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Dear readers

Welcome to our latest issue, a curated blend of innovation, luxury, community spirit, and expert insights designed to inspire and inform you as the year progresses.

Our FEATURE section takes you behind the wheel of the future with an exclusive look at the groundbreaking new Mercedes-Benz Electric G-Class 580, showcasing the convergence of iconic design and sustainable power.

In LIFE & STYLE, we look ahead to 2026's luxury design trends, offering inspiration for transforming your space into a sanctuary of modern elegance. The TRAVEL section invites you to escape to the slopes of Snowmass, Colorado, the ultimate winter wonderland promising unforgettable alpine adventures.

COMMUNITY remains at the heart of our magazine. We shine a spotlight on local events and philanthropy, from the culinary excellence celebrated at the "Parade of Chefs" to meaningful ways your holiday giving can impact lives. We also celebrate the expanded platform of the Miss Universe Canada 2026 competition, which promises a bigger stage for an even greater competition.

Our HEALTH section features an insightful "Second Opinion" from Dr. Craig Schisler, while BUSINESS & FINANCE provides essential reading for navigating the professional and legal landscapes. Discover the ambitious launch of KW Signature in Essex County as Keller Williams expands its reach, and gain clarity on "Living Common-Law in Ontario" and crucial "Tax Talk" planning strategies to secure your financial future.

This issue is a testament to the vibrant lives we lead and the exciting possibilities that lie ahead. We hope you find value and inspiration within these pages.

Enjoy the issue!



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



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

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**MYNDLOGIC**  
PUBLISHING

Myndlogic Publishing Inc.  
3337 Walker Road, Suite 200, Windsor, ON.,  
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Rafih Style Magazine is designed and published 4 times per year  
by Myndlogic Publishing Inc. All rights reserved.  
Publication Mail Agreement 40718034

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# The All New Mercedes-Benz Electric G-Class 580



## A Fully Electric Powerhouse

For over four decades, the Mercedes-Benz G-Class has stood as a monument to unyielding capability and unmistakable presence. Born from military necessity in 1979, it evolved into a cultural symbol—cherished by adventurers, celebrities, and those who demand luxury without compromise. Now, in 2025, Mercedes-Benz has electrified this legend with the G 580 with EQ Technology, a fully electric powerhouse that retains every ounce of the G-Wagen's soul while embracing a silent, zero-emission future.

The transformation begins where tradition meets innovation. At first glance, the G 580 is pure G-Class: the upright silhouette, the exposed door hinges, the round headlights, and the commanding stance are all intact.

Yet subtle cues reveal its electric heart. The front grille is sealed and optionally illuminated, aerodynamic wheels slice through the air with greater efficiency, and the rear-mounted spare tire gives way to a sleek “design box” for additional storage—though a spare





remains available for the truly intrepid. A robust underbody shield protects the massive battery pack, enabling the G 580 to ford water up to 33.5 inches deep—nearly six inches more than its combustion counterparts. Despite tipping the scales at around 7,000 lbs, the vehicle feels remarkably planted. Thanks to an integrated battery structure that enhances chassis rigidity, the weight is distributed with precision.

Power comes from four individually controlled electric motors—one at each wheel—delivering a combined 579 horsepower and a staggering 859 lb-ft of torque. Each motor is paired with a two-speed transmission, allowing seamless transitions between low-range crawling



and high-speed propulsion. The result is breathtaking acceleration: zero to 60 mph in under 4.7 seconds, with independent tests achieving as low as 4.1 seconds. On the road, the G 580 glides with refined composure, its torque-vectoring system sharpens cornering response in a way that belies its mass.

It outpaces the gas-powered G 550 in straight-line speed and rivals the ferocious AMG G 63—all in near silence. For those who miss the V8's growl, Mercedes offers an optional synthetic “G roar” through the audio system, a playful nod to heritage.





Where the G 580 truly excels, however, is off the pavement. With 9.8 inches of ground clearance, a 32-degree approach angle, a 30.7-degree departure angle, and a 20.3-degree breakover angle, it is engineered for extreme terrain. The electric architecture unlocks capabilities no internal combustion G-Class can match.

The G-Turn function allows the vehicle to pivot up to 720 degrees in place on loose surfaces, spinning like a tank on command. G-Steering dramatically reduces the turning radius in low-traction environments, while virtual differential locks, intelligent crawl modes for trail and rock settings, and a “transparent hood” camera view give the driver god-like awareness. Reviewers who have pushed it through mud, sand, and rocky inclines declare it not just capable, but the most advanced G-Class ever built for off-road dominance.









Inside, the cabin is a sanctuary of luxury and technology. Nappa leather, ambient lighting with 64 color options, and dual 12.3-inch MBUX displays create an environment of opulent control. The Burmester 3D surround sound system delivers concert-hall clarity, while an off-road-specific cockpit display and EV performance gauges add functional flair. Though the battery integration slightly raises the floor, passenger space remains generous for five adults, and the overall experience is one of elevated refinement.

Powering this electric titan is a 116-kWh battery pack, delivering an EPA-estimated range of 239 miles. Real-world testing shows variation—some achieving over 260 miles under ideal conditions, others closer to 200 in demanding use. Efficiency is not its strongest suit, hindered by the G's boxy aerodynamics and substantial weight, but it was never designed for frugality. With 200 kW DC fast charging, the battery

can replenish from 10 to 80 percent in about 32 minutes, making it viable for long journeys with proper planning.

A limited Edition One variant adds exclusive design touches for early adopters. Deliveries are underway in 2025, and while its audience is niche, demand among enthusiasts and forward-thinking luxury buyers is strong.

The Mercedes-Benz G 580 with EQ Technology is more than an electric SUV—it is a statement. It proves that heritage and innovation need not be at odds. It conquers silence without sacrificing strength, embraces the future without abandoning the past, and redefines what an off-road icon can be in an electric age. For those who demand the extraordinary, the G 580 doesn't just adapt to the times. It leads them.







Powering this electric titan is a 116-kWh battery pack, delivering an EPA-estimated range of 239 miles.



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With the help of staff, Morgan learned how to eat, speak and walk again. Seven months later, she gave birth to a healthy baby girl named Piper.

Today, Morgan continues to work on her physical recovery while adjusting to life as a new mom. She will forever be grateful to the medical team and the equipment at Windsor Regional Hospital for saving her life and, in turn, her daughter's.

**“If I hadn't survived, my baby wouldn't have either.”**

This holiday season, the hospital urgently needs help to purchase an Atlas Stent (\$8,900) and a Wingspan Stent (\$15,000). These stents are used by physicians to remove blood clots from the brain's blood vessels and respond to a stroke like Morgan's quickly.

