk mozzarella from Galati Cheese (Windsor, ON); shredded pepperoni from Salamina Foods (Laval, QC); DOUBLE centre-cut bacon by Olymel (Brampton, ON); fresh mushrooms grown by Highline Mushrooms (Kingsville, ON); and hot peppers from Lakeside Packing (Harrow, ON).

Order The Angry Canadian™ now while there's still "NO TAX (13% OFF)! NO TARIFFS!". Don't forget to pick-up dessert—authentic Sicilian Cannoli and Tiramisu.

Delivery available for party/catering orders. Call one of our 5 locations nearest you for details.

ORIGINALPIZZA.CA



## SPAGO TRATTORIA

For more than 30 years, Spago Trattoria has been serving Windsor-Essex the true flavours of Italy. Founded by two brothers with a passion for authentic cuisine, Spago has grown into a local favourite, blending family tradition with modern dining.

Rooted in recipes from the Ciociaria region, Spago's menu features handmade pastas, fresh seafood, and hearty entrées crafted with care by red seal chefs. With three locations—South Windsor, Windsor's Little Italy, and inside Caesars Windsor—Spago is the perfect setting for everything from romantic dinners to family gatherings.

Warm, rustic charm paired with authentic dishes makes every visit to Spago memorable. After decades of success, it remains a place where Windsor gathers to taste and celebrate the spirit of Italy.

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



## 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-flavourful 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



# DRESSED BY AN OLIVE

Dressed by an Olive, a small, family-operated business, is dedicated to delivering farm-to-table ingredients. Our customers are part of our family, which is why we strive to supply only the highest caliber ingredients for your culinary pursuits. We are home to the freshest Extra Virgin Olive Oils in Windsor-Essex County, thoughtfully sourced from two hemispheres to ensure that you receive simply the best, unfiltered olive oil that, rest assured, undergoes rigorous third-party testing to guarantee its impeccable quality. Gift baskets available for all occasions.

13029 TECUMSEH RD EAST TECUMSEH, ON. 519-735-1772 DRESSEDBYANOLIVE.COM



## **CIOCIARO CLUB**

Where Excellence is Standard. Planning a special event? The Ciociaro Club specializes in wedding and event cuisine designed to impress. Choose from menus like the All-Time Favourite, Ciociaro Choice, Gourmet Specialty, or elegant Plated Service. With entrées, pastas, seafood, and appetizers crafted to perfection, your guests will enjoy an unforgettable dining experience.

The Ciociaro Club is also a proud award winner, recognized with the 2024 CF Windsor Hospitality Award from the Culinary Federation.

Inside the Club, discover Cucina Ciociara, open daily for authentic Italian cuisine.

Lunch (11:30 am–2:00 pm) features fresh pizza slices, handmade Italian sandwiches, a Buffet and Salad Bar enhanced by our Chef's selection Wednesday–Friday, complete with fresh daily pasta with parmesan cheese on the side, build-your-own salad, vegetables, potatoes, and two main entrées—plus Friday's Fish or Seafood Special addition.

From Tuesday to Saturday after 5 pm, enjoy their famous wood-fired pizzas. On Tuesdays, buy one and get the second half-price! Try distinctive pies like Rucola, La Bomba, Quattro Stagioni, or even a Nutella dessert pizza.

Dinner service (Thursday–Sunday) highlights a wide range of Italian flavors. Traditional classics like Antipasto di Mare and "probably the best meatballs in the world" Ciociaro Club Polpette. New menu items coming this fall include Italian Nachos, a Ciociaro burger, AAA Beef Tenderloin Tips and whole roasted Branzino.

Takeout, catering, and frozen pizzas are available, along with Ciociaro Club's signature pasta sauces and lasagna. Place your order today at ciociaroclub.com.

3745 NORTH TALBOT RD., OLDCASTLE, ON. 519-737-6153
CIOCIAROCLUB.COM



## RICCARDO'S ITALIAN

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



# CLUB IL CAVALLINO

Located in the heart of Windsor, ON, Club II Cavallino is not your ordinary bistro. Nestled in the front of Formula Flrst Collision, this spot beckons both locals and visitors with its inviting ambiance and delectable menu offerings. Whether you're craving a cozy breakfast or a leisurely lunch, this bistro promises a culinary experience that tantalizes the taste buds.

With its chic decor and friendly staff, Club II Cavallino sets itself apart as a go-to destination for those seeking a delightful dining escapade. The fusion of traditional bistro charm and modern flair creates a welcoming atmosphere that makes patrons feel right at home. From freshly brewed coffee to mouthwatering dishes crafted with care, this bistro exudes a distinctive charm that leaves a lasting impression on all who walk through its doors.

LOCATED IN: FORMULA FIRST COLLISION INC 9420 TECUMSEH RD E, WINDSOR, ON. N8S 0A8 (519) 979-2937 CLUBILCAVALLINO.COM



## **RIVER ROOM**

Perched above Windsor's riverfront in the DoubleTree by Hilton, the River Room pairs stunning skyline views with vibrant Mediterranean flavors. Helmed by internationally trained Chef Stan Spanos, the menu features mezze, pinchos, fresh pastas, pizzas, and a curated wine list—crafted with local ingredients and global flair. Guests love its elegant yet inviting atmosphere, halal-friendly options, and seasonal events, from festive buffets to riverfront fireworks dinners. Whether it's a romantic date, family gathering, or casual meal with a view, the River Room delivers a memorable dining experience on Windsor's waterfront.

LOCATED INSIDE THE DOUBLE TREE HILTON HOTEL 333 RIVERSIDE DR W, WINDSOR, ON. N9A 7C5 (519)-973-4222

EMAIL: INFO@RIVER-ROOM.COM RIVER-ROOM.COM



Let's work together to improve your financial well-being through a comprehensive, holistic approach to planning, based on synchronized professional advice.



#### Talk to me today.

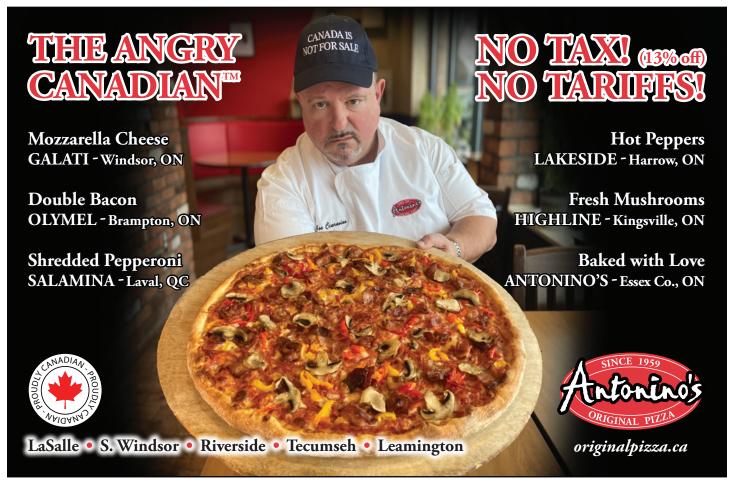
### TREVOR LEDREW A

Regional Vice-President IG Wealth Management Inc. Mutual Fund Division



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. 2019 INV2097MA\_E (09/2019)





# Because Your Life Isn't One-Size-Fits-All. Neither Is Our Advice.

519.253.1028 brazierdupuiswealth.com

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.



# PREPARE YOUR FACILITY FLOORS FOR WINTER WEATHER

Debris and moisture from mud, snow and slush can dirty your floors. The Cintas Dual –Mat System Offers a smart solution to trap contaminants at the door keeping your facility clean and **Ready** <sup>TM</sup> to impress.

### HIGH PERFORMANCE SERIES<sup>™</sup> MAT SERVICE OFFERINGS







**PHOTO** 

TRAFFIC Mat

XTRACTION

**ACTIVE SCRAPER** 

FOR MORE INFORMATION

Caitlyn Wollocombe | Sales Manager

Email: wollocombec@cintas.com

Cell: 519-984-9916



## QUALITY CONSTRUCTION LASTING IMPRESSIONS

- SINCE 1979 -

**DRIVEWAYS, SIDEWALKS, PATIOS AND MORE** 



519-966-5880 | JOESCEMENTWORK.COM







Experience precision performance with the Jaguar F-PACE — a luxury SUV that combines an illuminating presence, cutting-edge technology, and powerful proportions for an unmistakable road presence.

Jaguar Windsor 9275 Tecumseh Rd E. Windsor, ON N8R 1A1 519-972-6561 jaguarwindsor.com



## MAZDA CX-70 MILD HYBRID

Introducing the first-ever Mazda CX-70. An agile SUV with a Mild Hybrid powertrain, versatile i-Activ AWD and an interior spacious enough to comfortably carry you, four passengers and everything you need for the road ahead.



VISIT OUR SHOWROOM AT 1155 PROVINCIAL RD., WINDSOR,ON. 519.735.2211 | WWW.WINDSORMAZDA.COM





## Swinging Into Action for Local Healthcare:

Community support drives hospital innovation, one event at a time.

By Andrew DeBoer

On Friday, June 6th, 2025, more than 150 golfers, sponsors and volunteers gathered at Maple City Country Club in Chatham with one shared goal in mind: to help transform local healthcare through their participation in the Chatham-Kent Health Alliance Foundation's (CKHAF) 20th Annual Charity Golf Tournament.

And transform they did.

Thanks to the overwhelming generosity of tournament partners, participants, and donors, this year's event raised a record-breaking \$151,457 in support of the areas of greatest need at Chatham-Kent Health Alliance (CKHA). That total represents the most successful golf tournament in CKHAF's history and a powerful testament to what's possible when a community comes together to support its local hospital.

"Every dollar raised through this event helps to ensure that our care teams have access to the tools and technology they need to provide the best care possible to patients across Chatham-Kent," said Christine Mitchell, President & CEO of CKHAF. "It's incredible to see how much impact can come from a single day of golf."

The day itself was full of some outstanding golf, laughter, great music, and even better company. With unique local experiences throughout the course, an all-inclusive experience, and plenty of delicious food and drink, participants were treated to more than just a round of golf—they were reminded of the power of community spirit. For many, it was also a meaningful opportunity to give back to the hospital that has touched their lives or the lives of someone they love.

"This year's event raised a record breaking \$151,457 in support of the areas of greatest need at Chatham-Kent Health Alliance."



## Beyond the Fairway

While this tournament served up a lot of fun and friendly competition, its true impact will be felt long after the final putt dropped. Events like this are essential to the Foundation's mission, allowing CKHAF to fund vital equipment purchases and innovative programs that aren't covered by provincial healthcare dollars.

That's a reality not everyone is aware of: government funding does not cover all the costs of operating a hospital, especially when it comes to capital equipment. From IV pumps and hospital beds to ultrasound machines and surgical tables, the community plays a critical role in making sure healthcare teams have the tools they need to do their jobs safely and effectively.

As highlighted in the Foundation's 2024-25 Impact Report, community support has helped fund everything from patient lifts and transport stretchers to advanced surgical and imaging technology and mental health care improvements. It has also supported investments in maternal infant care, upgrades to essential lab equipment, and innovative approaches to treatment and recovery.

One such innovation is CKHA's growing commitment to minimally invasive surgery, which enables patients to recover more quickly and comfortably with less time spent in hospital. Another is the modernization of diagnostic imaging—like CT and fluoroscopy—which can help detect illness and injury sooner and more accurately than ever before.

The report underscores one critical truth: when you support your hospital foundation, you support better care for everyone in your community.

That's because so much of the crucial hospital equipment required at CKHA must be funded through the community, either in part or in full. And this need never stops. From replacing aging machines to investing in the future of diagnostics, surgery, rehabilitation, and more, the Foundation relies on events like its golf tournament to help meet those ongoing demands.



SATURDAY,
SEPTEMBER 27<sup>TH</sup> 2025

## Looking Ahead

Of course, golf isn't the only game in town. Coming up on the Foundation's calendar is one of its most anticipated annual events: their **Parade of Chefs Gala**, returning **Saturday**, **September 27th** with a unique **Flamenco feel**. The event will once again bring together a lineup of talented chefs, fine wines, and signature cocktails for an unforgettable evening of food, entertainment, and philanthropy, all in support of healthcare excellence at CKHA.





To learn more, or to get involved, visit:

**CKHAF.CA** 



Guests can expect stunning décor, unique performances, and of course, outstanding dining options prepared by some of the regions most celebrated chefs.

Whether you attend the gala, participate in the golf tournament, or support the Foundation in a variety of other ways, every action makes a difference.

When we invest in our hospital, we invest in the health and wellbeing of our entire community.

Because whether it's a golf club or a dinner fork, the tools may be different, but the goal remains the same: healthcare that's close to home and second to none.



## **Get Your Vehicle Paint RESTORED!**

**SPORTS CARS - CLASSICS - DAILY DRIVERS - MOTORCYCLES** 



## Restor

**RESTORE • PROTECT • MAINTAIN** 

Specializing in Paint Restoration & Professional Grade Ceramic Coating **SCAN HERE for Before &** contact info and more



519 816 1877

6360 Hawthorne Dr Unit 1, Windsor, ON



F restorfxwindsor restorfxwindsor.com

### By Jessie Gurniak

If you're looking for the perfect fall getaway, the Laurentian Mountains (also called the Laurentides) in Quebec should be at the top of your list. Just north of Montreal, this beautiful region comes alive in autumn with stunning colours, peaceful lakes, and cozy little towns. It's the kind of place that makes you want to slow down, breathe in the crisp air, and enjoy the simple things—like sipping hot cider or hiking through golden forests.

Canadás Coziest Autumn Ret

By mid-September to early October, the Laurentides turn into a painting. Hills covered in sugar maples, oaks, and beeches light up in bright reds, oranges, and yellows. The views are unreal. Whether you're driving, hiking, or just sitting on a cabin porch with a blanket and coffee, it's hard not to fall in love with the scenery.









For an amazing view, head to Mont-Tremblant and take the gondola to the top. From up there, you can see rolling hills covered in colour for miles. If you're more into being active, there are some great hiking trails too—La Corniche is a favourite, and not too hard on the legs.

Want to try something a little different? Zip-lining over the trees in Mont-Tremblant is a total thrill. You're flying through the forest canopy surrounded by fall colours it's an unforgettable experience. For something calmer, rent a canoe or kayak on Lake Tremblant.

Another great way to take it all in is the P'tit Train du Nord trail. It's an old railway turned into a peaceful path for biking or walking. You'll pass through cute towns, quiet woods, and maybe spot some deer. No rush, no stress—just nature doing its thing.

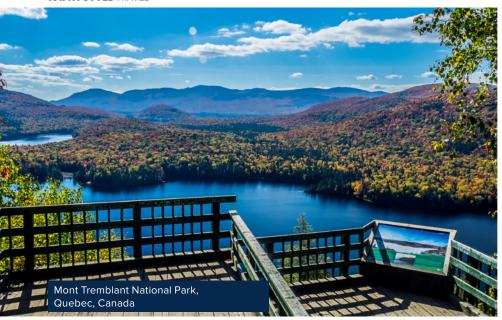
The Laurentides are full of cozy places to stay, from cabins in the woods to charming inns in towns like Sainte-Agathe-des-Monts. One standout is Stonehaven

Le Manoir—a beautiful old building with great food, spa services, and a view that's hard to beat.

If you really want to relax, try Scandinave Spa in Mont-Tremblant. It's an outdoor spa with hot baths, cold plunges, and quiet zones surrounded by trees. In fall, with the colours all around you, it's pure bliss.

Let's be honest—one of the best parts of any trip is the food, and the Laurentides do not disappoint. In fall, everything seems to taste better. Maybe it's the cool air, maybe it's the fresh harvest, or maybe it's just the way a warm meal hits after a day outdoors.

Start with the region's orchards and cider houses, especially along the Chemin du Terroir, a rural food and wine trail that winds through farms, vineyards, and quaint roadside stands. Places like Labonté de la Pomme offer apple picking, cider tastings, maple treats, and homemade pies that taste like grandma made them.





Craving something heartier? Head into a village café or bistro. In towns like Val-David and Sainte-Adèle, you'll find cozy restaurants serving things like roast chicken with root vegetables, wild mushroom risotto, or hearty soups made from squash and local herbs. Many spots source their ingredients from nearby farms, so what you're eating is super fresh—and often made from scratch.