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# Luxury Living: Design Trends

## Unveiling the Top Luxury Interior Home Trends for 2026

As we step into 2026, the world of luxury interior design is evolving beyond mere aesthetics into spaces that nurture the soul, celebrate craftsmanship, and embrace bold self-expression. Gone are the days of stark minimalism and fleeting neutrals; this year, homeowners are craving environments that feel alive—layered with warmth, texture, and personality. Trends emphasize wellness, sustainability, and a harmonious blend of opulence and intimacy. Whether it's the soft glow of artisanal lighting or the tactile embrace of natural materials, 2026's luxury homes promise to be sanctuaries that reflect your story. In this article, we'll explore key trends, illustrated by stunning visions of opulent living rooms that capture the essence of what's next.

### Maximalism with Intent: Layered Patterns and Ornamental Details

Maximalism is making a triumphant return, but with a sophisticated twist—think “more” that’s meaningful, not overwhelming. Designers predict a surge in eclectic layering: vibrant jewel tones, hand-embroidered wallcoverings, and mixed prints that drench rooms in personality. This trend favours “warm, textured layers of colour, pattern, and ornamented detail,” moving away from monastic spaces toward homes that pulse with life. In practice, this could mean incorporating intricate display cabinets flanking a large flat-screen TV, or draping rooms in heavy gray curtains that add depth and drama. The result is a space that’s not just seen but felt, inviting lingering conversations and personal storytelling.















## Organic and Sculptural Forms: Flowing Silhouettes and Soft Curves

Shifting from rigid lines, 2026 embraces organic, sculptural furniture that mimics nature's fluidity. Trends highlight "organically flowing wooden silhouettes" and "fat furniture" with rounded edges. This includes curvaceous sofas in soft pinks and beiges, paired with ornate vases and potted plants for a grounded, earthy feel. Imagine a living area where a quilted console table anchors the room, surrounded by marble floors that reflect light from oversized chandeliers, creating a sense of movement and serenity.

## Textural Richness and Artisanal Touches: Tactile Surfaces and Handcrafted Elements

Texture takes center stage in luxury interiors, with a focus on sensual, tactile surfaces that invite touch. From embroidered wood accents to velvet upholstery, the emphasis is on artisanal craftsmanship that blends tradition with modernity. Key items include ribbed gray sectionals that provide plush comfort, nested round coffee tables in wood finishes, and geometric rugs that add visual interest underfoot. This trend also incorporates wellness through calming elements like soft lighting from modern chandeliers, fostering spaces that soothe the senses.

## Sustainable Luxury and Wellness Integration: Eco-Conscious Opulence

Sustainability meets splendor in 2026, with "soulful minimalism" and eco-friendly materials defining high-end homes. There is an increased focus on wellness, with functional designs that promote comfort and health, such as integrated green spaces and natural stone elements. Picture tufted sofas in neutral tones, crystal chandeliers casting warm glows over marble-veined walls, and subtle decor like dried florals on side tables. These spaces prioritize ethical sourcing, ensuring luxury doesn't come at the earth's expense, while features like built-in wine cabinets add a touch of indulgent practicality.



## Warm Earthy Palettes and Modern Tuscan Influences

Drawing from emerging styles like Modern Tuscan, colour palettes are warming up with earthy accents—think terracotta, olive greens, and deep browns that evoke timeless elegance. This trend avoids outdated minimalism, favouring rich, layered hues that pair with sculptural lighting and antique-inspired details. In luxury settings, this manifests in rooms with high ceilings, ornate moldings, and focal points like grand fireplaces or art walls, creating a welcoming yet refined atmosphere.

As we look ahead, these trends signal a return to personalized, experiential living. By incorporating elements like dramatic chandeliers, versatile seating, and natural textures from the featured designs, your home can embody the pinnacle of 2026 luxury—timeless, thoughtful, and utterly transformative.

Colour drenching emerges as a bold statement in 2026, where entire rooms are enveloped in a single, immersive hue to create depth and cohesion. This technique extends beyond walls to include ceilings, trim, and even furniture, using rich tones like deep blues or warm terracottas to foster a sense of intimacy and drama. Paired with luxurious elements such as gold accents and plush textiles, colour drenching transforms spaces into cocoon-like retreats, enhancing the emotional impact of the home while allowing for personal expression through varying saturations and finishes.











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A modern kitchen island featuring large, light-colored travertine tiles with a natural, veined pattern. The island has a dark wood countertop and a sleek, curved brass faucet. On the counter, there is a dark bowl filled with green pears and a small white bowl with more pears. The background shows dark wood cabinetry and a large window on the right side, letting in natural light.

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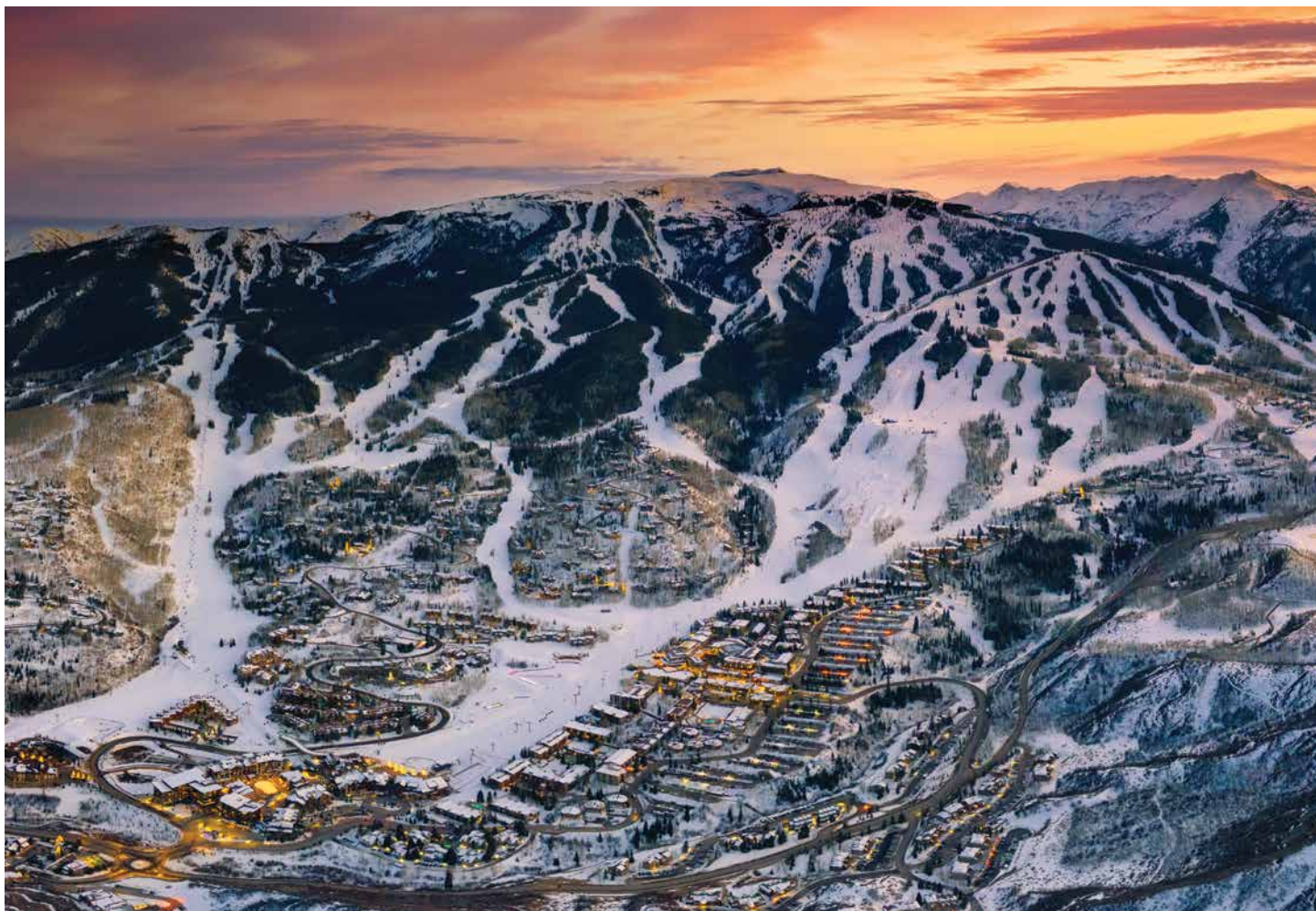
# SNOWMASS