And don't skip dessert: maple syrup desserts, warm apple crumbles, cinnamon tarts, and buttery pastries fill the menus once the weather cools. Pair it with a café au lait or a mulled cider and you've officially entered autumn heaven.

The Laurentides offer that perfect mix of adventure and relaxation. One minute you're hiking to a mountaintop, the next you're curled up by the fire with a glass of wine. The people are friendly, the air smells like leaves and woodsmoke, and everything just feels a little more peaceful in the fall.

Whether you're planning a romantic weekend, a solo reset, or a cozy family trip, this place checks all the boxes. And once you've seen the colours for yourself, you'll understand why people keep coming back year after year.













## **SERVING OUR COMMUNITY SINCE 1977**

**Hi,** I'm June Muir, CEO of UHC – Hub of Opportunities, formerly the Unemployed Help Centre of Windsor Inc., established in 1977. When I first joined the not-for-profit organization in 2000, I knew I wanted to be part of something that truly made a difference. I could never imagine how far we would come.

We recently rebranded to better reflect the unique "hub model" we've built. UHC brings together **26 programs and services** under one roof to support people on their journey toward independence and a better quality of life. We offer wraparound supports at no cost to our clients, including; basic human needs, employment services, newcomer programs, and education and training. With four locations across Windsor and Essex County, we proudly serve the entire community.

### Food: A Right, Not a Privilege

What started as a centre focused on unemployment and a food bank quickly expanded. When I became CEO, one of my top priorities was to improve access to food. Once we ease the burden of food insecurity, our clients can focus on achieving their employment and training goals. Our UHC food bank is the hub for 15-member food banks across Windsor-Essex. There are numerous myths and misconceptions surrounding who utilizes a food bank. We serve individuals, youth, newcomers, seniors, people who are employed, families, and more. Last fiscal year we saw 232,000 visits to the Windsor-Essex Food Bank Association. Before the pandemic, we renovated our food bank to provide a grocery store model serving 80 families a week, allowing people to choose their own items with dignity. However, as demand surged beyond anything we'd ever seen, we had to pivot. Today, we serve more than 300 people daily through a more efficient distribution system.

Together with our board, we built a Community Kitchen, something I'm especially proud of. Here, we prepare **300** meals daily for Meals on Wheels, offer cooking classes for newcomers who gain Canadian work experience as well as certifications specific to the industry, and we have been deemed an off-site campus of the Greater Essex County District School Board. Students gain hands-on culinary experience working in a commercial kitchen alongside several

Red-Seal Chefs. They are also the hands that do the work while obtaining a credit towards their high school diploma.

Additionally, we have a Plentiful Harvest Food Rescue Program, that has recovered over **40 million pounds** of surplus produce from farms and greenhouses in Leamington since 2012. This recovery has allowed our chefs and students to prepare **175,000 servings of soup** for people in need. With our collaborations and expertise, we've built more than a kitchen, we've created a space for learning, empowerment, and opportunity.

### **More Than Food**

UHC provides additional supports to meet everyday needs. Our Keep the Heat program helped **3,300 individuals and families** keep their homes warm last winter. Through Coats for Kids, we distribute around **6,000 coats** annually.

As Windsor-Essex continues to welcome newcomers, UHC plays an essential role in helping people settle into their new lives. Last fiscal year, we supported **640 newcomers** with our no cost services.

When people are empowered with knowledge and skills, their world expands, and so do their opportunities. UHC offers a wide range of opportunities for learning. People are encouraged to utilize our programs and get one-on-one support with our Employment Caseworkers.



Chef at our annual Pastabilities Luncheon to tackle food insecurity in Windsor-Essex.



### **Delicious Ways to Give Back**

One of our most exciting initiatives is our **Pastabilities luncheon** in collaboration with the Culinary Federation of Windsor. Our 3rd annual event brings together 25 local restaurants serving up their best pasta dishes. Guests can taste, enjoy, and vote on their favourites, while 100% of proceeds go directly to our food initiatives. **It's more than a luncheon, it's a chance to turn your plate into purpose.** 

**Date:** Monday, October 20, 2025 **Time:** 11:00 am to 2:00 pm

Location: Ciociaro Club, 3745 N Talbot Rd.

Tickets: \$20 - Contact Sam at 519-944-4900 ext. 140

(Takeout options available).

Does your restaurant want to participate? Contact Adelina DeBlasis at cfwindsorbranch@gmail.com by October 3.

### Thank You, Windsor-Essex

In my 25 years here, I've seen how deeply people struggle, and how powerful it is when a community steps up. UHC isn't just a not-for-profit, we are a lifeline for thousands

across Windsor-Essex. But we can't do it alone. Our basic human needs programs are not fully funded. We rely heavily on community support to keep them running and the need has never been greater.

So please, join us at Pastabilities, donate online at www.uhc.ca/donate, or contact June Muir at 519-944-4900 ext. 133 (jmuir@uhc.ca) or Mena Rimac at 519-944-4900 ext. 156 (mrimac@uhc.ca) to arrange a tour. We'd love to show you the heart of what we do.

Together, we can build a stronger, more compassionate Windsor-Essex. With heartfelt thanks,

June Muis

June Muir CEO, UHC – Hub of Opportunities



## Miss Universe Canada 2025: A Stage for Dreams and Impact

By Paula Just

Jaime VandenBerg takes the crown with Sonny Borrelli bringing a fresh vision as the new National Director of the contest.





The Chrysler Theatre in Windsor became the stage for one of the most memorable nights in Canadian pageantry. In the presence of a sold-out crowd, Jaime VandenBerg of Lethbridge, from Alberta, was crowned Miss Universe Canada 2025. The 28-year-old international model and actress accepted the title from her predecessor, marking the beginning of a new chapter in her journey.

"This year's event was one of our most successful yet", said Sonny Borrelli, Windsor businessman, master of ceremonies and newly elected National Director of the event. "Not only because of the incredible group of women who competed, but also because of the energy and support we felt from the audience and our community". When Borrelli stepped onto the theater this time, he wasn't just the charismatic host audiences have grown to love over the last years. For the first time, he was also wearing a new hat: National Director of Miss Universe Canada. The dual role was no small feat, but for him, it was the culmination of years of dedication to a purpose he believes has the power to transform lives.

"I've been hosting the pageant since 2011," he explains. "But this was my first year as National Director, and that changes everything. Directing means you're responsible for every detail: from recruiting the contestants to training them, organizing the hotel, ordering the sashes and gowns and even designing the stage. It's a whirlwind from start to finish. But with an incredible team behind me, we put together what I believe was the best pageant in Miss Universe Canada history."

The months of preparation and effort were worth it. "The best moment was looking at people's faces when they walked into the theatre," he recalls. "The production level we achieved had people saying, 'I can't believe this is just Windsor. It looks like the Miss Universe itself.' That was exactly the reaction I was hoping for." From thunderous applause as the contestants first stepped onto the stage to the electrifying atmosphere that filled the theatre, the evening was a milestone not only for the organization but also for Windsor itself.

What impressed Borrelli most about this year's contestants wasn't just their poise or presence, but their depth. "The contestants scored very highly in their interviews and their humanitarian work," he says. "We always want our winner to be well rounded, not only beautiful and articulate but also to have a heart and be able to help people who need".

The winner fit this profile well. Jaime VandenBerg cofounded Canadian Herstory, a non-profit dedicated to addressing gender inequality and sustainability, and has been honoured with both the Queen Elizabeth II Platinum Jubilee Medal and the International Diana Award. She holds a Bachelor's degree in philosophy with a concentration in legal reasoning and will now represent Canada at the Miss Universe 2025 in Bangkok, Thailand, in November.

The humanitarian aspect is truly one of the contest's main goals. One of the new features this year was the partnership with the Canadian Mental Health Association. Contestants collectively raised \$110,000 for charity this year and Borrelli envisions that number only growing. "My goal is to make more," he says firmly.

Though Borrelli is known today as a fixture in Canadian pageantry, his story began much earlier. Born and raised in Windsor, the 50-year-old entrepreneur coowns Borrelli Cellars, a family wine business founded by his grandfather. Outside of business, he's a proud father of three.

His introduction to Miss Universe Canada came when he was asked to host the local contest. "After that, I realised these women aren't just here to look pretty on stage," he reflects. "They have stories, ambitions, strengths. Pageants give them a platform to share that with the world. That's what keeps me going, empowering them to use this space to make a difference."

Borrelli is keenly aware of the criticisms often leveled at pageants, but he sees them differently. "Some people think we're judging the girls on superficial things, but that's not what Miss Universe is about," he insists. "We're putting someone on stage who has a story and a vision for change. It's about giving women back the power that, for so long, was taken from them."

That commitment to empowerment is also evident in the recent global evolution of the event rules. The age limit has been lifted and for the first time, women who are married, mothers, or even pregnant can enjoy. These changes not only break down outdated barriers but also send a powerful message: beauty and the ability to inspire are not confined to a single age or status. "I completely support that," he says. "If a woman is confident and proud to showcase herself, then she belongs on this stage, no matter her age, background, or life situation. Miss Universe Canada is open to everyone and that's something I'm very proud of."

As National Director, Borrelli's vision for the following editions is clear: to continue raising the bar in production quality, to expand the pageant's role as a charitable force and to keep creating opportunities for women across Canada. His message to future contestants is simple but powerful: "Don't give up on your dream. Whoever you are and whatever your story is, you have a place in this contest if you're ready to share it with the world."



Jaime VandenBerg - Miss Universe Canada 2025



# Legacy never loses value.

Gold doesn't rust. It doesn't vanish. It outlasts everything.



## Investing in Stability: The Power of Precious Metals

## CanAm Currency Exchange helps Canadians secure their wealth through gold and silver bullion. By Paula Just

Investors have numerous ways to increase their wealth nowadays, from traditional assets such as stocks and real estate to newer opportunities in digital markets. Yet, among all these options, some investors look for something more stable and enduring. Few assets are as traditional and secure as precious metals. Gold, silver and platinum have spanned centuries as symbols of value and security. In times of economic uncertainty, they once again take on a prominent role among investors seeking protection and stability.

At CanAm Currency Exchange, a company that has specialized in foreign currency exchange for nearly 10 years, investment in precious metals has been gaining increasing attention and followers. "I think there's never been a more important time in the history of our lives to own precious metals than right now," said Michael Piccioni, CEO of the company. "Unlike cash, which loses value over time, they maintain value and can safeguard entire portfolios. Everyone should own them; it's an insurance against all financial risks."

For him, in the face of a possible global financial crisis, there are increasingly solid reasons to consider this type of financial move. "I think the economy is going to go through a really difficult time. I also believe we're going to go through a recession, maybe a depression, and inflation is going to continue to get worse," he explained. "But if you invest in precious metals, they should go up significantly, which will allow you to be able to absorb some of those additional increasing costs because your investment has performed well."

Precious metals are also considered tangible and durable assets. They have maintained value for centuries, regardless of political changes, crises or market fluctuations. Another advantage highlighted by experts is their liquidity, as gold and silver are easily traded anywhere in the world. This means that investors can quickly convert these assets into cash when needed.

Since 1970, gold has increased over 100 times in value, demonstrating its long-term reliability. Michael believes that silver, in particular, represents an unprecedented opportunity. "Over the next five years, silver could increase 20 to 50 times in value. This is an opportunity of a generation," he says. "If somebody's just sitting on \$10,000.00 in their bank and you put that in silver, you could make up to you'll make 50 times your money. That value grows to \$500,000.00 and you're able to save yourself from what's coming."

These metals are also used in technology, medicine and industry, ensuring consistent demand. Silver is widely used in medical applications for its antimicrobial properties, but growing demand—along with rising costs driven by limited supply and increased industrial use—has led to concerns about shortages. Another important point is that precious metals can be passed down as a solid and stable inheritance, protecting family wealth.

For those hesitant to invest, Michael's advice is straightforward: "Do your research—watch videos, listen to podcasts, and learn about precious metals. Once you truly understand them, you'll see why owning them is essential." Michael even shares insights on his own show, "Gold Awakening Podcast", which has over 22,000 subscribers.

With over 20 years of experience in the United States, including roles in Fortune 500 companies and as a financial consultant, Michael brought a wealth of expertise to his business. In less than 10 years, CanAm has grown from a small local business to a national presence, processing over \$1 billion in transactions. The company's 14 employees provide fast, reliable service, both in-person and online, with currency exchange rates up to 3% better than banks. For him, their personalized service is one of the company's main strengths. "Our staff and customer service are what separate us from the rest of the competition. Also, our exchange rates are the best in Canada as well."

Personalized consultations are available at CanAm to answer questions, provide guidance and build confidence in investing, making the first step easier for new investors. "Reach out to us, have a consult, sit down with me. We'll talk to you, answer all your questions and make you feel more comfortable about your investment." You can book a consultation by phone, through the website, or at the CanAm headquarters located at 3234 Dougall Ave. Windsor ON.

### canambullion.ca



Michael Piccioni - President, CEO CanAm Currency



By Dr. Craig Schisler



## Spinal Disc Surprises: Why a Herniated Disc Might Not Be as Bad as It Sounds

Understanding the odds of healing
—and when you should be concerned

You Have a Herniated Disc... But You Feel Fine? Imagine going for an MRI—maybe for back tightness or even a completely unrelated issue—and the report says you have a herniated disc. It sounds scary, right? People picture surgery, lost work, or a life of limited movement.

But here's something most folks—and even some doctors—don't realize:

#### Most herniated discs don't cause pain.

In fact, studies show up to 76% of people with disc herniations have no symptoms at all. That's right—millions of people walk around with bulging or herniated discs and feel just fine.

But what happens next? Should you worry? Can it heal? Let's look at what the science actually says.

## How Often Do Herniated Discs Heal on Their Own?

A 2015 systematic review published in Clinical Rehabilitation gathered the best evidence from multiple studies to answer this question. It broke disc herniations down into

four types—and revealed some eye-opening statistics:

• •		
Disc Type	Regression Rate	<b>Complete Resolution Rate</b>
Sequestrated	96%	43%
Extruded	70%	15%
Protruded	41%	Not specified
Bulaina	13%	Not applicable

These numbers tell a powerful story:

• If you have a **sequestrated disc**—where a piece of disc material has broken off—there's a **96% chance** it will shrink or disappear over time, and **43% fully resolve**.

With an **extruded disc**, where the disc material pushes through but remains connected, **70% shrink naturally**, and **15% vanish** completely.

Even **protrusions**—milder bulges—can heal in 4 out of 10 cases. In plain terms: the more dramatic the herniation looks on a scan, the more likely it is to improve on its own.

#### Why Does This Matter for Patients?

For many, it changes everything. When a disc injury causes symptoms—sciatica, numbness, back pain—it's natural to assume surgery is the only fix. But knowing that a large number of disc herniations will shrink or disappear naturally can save patients from panic, unnecessary procedures, and long recoveries.

Instead of rushing to the OR, many patients benefit from **conservative care**—things like spinal decompression,

movement therapy, anti-inflammatory strategies, and time. As symptoms improve, so often does the disc.

## so often does the disc. But Wait—What If I Don't Have Pain?

Here's where it gets interesting. Even if your disc isn't bothering you today, there's still a **30% chance** it could cause symptoms down the road—especially with aging, injury, or lifestyle strain. It's not a guarantee, but it's worth monitoring.

Why? Because even "quiet" herniated discs can eventually press on nerves, leading to radiculopathy (numbness, tingling, weakness) or contribute to spinal stenosis, where nerve passageways narrow. Chronic inflammation around these discs can also lead to degeneration and joint stress over time.

So, they might be silent now—but they're not always harmless.

## Surprising Ways Your Discs Affect More Than Your Back

Here are a few disc-related facts most people don't know—but should:

## 1. Spinal Nerves Affect Internal Organs Too

Disc-related nerve pressure doesn't just affect muscles. It can also interfere with bladder, bowel, or sexual function—especially when lower lumbar nerves are involved. If you're having unexplained pelvic or digestive issues, your spine could be part of the picture.

#### 2. You're Taller in the Morning

Thanks to overnight rehydration of your discs, most people are 1–2 cm taller when they wake up. As the day goes on, gravity and movement compress the spine, squeezing fluid out. That "sponge effect" is critical for disc health—and it's why hydration and regular movement matter.