## Colorado's Ultimate Winter Wonderland

Nestled in the shadow of Colorado's jagged Elk Mountains, Snowmass Village isn't just a ski destination—it's a full-body immersion in winter's magic. Just nine miles from glamorous Aspen, Snowmass trades the glitz for genuine mountain soul: uncrowded slopes, family-friendly vibes, and enough après-ski charm to make you forget the world below. As the largest of Aspen Snowmass's four peaks, Snowmass Mountain spans over 3,300 acres with 4,406 feet of vertical drop.







Listen, I'm not going to waste your time with poetry about "champagne powder" or pretend you need a private jet. You've never been to Snowmass, so I'm going to talk to you like a normal human who just wants an unreal vacation without the nonsense. Here's everything you actually need to know.

First, get the Aspen thing out of the way. Yes, Snowmass is technically "near Aspen." It's nine miles door-to-door, a free 12-minute shuttle or a \$35 Uber. That's close enough to pop into town for a \$300 dinner or celebrity spotting, but far enough that you're not paying \$1,800 a night to sleep in someone's walk-in closet. Snowmass is where the billionaires go when they want to wear the same hoodie three days in a row and nobody side-eyes them. The mountain is comically huge and secretly perfect for beginners. Let's start with the numbers because they're ridiculous:

3,342 skiable acres (bigger than Vail, bigger than Park City, bigger than most places you've heard of).  
 94 trails, 21 lifts, vertical drop of 4,406 feet.  
 One ticket also works at Aspen Mountain, Aspen Highlands, and Buttermilk — that's 5,600 total acres if you get bored (you won't).

But here's what those numbers don't tell you: Snowmass is sneaky. It looks intimidating on the trail map, but roughly 50% of it is gentle, confidence-building bliss. There are entire faces of the mountain that are basically private ski schools for grown-ups who want to learn without being laughed at. Wide, groomed runs stretch for miles. You can start the day doing slow, perfect wedges, and end it carving like you've been lying on your dating profile.

Then, when you're ready, the same mountain that babied you all morning will give you trouble in the Hanging Valley or the Cirque. It's the only place I've ever seen a 6-year-old and a pro freeskiier happily sharing the same lift line.

You will never, ever need your car. You fly into Aspen/Pitkin County Airport (tiny, gorgeous, 10 minutes away). Free shuttle or cheap ride to Snowmass Village. Drop your bags. Done. Groceries, rentals, bars, restaurants, hot tubs—everything is within a five-minute walk on heated sidewalks. I'm not exaggerating: the pavement is literally warm. You can wear sneakers in a blizzard and stay dry. I once spent nine straight days here and my rental car never left the garage. It felt illegal.





### **A real day for real people (not influencers):**

8:15 a.m. – Wake up, throw on yesterday's base layer (nobody cares), walk 45 seconds to the lift with coffee in hand.

8:59 a.m. – First chair. The groomers are flawless corduroy and you immediately feel 40% better at skiing than you actually are.

10:30 a.m. – Warm up complete, head to Elk Camp where there's an actual rollercoaster through the trees (Breathtaker Alpine Coaster). Yes, adults ride it unironically. Multiple times.

Noon – Sunny lunch deck, mountain views that should be illegal, truffle fries or poke bowl depending on how virtuous you're pretending to be.

1:30 p.m. – Duck into the trees for powder that's still untouched because the mountain is that big.

3:30 p.m. – Kids doing the coaster again, adults doing hot-chocolate-with-peppermint-schnapps by the fire pits.

4:30 p.m. – Free s'mores on the mall. Actually free. Like, they hand you a kit and light the fire for you.

5:15 p.m. – Watch the groomers turn on their lights and crawl up the mountain like glowing caterpillars while the alpenglow hits the peaks. Bring tissues.

6:30 p.m. – Dinner: wood-fired pizza that locals will fight over, or sushi, or Rick Bayless Mexican, or a steak that costs more than your first car. Your choice.

8:45 p.m. – Asleep. Because tomorrow is another first-chair day and you're not 23 anymore.









### **A Winter Pilgrimage to the Maroon Bells**

No trip to Snowmass is complete without witnessing the Maroon Bells in their snowy splendor. These 14,000-foot sentinels rise dramatically above Maroon Lake, their jagged faces dusted in white, reflecting in mirror-still waters when the weather cooperates. In winter, the road to the trailhead closes to vehicles, transforming the area into a serene snowscape accessible only by snowshoe, cross-country ski, or guided snowcat tour.

Join a ranger-led snowshoe tour from the Aspen Center for Environmental Studies (ACES) to glide through silent aspen groves while learning about avalanche safety and winter ecology. Or book a private snowcat excursion at dawn—watch the alpenglow ignite the peaks in fiery rose and gold as elk graze below. The silence is profound; the beauty, life-changing. Photographers: Bring a tripod for long-exposure shots of star trails above the frozen lake.







In a world of crowded resorts, Snowmass stands out for its space, soul, and surprises—from solar-max Northern Lights peeks to snowcat dinners at the rustic Snowmass Cabin (candlelit four-course meals under the stars), and sunrise vistas of the Maroon Bells that redefine awe. Whether you're chasing fresh tracks, family memories, or the silent majesty of the Bells under snow—on land once roamed by mammoths and Ute hunters—Snowmass delivers the kind of winter that lingers long after the thaw.

Ready to pack your thermals? Your snowy escape starts now. Your last run of the trip. The light is turning that impossible Colorado pink. You're tired in the best way. You ski down to the village, unclip, and realize you haven't looked at your phone in six hours. Kids are laughing somewhere. Someone hands you a hot drink. And for one quiet second the whole giant, ridiculous, perfect mountain feels like it was built just for you.

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It's not trying to be the coolest place you've ever been. It just is. Come once and you'll spend the rest of your life figuring out how to get back. I'm already saving you a spot on the gondola.

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PARADE  
*of Chefs*

# A NIGHT TO REMEMBER:

## FLAVOURS OF PASSION IGNITES SUPPORT FOR LOCAL HEALTHCARE

*On Saturday, September 27<sup>th</sup>, 175 guests stepped into a world of colour, rhythm, and flavour at Chatham-Kent Health Alliance Foundation's (CKHAF) annual Parade of Chefs Charity Gala.*

By Andrew DeBoer

This year's theme—Flavours of Passion—transformed the John D. Bradley Convention Centre into a celebration of Spanish-inspired elegance and community spirit. From dazzling flamenco performances to an unforgettable culinary showcase, the evening radiated energy, excitement, and a shared purpose: to strengthen healthcare close to home.

By the time the final song played and the last plate was cleared, the Foundation had raised an astounding **\$210,005** in support of Chatham-Kent Health Alliance (CKHA), a number that speaks volumes about the heart and generosity of this community.

## A FEAST FOR THE SENSES

Guests were treated to an extraordinary culinary journey crafted by some of the region's most talented chefs and restaurants: The Ghurka Lounge, Forte Resto-Lounge, The John D. Bradley Convention Centre, Bambinas, Yardie Vibe, and special guest chef The Spanish Pig.

***"Every ticket purchased, every sponsorship, every bid in the auction, it all makes a difference,"***

*-Christine Mitchell, President & CEO*







*“Together, we’re helping ensure that when someone in our community needs care, the best possible resources are right here at home.”*

*-Christine Mitchell, President & CEO*

Each offered a signature dish inspired by passion and creativity—from bold international flavours to comforting local favourites—resulting in a multi-station dining experience that delighted every palate. Together, the chefs created not just a meal, but a story told through food: one of artistry, collaboration, and love for community.

Of course, no Parade of Chefs would be complete without the sights and sounds to match. Throughout the evening, guests were captivated by live flamenco performances, accompanied by vibrant music, dancing, and breathtaking décor. Every detail, from the lighting and colour palette to the rhythmic pulse of the entertainment, was designed to bring the theme to life in spectacular fashion.

## GENEROSITY IN MOTION

While the décor and dishes dazzled, it was the generosity of those in attendance that truly defined the night.

One of the most inspiring moments came during the Foundation’s first-ever \$10K in 10 Minutes Challenge. Guests rose to the occasion in dramatic fashion, donating an incredible **\$15,000** in just 10 minutes in support of CKHA’s Patient Assistance Fund. The outpouring of support was a visible reminder of how much this community cares, and how powerful collective generosity can be when people rally together for a shared cause.

The gala also featured the Parade of Chefs Online Auction, made possible by dozens of local businesses who donated products, services, and experiences. The auction gave supporters across the region a chance to take part, adding even more momentum to the total raised for local healthcare.











## COMMUNITY AT THE HEART

Behind every successful event is a community that believes in the cause. This year's gala was supported by an outstanding group of sponsors, led by CIBC Private Wealth: The Seabrook Financial Group as Ultimate Sponsor, and Precise ParkLink and TD Bank Group as Diamond Sponsors.

The Foundation also recognized its Gold Sponsors—Apollo Property Management and Willow Ridge Golf & Country Club, CIBC, CM Design & Print, JMC Distributing, St. Clair College Alumni Association, Unique Tool & Gauge (UTG), and TekSavvy Solutions Inc.—for their unwavering commitment to local healthcare.

From long-time partners to first-time supporters, every sponsor played a vital role in making the evening a success. Their generosity not only fueled an unforgettable event, but directly supports the purchase of essential hospital equipment, facility upgrades, and innovations in patient care.

## IMPACT BEYOND THE EVENING

The funds raised through Parade of Chefs will help ensure that CKHA's care teams have access to the tools and technology they need to deliver exceptional care to patients across from Chatham-Kent and beyond.

From surgical innovation and diagnostic imaging to patient comfort and accessibility, the Foundation's investments touch nearly every corner of the hospital. Each dollar raised represents improved outcomes, faster diagnoses, and better experiences for patients and their families.

This is the true power of philanthropy: turning moments of joy, generosity, and community connection into life-changing impact within the walls of the hospital.



## A LEGACY OF PASSION AND PURPOSE

As the evening drew to a close, one thing was clear: Parade of Chefs was about more than great food or beautiful performances. It was about people—neighbours, colleagues, families, and friends—coming together to celebrate what makes Chatham-Kent special: its compassion, unity, and unshakable commitment to one another.

For CKHAF, events like Parade of Chefs are about more than raising funds. They're about building relationships and strengthening the bond between the hospital and the community it serves.

"Every ticket purchased, every sponsorship, every bid in the auction, it all makes a difference," said Christine Mitchell, President & CEO of the Foundation. "Together, we're helping ensure that when someone in our community needs care, the best possible resources are right here at home."

## THE HEART BEHIND THE HOSPITAL

As the Foundation looks ahead to its next season of giving, one thing remains constant: the belief that great healthcare starts with great community support.

Because when people come together—in a ballroom filled with laughter, on a golf course under the summer sun, or through a heartfelt donation online—remarkable things happen. The success of this year's Parade of Chefs is proof of that.

To learn more about the Chatham-Kent Health Alliance Foundation, its upcoming events, or how you can support local healthcare, visit [www.ckhaf.ca](http://www.ckhaf.ca).





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# Your Holiday Giving Can Change a Life

By UHC - Hub of Opportunities

## What is the holiday season about, if not giving?

As we gather around dinner tables with loved ones, exchange gifts, and share in the warmth of the season, let's take a moment to think beyond our homes, to the broader Windsor-Essex community we all share.

The reality is, not everyone will have gifts under the tree, a turkey on the table, or a warm winter coat. Many of our neighbours are depending on local food banks, coat drives, and community services to survive this holiday season.

Food bank usage in our community has risen drastically in recent years. Last year, the Windsor Essex Food Bank Association (WEFBA), which UHC - Hub of Opportunities serves as the hub, saw over 235,000 visits. Heartbreakingly, 30% of those visits were made by children. Behind every statistic is a person, *a single parent choosing between heat and groceries, a senior struggling to make ends meet, a child going to bed hungry*, who needs our support.

This holiday season let's extend the spirit of giving beyond our homes. Let's feed not only our own families, but our Windsor-Essex family as well.

Since 1977, UHC - Hub of Opportunities has grown, but our mission remains the same: to meet the needs of vulnerable individuals and families across Windsor and Essex County and lead them to independence. What is truly unique about UHC is that 26 programs and services are offered all under one roof. We are a one stop resource offering programs including, but not limited to, basic human needs, employment services, training and education, and newcomer settlement services. Once people have their basic human needs met, they are better positioned to concentrate on securing employment, participating in training, and achieving independence.

The majority of our basic human needs services rely on donations and the generosity of our community. Thanks to that support, we can offer food, warm coats, and essential support to thousands of residents every year. But as the need continues to grow, so must our compassion and action.





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## Turn Compassion Into Action

With West Windsor holding the highest rate of child poverty in *all* of Canada, we are calling on you, our community, to give this holiday season.