### 3. Smoking Chokes Your Spine

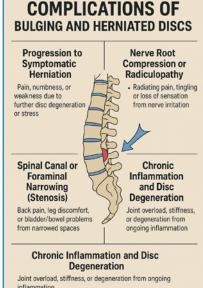
Spinal discs don't have a direct blood supply—they rely on slow diffusion of nutrients. Smoking narrows the tiny blood vessels nearby, starving the discs of what they need to stay healthy. Smokers are significantly more likely to develop disc degeneration, back pain, and failed spinal surgeries.

#### Final Word: Don't Panic, Get the Full Picture

An MRI is just a snapshot—it shows structure, not pain. Many people have discs that look "worse" than they feel. Others may have pain with a spine that looks normal.

That's why good care starts with the full story—your symptoms, lifestyle, goals, and not just what's on the scan. The science is clear: many disc herniations will heal. Some even disappear entirely. And with proper care, you can get back to doing the things you love—without fear, and often without surgery.

If symptoms persist or worsen, it may be time to consult a health professional specializing in the treatment of bulging and herniated discs.



## Severe Back Pain Advisory!



Actual reduction of disc bulge using Non-surgical spinal decompression.

**Windsor:** Windsor's premier centre for non-surgical treatment of spine related pain has just undergone an upgrade. Inclusion into the prestigious Disc Centers of America (DCOA), the largest group of non-surgical spinal decompression doctors in the world, puts Windsor's own Schisler Spine Centre at the forefront treating conditions such as severe back, neck, and sciatic pain.

The very first Disc Centre of Canada has opened and Dr. Craig Schisler of the Schisler Spine Centre couldn't be happier. "The association with DCOA gives us access to all the latest cutting-edge research and technologies related to the non-surgical treatment of the spine. Why shouldn't Windsor have the very best the world has to offer?"

Chronic back pain and sciatica have reached epidemic proportions affecting millions of people worldwide.

Chances are you or someone you care about is suffering from debilitating back or neck pain and have tried many different medications and therapies that simply didn't work.

Right now, there is a way for all of that to change, right here in Windsor, Ontario. A technology called Non-Surgical Spinal Decompression offered at the Schisler Spine Centre is offering an alternative path for those who may end up needing surgery.

For the last 20 years, Dr. Craig Schisler and his team have been dealing exclusively with chronic and serious cases of Back pain, Neck pain and Sciatica and have kept hundreds from needing surgery.

"Our approach differs from traditional methods because we use the latest technologies proven by research to offer long-term relief and correction of bulging and herniatied discs," says Dr. Schisler.

It's true. Published studies show an amazing 85% success rate for those who qualify for this revolutionary treatment.\*

"Now as the first Disc Centre of Canada, we'll be able to improve on our record. "One of the secrets to our success is we treat each patient individually and only accept those patients who we feel will benefit from our unique approach," says Dr. Schisler.

In the last 20 years Dr. Schisler has developed proprietary protocols to treat such painful conditions as bulging and herniated discs, spinal stenosis, facet syndrome and sciatica.

At the cornerstone of the technology is the DRX9000- the state of the art, gold standard for all decompression devices.



How it Works: the process creates a negative pressure within the disc drawing in any bulge or herniation. This stimulates "fibroblast activity" producing fresh cells and tissues within the disc. This restorative action allows the damaged disc to heal naturally, and proper function is restored to the spine.

More information can be found at The Disc Centre's of Canada website, www.ontariodisccentre.ca, where you can get a free copy of The Patient's Guide to Severe Back, Neck and Disc Pain immediately.

If you or someone you care about is suffering and looking for a non-surgical solution for back neck or disc pain, there's great news. Mentioning this article will get you a free, no-obligation consultation with Dr. Schisler. Call 519-988-0220 right now, or request your appointment through our website

www.windsorspineandlaser.com.

\*References upon request.



3200 Deziel Dr., Suite 318 Windsor, ON • 519.988.0220

www.ontarioneurodoc.ca





## THANK YOU TO OUR CLIENTS!



We first had the opportunity to work with Mark, Tina and Donna when we were looking for a rental property after moving from the United States to Windsor. They were so helpful and informative. We knew when it came time for us to look for our first home that they were the right realtor's to call.

They listened to everything we were looking for as a family and gave us feedback and suggestions as first time buyers. They were always available for showings and their knowledge and expertise was so valuable to us. There were so many unknowns as a first time buyer and they were always willing to answer any questions.

The legal edge team were able to show us an amazing home, in exactly the neighborhood we had been hoping to buy a home in. Guiding us every step of the way and we are now living in our dream home. We cannot thank them and The Legal Edge Team enough for the amazing experience we had. I would recommend them to anyone looking to purchase a home!

## #1 SALES AGENT FOR 19 YEARS IN A ROW: 2006-2024 #1 LISTING AGENT FOR 18 YEARS TOP 100 AGENT IN CANADA FOR 5 YEARS









20+ YEARS OF EXPERIENCE • OVER \$1 BILLION IN SALES THELEGALEDGETEAM.COM

MANOR
WINDSOR REALTY LTD. BROKERAGE

# Enforte to Governthing Great.

By Jessie Gurniak

At En Route Productions, we create videos that tell your story. While we work on a variety of projects, our main focus is the real estate industry. From property tours to aerial footage, we help agents and businesses showcase what makes their spaces unique. We also work with commercial clients and non-profits, providing everything from event recaps to promotional videos.

Our specialty is video, but we go beyond that. We offer scripting, filming, editing, drone footage, floor plans, and 3D measurements—all handled by our in-house team of three. Whether you come to us with a clear idea or need help developing a concept, we'll guide you through the entire process.

Every project starts with a conversation, either on the phone or in person, to understand your vision. Some clients share samples, others leave the creativity to us. We work quickly, with most projects completed in about a week, and we handle around 100 projects a month depending on the scope.

En Route was born near the beginning of COVID, when shutdowns led to unexpected career changes. What started as a personal interest in photo and video quickly became a fulltime business. Over that first year, skills were honed, equipment was upgraded, and a team was built—handling everything inhouse with customer service always at the heart of what we do.

The name En Route reflects what we're all about—helping people on their way to something new, whether that's a home, a brand, or a new chapter. Our wolf logo is a symbol of the pace we keep—always on the move, always ready to create.

If you're looking for a creative, responsive, and dedicated video team, reach out to us at ask@enrouteproductions.ca.

Let's bring your next project to life.

inKowles PRODUCTIONS

Videography & Real Estate Media Company in Windsor-Essex County

Text or call: 519-819-1336

Business | Commercial | Real Estate | Event & Drone Media

enrouteproductions.ca

























Sotheby's International Realty may not have the largest agent count, but it has carved out a powerful niche in the luxury segment. With 26,000+ agents across 1,100 offices in 83 countries, its strength lies in prestige. Backed by the Sotheby's Auction House, the brand connects sellers to a wealthy global audience of collectors and investors.

Its digital marketing is tailored to high-networth clients, using targeted campaigns and the international portal sir.com to attract buyers at the very top of the market. For sellers of luxury property, the Sotheby's name brings an exclusivity few others can match. 4.



**Coldwell Banker**, with 100,000+ agents in 40 countries, blends a long legacy with modern tools. Founded in 1906, it remains one of the most respected names in real estate.

Recent innovations have positioned Coldwell Banker as both traditional and forward-looking. Its CBx Technology Suite uses predictive analytics to help price homes and identify buyers more accurately. Listing Concierge automates polished marketing campaigns across print, video, and digital channels, while its "Exclusive Look" network allows agents to share listings internally before they reach the open market. The result is a balance of credibility and technology that appeals to both clients and agents.

## 3. CENTURY 21.

Century 21, operating in 86 countries with 130,000 agents, has long been known for its consumer-first branding. Its marketing strength, from global advertising to consistent digital campaigns, has helped maintain the gold standard image that resonates with buyers and sellers alike.

The company has leaned heavily into e-marketing and online lead systems, equipping its agents with tools to compete in today's digital-first marketplace. While its technology may not be as advanced as some rivals, its combination of scale and trusted branding continues to give it a competitive edge worldwide.

## 2. FREMAX

RE/MAX is one of the most recognizable names in global real estate, with 140,000+ agents in more than 100 countries and territories. Its balloon logo is a trusted symbol in markets worldwide, providing instant credibility to agents and reassurance to clients.