- **Monetary Donations:** Every dollar helps us serve more families. Monetary donations can be given through **cheque**, mailed to UHC - Hub of Opportunities, 6955 Cantelon Dr., Windsor, ON N8T 3J9, **e-transfer** to [donations@uhc.ca](mailto:donations@uhc.ca), or **online** at [www.uhc.ca/donate](http://www.uhc.ca/donate).
- **Food Donations:** Help feed local families in need. Our most needed items include; canned meats, tuna, pasta, pasta sauce, side dishes, canned soups and vegetables, cereal, and children's snacks. Donations can be dropped off at 6955 Cantelon Dr., Windsor. Pickup is available for larger donations.
- **Your Time:** Volunteer to make an impact. There are a variety of volunteer opportunities available to suit your interests. Contact Heidi Benson, Executive Secretary to get started: [hbenson@uhc.ca](mailto:hbenson@uhc.ca).

This holiday season, when we come together to support one another, food fills tables, children stay warm, and families feel hope. By showing up for those in need, you embody the *true* meaning of the holiday season. Thank you, Windsor-Essex. Your generosity, compassion, and commitment makes a real difference in the lives of those who need it most.

To learn more about UHC - Hub of Opportunities, visit our website at [www.uhc.ca](http://www.uhc.ca) or to book an appointment or tour, contact Mena Rimac, Communications Manager at 519-944-4900 ext. 156 or [mrimalac@uhc.ca](mailto:mrimalac@uhc.ca).

*June Muir*





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Sonny Borrelli & 2025 Miss Universe Canada is Jaime Vandenberg  
Photo by: Maloney Aguirre (Photographica)



# Miss Universe Canada 2026

## A Bigger Stage for a Greater Competition



National Director Sonny Borrelli outlines the vision, challenges and expectations of the upcoming 2026 competition.

By Paula Just

After the resounding success of the latest edition of Miss Universe Canada, held during the summer in Windsor, preparations for the next contest are already in full swing. “Realistically, planning for the new one began the day immediately following the crowning of this year’s winner,” said Sonny Borrelli, National Director of the event. “The planning process is non-stop!”

For the next edition, the organization is moving quickly to elevate the production, expand representation and strengthen its national impact. According to Borrelli, the team is already working on a broader and more sophisticated event. A larger stage and upgraded technology are central to this vision, with plans for enhanced lighting, audiovisual features and increased capacity to accommodate a wider audience.

The leadership also wants to increase the number of contestants to 100. “This isn’t just a number; it is a direct reflection of our country’s immense diversity,” explains Borrelli. “Canada is a tapestry of cultures, and we are determined to have this reflected on our stage. We expect to have strong representation from every single province and territory, ensuring every corner of our vast country—from Vancouver Island to Nunavut to Newfoundland and Labrador—has a voice and a representative competing for the crown.”

The national final, still without a confirmed date and location, may also take place in a different region of the country. The team is currently exploring exciting new possibilities for the host city. One promising option is Alberta. “Hosting the event in a major hub like Calgary or Edmonton could open up a new demographic of contestants and fans, capitalize on the province’s dynamic energy and allow us to showcase a different, equally vibrant

part of Canada to the world.” The goal is to ensure the final show remains recognized as a world-class production. “We are committed to making the 2026 competition even grander. While the 2025 event was a success, we are actively looking into securing a significantly larger venue to accommodate the growing interest and the ambitious increase in our expected competitor numbers.”

According to Borrelli, the main challenges at the moment are coordinating venue contracts, securing major sponsorships and implementing the new recruitment drive. “Managing the logistics for a competition that spans ten months and involves travel, accommodations, and coordinating with potential contestants across six time zones is immensely complex. It requires meticulous attention to detail and proactive scheduling,” he explained.

Since stepping into his leadership role, Borrelli’s approach has broadened beyond staging a pageant. “I am immensely proud of the progress we’ve made. My vision has evolved from simply running a pageant to establishing a platform for genuine empowerment and national service.” The last edition marked a turning point, recognized by many as the most professional and well-executed production in MUC’s history.

Reflecting on his first year as National Director, Borrelli notes the immense scope of the work. “The biggest lesson learned is that putting together a production of this scale is significantly more complex and demanding than I initially anticipated.” He also highlights the introduction of regional directors across the country, creating local hubs for recruitment and mentorship that are more responsive to community needs. “The true strength

of the Miss Universe Canada organization lies in the dedication, professionalism, and passion of my amazing staff, volunteers, and Executive/Regional Directors.”

Strengthening the institution’s commitment to social good, the partnership with the Canadian Mental Health Association (CMHA) has also become a cornerstone of its mission. In 2026, social advocacy will remain a defining feature. “Our commitment to the CMHA remains strong. However, we are exploring the idea of having the candidates champion social advocacy by allowing them to choose between two equally impactful countrywide charities.”

The most recent Miss Universe Canada is Jaime VandenBerg, who was crowned in August 2025. She is from Lethbridge, Alberta, and represented the country at the Miss Universe pageant in Thailand. Looking ahead to the next titleholder, Borrelli defines the qualities he hopes to see in the following competition. “We are seeking a truly well-rounded, intelligent and self-motivating role model capable of engaging in meaningful dialogue on national and global issues.” The ideal winner, he adds, is someone who embodies ambition, kindness, emotional intelligence, and a commitment to meaningful impact.

Diversity remains central to Miss Universe Canada’s identity. “We are beyond grateful to live in one of the most multicultural countries globally. This cultural mosaic is precisely what makes Miss Universe Canada so unique, allowing our winner to represent a dynamic, modern, and inclusive nation authentically”, he concluded.

To stay up to date with all news and announcements, follow @missuniversecanada on social media.