Where RE/MAX excels is in global exposure. Its RE/MAX Global platform syndicates listings to buyers in more than 110 countries, giving sellers unmatched visibility. A powerful referral network allows agents to connect seamlessly across borders, making it a natural choice for relocation clients and international investors. Its strength lies not in proprietary tech, but in brand recognition and international reach.



Keller Williams Realty tops the list not only because it is the largest real estate franchise in the world—with 165,000+ agents in 1,100 offices—but because of how it has chosen to grow. Unlike many competitors, KW positioned itself as both a real estate company and a technology innovator.

Its proprietary platform, KW Command, integrates CRM, marketing automation, and transaction management into one system, helping agents streamline operations. Kelle, the company's Al-powered assistant, keeps agents organized and informed. Most uniquely, KW Labs invites agents themselves to test and shape new tools, ensuring the technology is designed for real-world use.

This agent-driven innovation, combined with unmatched scale, makes Keller Williams distinctive. It's not only a network of extraordinary size, but one that is actively building the tools its people need to stay ahead. In an industry that is rapidly shifting toward data, AI, and digital platforms, Keller Williams quietly positions itself as the most future-ready of them all.

#### Final Thoughts

Each of these international brokerages offers significant advantages. Sotheby's dominates the luxury niche. Coldwell Banker merges tradition with predictive analytics. Century 21 leverages brand and marketing scale. RE/MAX delivers unmatched global exposure.

But Keller Williams brings something more: a fusion of scale and innovation that no other brokerage has fully matched. By building proprietary, agent-shaped technology alongside the largest network in the industry, KW demonstrates not just where real estate is today—but where it is going tomorrow.







## **BUILT TO EXPLORE THE WORLD.**

The BMW X3 combines comfort, everyday flexibility, and unique, characteristically X driving dynamics. Innovative in-car connectivity and driver assistance technologies take functionality, safety and entertainment to a new level in the BMW X3. Its design sets standards with highlight features such as the reinterpreted illuminated kidney grille; and with an impressive luggage compartment capacity, the BMW X3 has space for whatever you want to take with you. Discover all the model variants, equipment options and technical data, or configure the BMW X3 according to your individual requirements.

## 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** 





By Trevor LeDrew CFP Regional Vice President, IG Wealth Management.

There are generally three options to choose from when members of a defined benefit pension plan have the option to commute their pension:



Take the pension and commence monthly payments on a date allowed by the plan (usually between age 55 and 65).



Transfer the pension's commuted value to another registered pension plan (if the new employer's plan permits a transfer).



Transfer the pension's commuted value to a locked-in account, where the commuted value of a defined benefit pension represents the present value of the lifetime pension payments as calculated under the plan's benefit formula. This benefit is usually comprised of an amount that can be transferred to a locked-in account (under provincial or federal pension legislation) on a tax-deferred basis and an excess amount that is subject to immediate taxation.

## Considering the options





## Pension options

- Is there a reduction of the pension benefit if the payments start prior to the normal retirement date?
- · Is the pension indexed to inflation before and after retirement? If so, is there a cap on the annual pension increase?
- · What is the amount of the pension benefit that will be paid to the surviving spouse?
- Does the plan provide for a guarantee period where the remaining monthly pension payments in the period will be made to the estate or beneficiaries if the plan member and spouse dies? How long is the quarantee period?
- Does the plan provide for a bridging benefit, for example, a supplemental pension paid only to age 65?
- Is the pension plan in a significant deficit position that could create a significant risk to the client if the sponsor becomes bankrupt?
- · Are there benefits that will be stopped if the Pension Option is not elected? If so, what would it cost to fund these benefits independently? (i.e., group life, extended health care, dental, vision care plans).
- · Are there health concerns that could shorten life expectancy?

### **ADVANTAGES**

- Retirement benefits are guaranteed for life • Pension may provide inflation protection with indexation
- Possible bridging benefits and enhanced survivor benefits
- No investment risk or investment decisions
- Payments from the pension plan are eligible for pension income splitting at any age

### **DISADVANTAGES**

- Payment amounts cannot be increased or decreased
- Payments could be less than the actuarial value of the benefits earned if normal life expectancy is not attained
- · No estate value
- · No investment control



## Transfer the commuted value to a locked-in account

- Does the commuted value have an excess amount that would be subject to immediate taxation? If so, is there RRSP carry-forward room to shelter some of this amount?
- · What is the required minimum rate of return to produce a sustainable payment from the investment assets that is equal to the retirement income the Pension Option will provide?
- · What asset mix is reasonable to generate this minimum rate of return and is this consistent with your risk tolerance?
- What other current and post-retirement income sources are available?
- Is re-employment, which could delay the start of withdrawals, a consideration?

## **ADVANTAGES**

### **DISADVANTAGES**

- Control of the investments
- Flexibility when payments can start and amount of payments
- · Potential for enhanced estate value
- Possible unlocking of 50% of the assets
- · Conversion to a life annuity at any time
- Long-term investment performance of the locked-in assets could be lower than anticipated and therefore payment amounts are not guaranteed
- · Significant portion of the transferred assets may be subject to immediate taxation
- Future payments from a Life Income Fund (LIF) are subject to maximum annual payout restrictions
- · Payments from a LIF, LRIF or PRIF will not be eligible for pension income splitting until age 65
- Other Employer benefits such as group life and health coverage may be discontinued

### Mortality Risk

Mortality risk is the possibility that the individual, and the surviving spouse if applicable, will not live to the anticipated life expectancy. This means the total pension payments could be less than the actuarial value of the benefits earned by the plan member under the pension plan.

In a LIRA, LIF, PRIF or LRIF, mortality risk is not an issue, as the full value of the LIRA, LIF, PRIF or LRIF is payable to the beneficiary or estate at death. It is possible to provide a hedge against the mortality risk when selecting the Pension Option by purchasing a "last-to-die" life insurance policy, which will provide a tax-free lump sum benefit to the beneficiaries of the surviving spouse. Mortality risk can also be mitigated if the pension provides a guarantee period.

### Sustainability Risk

The sustainability of the invested assets is a factor to be considered with respect to the Transfer Option. The higher the annual payouts, given an assumed investment return, the higher the risk that the invested assets will be depleted during the client's lifetime.

The sequence of investment returns is also an important consideration. During the accumulation phase, it does not matter that the returns will be higher in some years and lower in others, provided that the longterm rate of return is equal to or exceeds the assumed rate of return. However, when regular payments start, the sequence of returns become important. Investment losses in the first few years of the payment period could result in a higher risk of depleting the retirement assets.

### **Investment Risk**

Investment risk is the possibility that if the Transfer Option is chosen, the long-term investment performance of the locked-in assets might be lower than anticipated.

Investment risk is not a factor with respect to the Pension Option, as the payouts are guaranteed, and may be indexed.

As you can see there are many factors to consider when deciding whether to keep the pension option or transfer the commuted value. It's important to evaluate both the advantages and disadvantages, as they relate to your personal situation and financial goals. Your IG Wealth Management Consultant can help you review your decision and how it relates to your overall financial plan.

Let's work together to improve your financial well-being through a comprehensive, holistic approach to planning, based on synchronized professional advice.



### Talk to me today.

TREVOR LEDREW Regional Vice-President IG Wealth Management Inc. Mutual Fund Division



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. 2019 INV2097MA\_E (09/2019)





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



## TH ANNUAL H AUTO RITY GOLF TOURNAMENT

The Annual Rafih Auto Group Charity Golf Tournament has raised

to date for charitable organizations in Windsor-Essex.



Charity Golf Journament

## ANK YOU SPONSORS











BRIAN L. CHILLMAN BARRISTER AND SOLICITOR

CDK GLOBAL



**BMW Financial Services** 



MIKE & ELISE **SOLCZ** 















































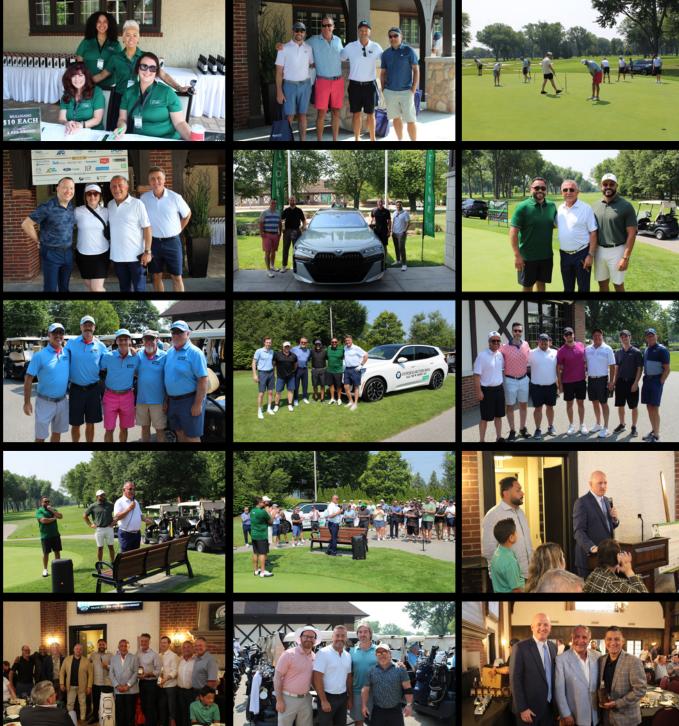




The Rafih Auto Group Annual Charity Golf Tournament marked its 12th Anniversary with a celebration of community and generosity. On July 14th, 2025, more than 144 golfers and sponsors gathered at Beach Grove Golf and Country Club, raising \$25,000 for the Windsor Regional Hospital Foundation.

Since its inception, the tournament has raised \$275,000 for charitable organizations in Windsor-Essex County. The Rafih Auto Group wishes to thank each and every sponsor for their unwavering support.





## Muscle to do more



With a host of rich appointments, choose the F-150° Platinum® pickup and you will see why it shines. From the bold surround grille and 20" wheels, multi-contour heated and ventilated leather seating surfaces with Active Motion to a crystal clear B&O° Unleashed Sound System by Bang & Olufsen®. Brushed aluminum and gunmetal accents boasts the look of luxury.

## **Book your test drive today!**

FACTORY ORDER MAY BE REQUIRED



1150 PROVINCIAL RD., WINDSOR, ON | 519.972.6500 | TOLL FREE 866.683.0867 www.performancefordwindsor.com







dressed by an live



PREMIUM OLIVE OILS • FROZEN MEATS & FISH • SAUCES AND SO MUCH MORE!

13029 Tecumseh Rd., E. Tecumseh, ON. 519-735-1772 dressedbyanolive.com





## TAX TALK: SALARIES OR DIVIDENDS

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

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

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

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

the marginal tax rate of the owner-manager is in the highest tax bracket (say, 53.53%). The tax implications will be as follows: the company will reduce its income to \$50,000 by claiming a deduction for salary and will pay corporate tax of \$6,100 (12.2% of \$50,000). The remaining balance of \$43,900 is distributed as a dividend to the owner-manager. Note that the company does not get a deduction for this payment.

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

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

The following guidelines are generally recommended:

- Consider a salary of \$81,200 (for 2025) that makes you eligible for maximum CPP contribution. This will provide for retirement income. Dividends do not qualify as earned income and therefore are not eligible for CPP coverage.
- Consider a sufficient salary (approximately \$187,800) that makes you eligible for a maximum RRSP contribution of \$33,810 (for 2026). This would provide retirement funds in the future.
- Where your corporate income from the active business is more than \$500,000 (the maximum threshold for a small business tax rate of approximately 12.2%), consider a salary sufficient to reduce the income below \$500,000.
- Consider salary in the case where your company is engaged in research and development and the salary directly relates to this activity. The research tax credits can be scaled back, particularly if the corporate income is over the \$500,000 small business limit.
- Consider dividends for compensation in excess of \$187,800 (required for maximum RRSP contribution).

- Consider dividends where your company has earned investment income in the past to recover any taxes previously paid on investment income.
- Consider paying out tax-free dividends from the capital dividend account, in cases where the company has realized capital gains. The capital dividend account represents a tax-exempt portion of capital gains and, therefore, presents the opportunity to extract tax-free monies from the corporation.
- Consider leaving after-tax monies in the Corporation if you do not need the funds personally. You can use the monies for investment purposes, for example, investment in real estate, stocks, or acquisition of another business, without any restriction. This way there will be no further tax other than the 12.2% tax paid at the corporate level. In other words, you will have a permanent deferment of any further tax until such time that you draw the monies out of the Corporation for personal use.
- Consider dividends instead of salary for corporate income in excess of \$500,000. In years past, a common strategy was to declare a salary for the excess income to bring it down to the \$500,000 threshold. As a result of changes to the dividend tax regime, it may now be beneficial to consider having the corporation pay the higher tax on excess income and then declare dividends from this income pool.

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





#### ICONIC, VERSATILE AND CAPABLE

The all-new 2025 Toyota 4Runner and 4Runner Hybrid is for those who want something real. Real doesn't mean boring nor complacent. It means taking on real and attainable aspirations and adventures. The 4Runner is available in seven different grades, including the first-ever Platinum Grade, the exciting TRD Pro, and the Trailhunter overlanding rig that's hungry to go off-road. No matter where you want to go, you'll get all the comfort and versatility you want in this ruggedly capable off-road SUV.

Factory order may be required, see dealer for details.





#### ARE YOU INTERESTED IN ADVERTISING IN

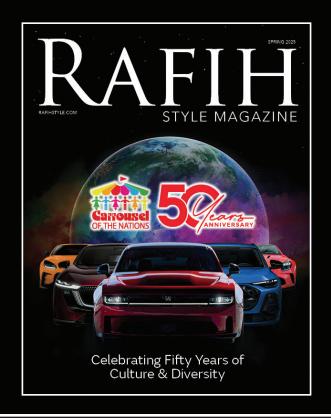
# RAFIH STYLE MAGAZINE?