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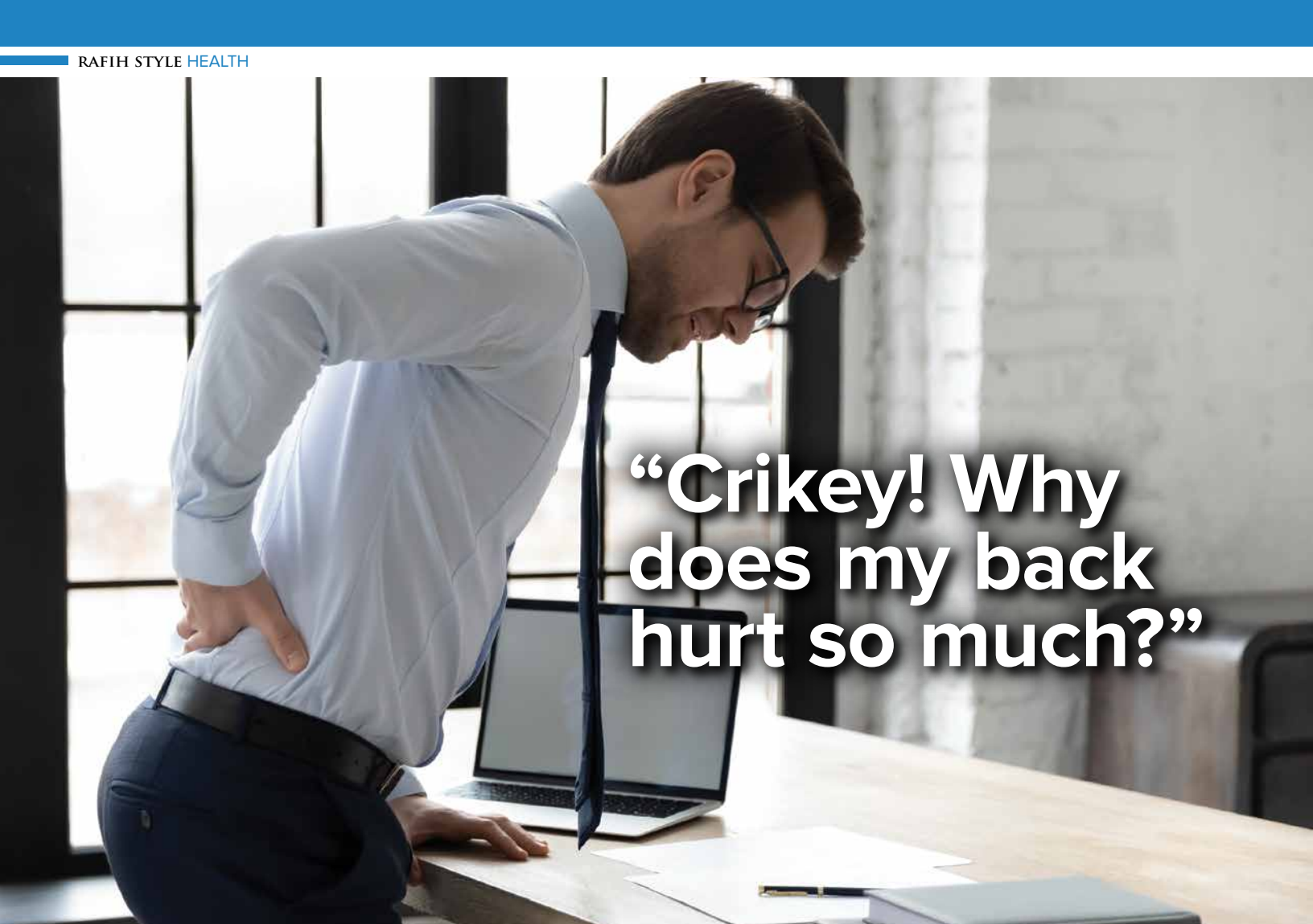
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**“Crikey! Why  
does my back  
hurt so much?”**



## **SECOND OPINION**

By Dr. Craig Schisler



If your back has been acting up, you're not alone—most folks will get a stubborn backache at some point. The spine is a clever piece of engineering, but it's also a busy neighbourhood where several structures can throw a tantrum and send pain signals up your nerves. I'll walk you through the common “pain generators” (the parts that can actually cause pain), explain in plain English how they misbehave, and offer everyday examples so it all feels less like medical gibberish.



# The Usual Suspects

## 1. The intervertebral discs — the jelly donuts that wobble

Between each pair of vertebrae sit discs: soft, shock-absorbing cushions with a gooey centre and a tough outer ring. Over time or after a twist-and-fall, the outer ring can crack, or the inner gel can bulge. That damaged disc can send pain directly (discogenic pain) or push on a nearby nerve root and cause shooting leg pain (sciatica). Modern research shows inflammation inside a degenerating disc is a major driver of pain—not just wear-and-tear.

Real-world example: imagine kneading a jelly donut until the jelly leaks and the crust tears—that's kind of what a busted disc does.

## 2. Facet joints — the little hinges that get arthritic

Each spinal segment has two facet (or zygapophyseal) joints that guide movement and limit twists. Like other joints, they can become arthritic, swollen, or irritated and produce dull, local back pain—the kind that's worse after standing or leaning back. Facet joints are a common source of chronic back pain in adults.

Real-world example: picture the rusty hinge on an old gate—stiff, creaky, and sore when you wiggle it.

## 3. Sacroiliac joint (SIJ) — the pelvis' temperamental seam

The SI joint links your spine to your pelvis. It doesn't move much, but when it's unhappy—from pregnancy, uneven leg length, a fall, or long-term strain—it can cause low back, buttock, or groin pain. Estimates suggest the SI joint causes pain in a sizable chunk of chronic low-back cases.

Real-world example: think of a door that's slightly off its hinges; each step or awkward turn tugs at that misaligned seam.

## 4. Vertebral endplates / “Modic changes” — the bone next door gets inflamed

MRI sometimes shows changes in the vertebral bone right next to a disc (called Modic changes). These signal inflammation or bone marrow shifts and have been linked with chronic low-back pain in some—though the relationship is complex and researchers are still sorting cause from coincidence.

Real-world example: like finding damp stains on the ceiling—it hints at a leak nearby, but you still have to hunt down the source.

## 5. Nerve roots and surrounding structures — when pressure makes sparks

When a disc bulge or bone spur presses on a nerve root, you don't just get aching; you get sharp, electric pains, numbness, or weakness down the leg or arm. This is why a small structural problem in the spine can feel like the whole limb is betraying you. Diagnostic clarity here matters because treatment for nerve compression differs from treatments for joint or disc pain.

Real-world example: like stepping on a garden hose—a small pinch blocks the flow, and downstream stuff goes wrong.

## Muscles, ligaments, and the rest

Don't forget soft tissues: strained muscles, sprained ligaments, or trigger points can cause a lot of immediate pain. They're often the easiest to treat, but stubborn muscle guarding can keep pain around longer than expected.

## Putting it together: why diagnosis matters

Lots of studies show there isn't a single foolproof test to say, “this is the one pain generator.” Doctors use the history, physical exam, imaging, and sometimes targeted injections to figure out which structure is at fault—because treating a cranky facet joint is different from treating disc inflammation or SI joint pain.

## Bottom line (in plain speak)

Your back can hurt for lots of reasons—discs, joints, nerves, bones, or muscles—and often more than one thing is grumpy at the same time. Think of the spine as a small town: a cracked water main (disc), a squeaky hinge (facet), or a blocked road (nerve) each causes different headaches for the residents. Getting the right fix starts with identifying which structure is causing the trouble.



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# SEVERE BACK PAIN ADVISORY!

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 (DCOA) 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?" says Dr. Schisler

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 herniated discs," says Dr. Schisler.

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

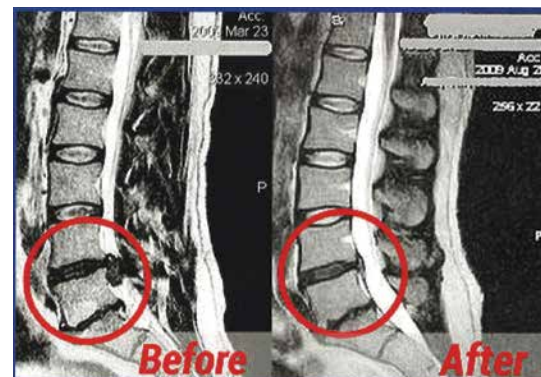
"Now as the first Disc Centre of Canada, we'll be able to improve on our record. One of the secrets to our success is we treat each patient individually and only accept those patients who we feel will benefit from our unique approach," says Dr. Schisler.