WINDSOR ESSEX COUNTY'S LUXURY LIFESTYLE MAGAZINE

Tony Catalano, Publisher **519-252-1607 tcatalano@mediaduo.com** 

Contact us today to discuss all of our advertising options

VISIT RAFIHSTYLE.COM









333 Riverside Dr W, Windsor, ON - Inside The Double Tree Hilton Hotel 519-973-4222 | river-room.com





2019 Jeep Cherokee 4x4 Limited

131.526 KM | Stock #: TO08088

CASH **\$20,877** \* TAX PRICE **\$20,877** \* LIC



2021 Mazda CX-5 GT AWD

65,258 KM | Stock #: PO02224

CASH \$28,299 + TAX & LIC



2020 Land Rover Range Rover 3.0LTd6 Diesel HSE SWB

79.680 KM | Stock #: PL73308

CASH **\$54,688** + TAX & LIC



2020 Land Rover Range Rover 3.0L I6 MHEV P400

78.288 KM | Stock #: TL90695

CASH \$55,699 + TAX & LIC



2023 Land Rover Land Rover Discovery P360 S

19,662 KM | Stock #: LD82355

CASH \$63,099 + TAX & LIC



2024 Land Rover Land Rover Discovery P300 Dynamic

29.109 KM | Stock #: LD95545

CASH **\$73,000** + TAX & LIC



2023 Land Rover Defender 90 P400 X-Dynamic SE

23,751 KM | Stock #: D141652

CASH **\$74,499** + TAX & LIC



2024 Jaguar F-PACE P 550 SVR

2,972 KM | Stock #: TJ34226

CASH **\$94,999** + TAX & LIC



2024 Land Rover New Range Rover P530 SE LWB 7-SEAT

18.599 KM | Stock #: TL05179

CASH PRICE \$157,799 \* TAX & LIC





2018 Honda CR-V LX 4dr All-Wheel Drive

169,254 KM | Stock #: TL4822A

CASH \$19,000 + TAX PRICE \$19,000



2018 Lexus ES 350 4dr Sedan

52,034 KM | Stock #: TL9643

CASH **\$32,299** + TAX PRICE **\$32,299** & LIC



2024 Ford Escape ST-Line 4dr All-Wheel Drive

27.870 KM | Stock #: PL2290A

CASH **\$35,922** + TAX & LIC



2022 Lexus NX 250 4dr All-Wheel Drive

42.488 KM | Stock #: PL2172

CASH \$39,346 \* TAX & LIC



2023 Jeep Cherokee Trailhawk 4dr 4x4

28.209 KM | Stock #: TL6153

CASH **\$43,500** \* TAX PRICE



2022 Ford Explorer Timberline 4dr 4x4

42.900 KM | Stock #: TL3374

CASH **\$43,888** + TAX & LIC



2023 Lincoln Nautilus Reserve 4dr All-Wheel Drive

28,874 KM | Stock #: PL1920

CASH \$44,880 + TAX & LIC



2023 Jeep Wrangler Sahara 4dr 4x4

28,086 KM | Stock #: PL3841

CASH \$46,900 + TAX & LIC



2023 Lexus RX 350 4dr All-Wheel Drive

84,814 KM | Stock #: PL8704

CASH \$49,649 \* TAX & LIC





2023 BMW X1 xDrive28i 4dr All-Wheel Drive Sports Activity Vehicle

48,500 KM | Stock #: P10078

CASH \$38,888 + TAX PRICE



2021 Audi S5 3.0T Technik 4dr All-Wheel Drive quattro Sportback

90,152 KM | Stock #: P10082A

CASH \$46,900 + TAX PRICE



2024 BMW 430i xDrive i 2dr All-Wheel Drive Coupe

39,985 KM | Stock #: P10103

CASH \$54,176 \* TAX PRICE



2024 MINI Countryman Cooper S 4dr All-Wheel Drive ALL4 Sport Utility

28,969 KM | Stock #: B9648A

CASH \$39,850 + TAX PRICE



2022 BMW X3 xDrive30i 4dr All-Wheel Drive Sports Activity Vehicle

35,210 KM | Stock #: B10091A

CASH \$49,000 + TAX PRICE



2022 BMW iX xDrive50 4dr All-Wheel Drive Sports Activity Vehicle

59,690 KM | Stock #: P10093

CASH \$64,250 + TAX PRICE



2023 Mercedes-Benz GLB 250 4dr All-Wheel Drive 4MATIC

12,023 KM | Stock #: P10113

CASH \$44,124 + TAX PRICE



2019 BMW 540i xDrive i 4dr All-Wheel Drive Sedan

36,956 KM | Stock #: B10109A

CASH \$49,000 + TAX PRICE



2024 BMW M2 2dr Rear-Wheel Drive Coupe

2,102 KM | Stock #: P10079B

CASH \$83,900 + TAX PRICE





2017 Mercedes-Benz GLA 250-ULTRA

74,319 KM | Stock #: PM9290

CASH **\$22,679** + TAX & LIC



2021 Mercedes-Benz GLB 250 4MATIC°

46,421 KM | Stock #: PM9331

CASH **\$38,900** + TAX & LIC



2022 Mercedes-Benz GLE 350

74,470 KM | Stock #: PM9238

CASH **\$61,900** + TAX PRICE



2020 Mercedes-Benz C 300 4MATIC°

89,120 KM | Stock #: PM9261A

CASH **\$31,750** + TAX PRICE



2022 Mercedes-Benz GLC 300 4MATIC\*

63,671 KM | Stock #: PM9319

CASH **\$42,589** \* TAX & LIC



2022 Mercedes-Benz GLE 350 4MATIC\*

30,513 KM | Stock #: PM9300

CASH **\$64,499** + TAX PRICE



2021 Mercedes-Benz GLC 300 4MATIC\*

83,199 KM | Stock #: PM9309

CASH **\$37,589** + TAX & LIC



2021 Mercedes-Benz GLC300 4-Door Coupe

72,890 KM | Stock #: PM9276

CASH **\$46,900** + TAX RICE



2024 Mercedes-Benz E 350 4-Door Sedan

20,434 KM | Stock #: PM9280

CASH **\$76,890** + TAX & LIC



Never stop discovering the world's most versatile SUV. No matter where you go, or who you want to take, embrace the effortless all-terrain driving capbility and flexible seven seat set up. Start your adventure together with Land Rover Discovery.

Land Rover London 1035 Wharncliffe Rd S, London, ON N6L 1J9 519-681-9400 londonlandrover.ca

Factory Order May Be Required



### **2025 GMC YUKON AT4**

Yukon's elevated presence and exclusive styling proudly stand out everywhere it goes.

### Leamington 999









#### 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



Kali Savic Account Manager 519-945-1751 Kali.Savic@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



David Reznikov Senior Relationship Manager Commercial Services 519-980-5659 David.reznikov@td.com



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





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 (0316)

#### **Need brochures? Need business cards? Need banners? Need Signs?**

Need a partner?

#### Visual communications solutions for every need.



The best kind of visual marketing makes a strong first impression and creates a lasting connection with your clients. That means your signs and graphics should be top of the line to keep your branding top-of-mind – you want your audience to recognize your firm as professional and trustworthy. Further that brand recognition with marketing collateral and personalized mailings that remind prospects of your experience.

With the dual brand power of Allegra® and Image360®, you have a team that can ensure you leave a winning impression on every prospect. You can rely on our team for a variety of marketing needs.

#### For over 37 years you can count on us for:

- Print
- Vehicle Graphics
- Mail
- Signs
- Custom Apparel
- And More!
- Promotional Items

. year emperiore



STRATEGIC **MARKETING** AND **PRINT**COMMUNICATIONS WITH MEASURABLE RESULTS



**BOLD** SOLUTIONS. **EXCEPTIONAL** SUPPORT.

1800 Huron Church Road, Windsor, ON N9C 2L5 allegrawindsoressex.ca | image360windsor.com | pat@allegrawindsoressex.ca | 519-971-9952

One location, two brands - endless possibilities.

© AFB IP Holdings LLC. All rights reserved. Distributed by an independently owned and operated Allegra® and Image360® business



THE ALL-NEW 2025

## Lincoln Aviator

The Lincoln Aviator offers exciting powertrain options that combine power and poise for a smooth and thrilling journey. The standard twin-turbocharged 3.0 - L V6 engine sets the pace for all Lincoln Aviator models by creating 400 horsepower and 415 lb. - ft. of torque the highest standard horsepower and torque in it's class.



CALL NOW TO BOOK YOUR APPOINTMENT

289-806-5263



3285 Mavis Rd, Mississauga, ON, L5C 1T7



- 1. After an accident, do you have to take your damaged vehicle to where your insurance company is steering you? False. The Financial Services Regulatory Authority (FSRA), who supervises insurance companies says: "You have the right to choose a repair shop, tow operator or vehicle rental company."
- 2. You will have to pay out of pocket if you don't choose where your insurance company is steering you? False. FSRA says: "You have the right to reasonable repair of your damaged vehicle." A good shop will fight for you to receive proper repairs.
- 3. "We (The insurance company) will not guarantee your vehicle repairs if you choose a body shop not on our preferred list, but if you go to one of our preferred shops, we offer a lifetime warranty.

  Palse. The body shop guarantees repairs, and with the insurance guarantee if you sell or switch insurance companies, their warranty disappears.
- 5. The insurance company wants the best for you and will steer you to a body shop certified by the manufacturer of your vehicle. False. Not all preferred insurance suppliers have certifications from the manufacturers as it is not required by insurers.
- 6. Following the instructions from the manufacturer on how to repair your vehicle is critical for the safety of your family in case of another unfortunate accident. True. Not following your manufacturer's repair instructions can cause death and injuries if not properly repaired according to detailed procedures designed by their engineers and can void your warranties.
- 7. Are aftermarket imitation parts the same as the manufacturer's parts used in the factory to fabricate your vehicle? False. Not all imitation parts undergo the testing requirements for these parts to perform as designed by the manufacturer, leaving the consumer at risk of injury and death in case of another unfortunate accident. In fact, many vehicle manufacturers warn against imitation parts.
- 8. The insurance company really cares about repairing your vehicle to as close as possible to your pre-loss condition? False. The primary duty of an insurance company is to maximize profits for its shareholders, even if it is at the expense of the insured. Never trust the advice of someone who owes you money to decide how much they owe you.
- 9. Being an independent body shop certified by the manufacturer is harder to be successful than a shop that has insurance companies steering work to them. True A body shop that invests thousands of dollars in equipment and training and doesn't have insurance companies steering them work must maintain a higher level of customer satisfaction to succeed versus a body shop that has work steered to them from an insurance company.

Often Copied. NEVER Duplicated.