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.

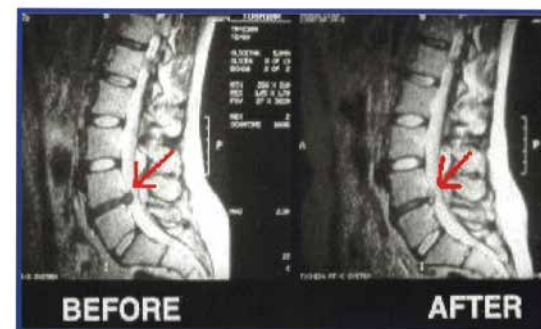
At the cornerstone of the technology is the DRX9000 the state of the art, gold standard for all decompression devices.

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](http://www.ontariodisccentre.ca), where you can get a free copy of The Patient's Guide to Severe Back, Neck and Disc Pain immediately.



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By Shan Hasan - Broker of Record

### **A Bold New Chapter: The Rise of Keller Williams and the Launch of KW Signature in Essex County**

For more than four decades, Keller Williams has been one of the most influential forces in the real estate industry. Founded in 1983 by Gary Keller and Joe Williams in Austin, Texas, the company began as a small independent brokerage with a simple yet revolutionary vision: empower agents first. At a time when brokerage models were restrictive and competitive, Keller Williams flipped the traditional structure on its head by giving agents the tools, systems, and support to build real businesses—not just close transactions. This philosophy sparked a movement that reshaped real estate as we know it.

From those humble beginnings, Keller Williams grew steadily and then explosively, becoming the largest real estate franchise in the world with more than 190,000 associates. The company's foundation—productivity models, world-class training, and a collaborative culture—allowed agents at all experience levels to thrive. Keller Williams didn't just build a brand; it built a community rooted in shared success.

### **Breaking New Ground in Canada**

Keller Williams' expansion into Canada marked a major milestone for the company. The Canadian real estate landscape was ready for a model that embraced education, innovation, and agent-first leadership. As KW entered major cities across the country, momentum

grew naturally—not through pressure or sales tactics, but because agents recognized the power of the systems, the culture, and the opportunity.

One factor behind KW's rapid adoption in Canada has been its technology ecosystem. Unlike traditional brokerages that outsource tech, Keller Williams built its own in-house platform: KW Command. This all-in-one system integrates CRM, marketing, lead generation, analytics, transaction management, and artificial intelligence—creating a powerful engine that helps agents stay ahead in an industry where technology moves fast. Command wasn't made to follow trends; it was designed to create them.

This commitment to technology has helped Canadian agents elevate their marketing, streamline operations, and compete effectively in shifting markets. It is one of the core reasons Keller Williams continues to expand across Canada.

### **A Culture Unlike Any Other**

Beyond the tools and training, what truly makes Keller Williams special is its culture. Built on principles like God, Family, then Business, KW fosters an environment of collaboration and contribution. Agents share openly, support each other, and invest in each other's success. It's a culture where new agents feel welcomed, and top producers feel valued—not isolated.





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This is not just a rebrand. It is a quantum leap.

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KW Signature offers agents access to world-class training, powerful technology, global referrals, and a

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The real estate industry continues to evolve rapidly. Clients expect sharper marketing, better communication, transparency, and modern technology behind every listing and purchase. Keller Williams has long anticipated this evolution, building its platform to serve the next generation of buyers, sellers, and investors.

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#### **A Culture of Excellence, Right Here at Home**

KW Signature is committed to continuing the KW tradition of giving back and leading with heart. Essex County is rich with families, businesses, and community groups who take pride in supporting one another—and KW Signature will be a proud contributor to that spirit through events, charity initiatives, and community partnerships.

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It to rt: Rob Griffiths (CEO), Giorje Kaniouras (COO),  
Luciana Rosu Sieza (BANA Exec. Dir.) Sonia Lenhardt (Senior VP)  
and Costin Belicau (VP, Marketing and Community Engagement)

The Bulima Anorexia Nervosa Association (BANA) would like to express our most heartfelt gratitude and appreciation to the Motor City Community Credit Union for their generous donation of \$10,000 to assist our organization's ongoing efforts to promote mental wellness and body positivity across Windsor and Essex County.

This contribution underscores Motor City Community Credit Union's commitment to prioritizing people and strengthening its local roots. As a "Windsor Born & Bred" credit union, Motor City recognizes the importance of accessible health services for individuals and families across the region.

A valued member of the Motor City Community for over 20 years, BANA will use this donation for clinical care programs and to help fund new wellness initiatives benefiting Windsor and Essex County residents.



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By Trevor LeDrew   
Regional Vice President,  
IG Wealth Management.

# Living Common-Law in Ontario

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

01

If your relationship is defined as “common-law” under the federal Income Tax Act, there may be advantages and disadvantages, depending on your situation.

02

It is provincial, not federal, law that dictates your rights regarding your property, pensions, spousal, and child support, and your will and the right to inherit.

03

Understanding your rights while you are living in a common-law relationship is important to your overall financial plan. You can address these topics with your Consultant and a lawyer.

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

## TAX PLANNING

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

- A period of 12 months; or
- A shorter period of time, but while raising a child together.

Simply having a child together is not sufficient to be considered to be living common-law—you must also be living in a conjugal relationship.

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



If you meet either of the above two tests, you must indicate that you are living common-law on your tax return. If you have filed an incorrect tax return, you may be denied CPP or other pension survivor benefits, or alternatively, you may be reassessed for unpaid taxes, interest and penalties. There are a number of advantages and disadvantages to being considered a couple under the Income Tax Act, depending upon your situation.

Some of the advantages include the ability to allocate certain types of pension income to a lower income-earning spouse, and the ability to transfer certain types of personal tax credits in order to ensure that none of them go unused. However, some of the disadvantages include the loss of the eligible dependant credit, which one or both partners may be claiming if they are raising a child, as well as the potential loss of some social assistance benefits, as the income for both partners must be pooled for the purposes of determining eligibility for certain amounts, including the Guaranteed Income Supplement and the Allowance (offered under the Old Age Security program), the GST credit and the Canada Child Benefit. If both partners are earning an income, the ability to receive these amounts or claim these credits will decrease more quickly.

#### FAMILY LAW ISSUES

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

#### FAMILY PROPERTY

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

#### PENSIONS

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

#### UNJUST ENRICHMENT

If you have not lived together for the required period of time or you have not signed an agreement which gives you any right to a division of family assets at the time of relationship breakdown, this does not mean that you will not be entitled to any of your partner's property under any circumstance. You may be able to file a lawsuit arguing that there has been an "unjust enrichment" on your partner's part,

and therefore you should either be awarded damages, or a part of the property, using the argument that your partner is holding the property for you under what the courts refer to as the "constructive trust" doctrine. For example, you may be able to rely on this principle if you have contributed towards the mortgage payments for a home which is in your partner's name. However, since litigation is a very uncertain process, relying on a future lawsuit is generally not advisable. Even if you do "win," it will generally only be after a long and expensive legal process. If you want to protect your property, it is usually better to have a written agreement setting out your rights and responsibilities.

#### JOINTLY-HELD PROPERTY

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

#### SPOUSAL SUPPORT

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

#### CHILD SUPPORT

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

"Speak to your lawyer if you feel you are entitled to apply for spousal support, or would like to protect yourself from having to pay spousal support."



## COHABITATION AGREEMENTS

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

## Estate planning

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

## RIGHT TO INHERIT

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

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

## EFFECT ON PREVIOUS WILLS

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

## CPP SURVIVOR BENEFITS

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

## EMPLOYER PENSION PLANS

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

## Things to keep in mind

### MAKE A NOTE OF THE DATE WHEN YOU STARTED LIVING TOGETHER

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

### MOVING TO ANOTHER JURISDICTION

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

### PROPERTY IN OTHER JURISDICTIONS

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

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.  
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# TAX TALK

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# PLANNING STRATEGIES

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

Although tax planning should begin early in the year, we still have a reasonable opportunity to consider tax planning strategies that may be relevant. Here are some that you may wish to consider:

## **Split income with family**

If you own a business, consider employing your spouse and children if they are constructively and factually providing services. You can pay them the same market value rates as you would pay an arm's length employee. Since we have a progressive income tax regime this arrangement could be very effective in keeping the overall tax cost lower as the same household income can be shared amongst family members.

## **Contribute to a spousal RRSP**

If you are eligible to contribute to an RRSP plan and if your spouse is in the lower income tax bracket, consider making a spousal RRSP contribution. If you leave the

money in the spousal plan for a reasonable period, 36 months in most cases, any withdrawals after that time will be reported as income on your spouse's tax. Potentially, this can result in a significant tax reduction. Consider making the contribution early in the year.

## **Consider incorporating your business**

If your business is earning income in excess of what you require personally, consider incorporating your business. The difference can be quite significant depending on your marginal tax rate. The reason is that the corporate tax rate on active business income is much lower (12.2% in Ontario) than if the same income is earned personally at the high marginal tax rates—which could be as high as 53.53%. Besides, there is an additional tax reduction opportunity. Consider making your spouse and adult children, shareholders in your company. You can then pay dividends to them and reduce your family's overall tax bill.



### Organize your documentation

Be proactive. Take a look at how you record and store your financial information. Have a system in place that tracks and organizes information efficiently. Nothing is more nerve-racking than looking for information and not being able to locate it when you need it (which happens to all of us). Lost information could very well mean lost tax savings. Good documentation is key to effective tax planning, particularly, when you are faced with the specter of a tax audit.

Lend money to children for long-term investments If you have funds available for long-term investments, consider lending or gifting cash to children under 18. The investments can then be made by the children. The attribution rules do not apply to capital gains earned by a minor and, therefore, this could potentially be a very effective tool for splitting family income.

### Consider a low-interest spousal loan

If you have an investment portfolio that generates significant investment income, consider shifting the income to your spouse, if her income tax bracket is significantly lower than yours.

The strategy would work like this: You will loan monies to your spouse, and she will then use the monies to make the investment in her own name. You would be required to charge interest. The current prescribed as announced by CRA is 3%, effective January 1, 2026 and this rate is in effect till March 31. You can set this

rate in the New Year for a long-term loan and the 3% interest rate will remain constant for the duration of the loan. Interest should be paid annually by January 30 of the following year.

### Trigger capital gains

Although capital losses can be carried forward to future years indefinitely, these losses can only be applied against capital gains. Now is a good time to take inventory of your investment portfolio and if you have any unused capital losses from earlier years, consider selling off some of your portfolios to realize capital gains to the extent of capital losses available. Make sure that the decision to sell is carefully thought out and is not purely tax-driven.

### Make tax installment payments on time

Unless there are unavoidable circumstances, it is very costly to borrow from the taxman. The reason is that Canada Revenue Agency (CRA) charges interest that is compounded daily, on late or deficient tax installments. If you are likely to owe more than \$3,000 then it is advisable to make tax installments to avoid interest. If you make the installments in accordance with the installment tax notice sent to you by CRA, you should be able to avoid interest and penalties.

As always, consult your tax advisor before embarking on a strategy that is appropriate for your circumstances.

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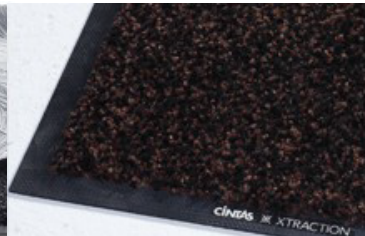
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Blending modern design with timeless comfort, Banwell Court Apartments introduces a fresh standard of living to the neighbourhood. The development features spacious, pet-friendly 1- and 2-bedroom suites, thoughtfully designed with in-suite laundry and private balconies that elevate everyday convenience.

Residents will enjoy the benefits of geothermal heating and air conditioning, underscoring the project's commitment to energy efficiency. The building also offers a full range of lifestyle amenities, including a fully equipped fitness centre, party room, ample storage, and on-site parking—all crafted to support comfort, community, and sustainability.

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CASH PRICE **\$24,000** + TAX & LIC



**2019 Jeep Wrangler Unlimited Sahara 4dr 4x4**

100,299 KM | Stock #: TL2956

CASH PRICE **\$30,000** + TAX & LIC





2018 Volkswagen Tiguan Highline 4dr All-Wheel Drive 4MOTION

79,250 KM | Stock #: B10191A

CASH PRICE **\$23,000** + TAX & LIC



2018 BMW X3 xDrive30i 4dr All-Wheel Drive Sports Activity Vehicle

72,000 KM | Stock #: B10197A

CASH PRICE **\$27,360** + TAX & LIC



2021 BMW 330i xDrive i 4dr All-Wheel Drive Sedan

63,000 KM | Stock #: B10176A

CASH PRICE **\$34,900** + TAX & LIC



2023 BMW X5 xDrive40i 4dr All-Wheel Drive Sports Activity Vehicle

80,000 KM | Stock #: B10025B

CASH PRICE **\$57,653** + TAX & LIC



2022 BMW X5 PHEV xDrive45e 4dr All-Wheel Drive Sports Activity Vehicle

69,195 KM | Stock #: P10188

CASH PRICE **\$58,000** + TAX & LIC



2022 BMW M440i xDrive 2dr All-Wheel Drive Coupe

26,993 KM | Stock #: P10194

CASH PRICE **\$58,681** + TAX & LIC



2020 BMW M850i xDrive i 2dr All-Wheel Drive Coupe

37,685 KM | Stock #: B10071A

CASH PRICE **\$65,000** + TAX & LIC



2023 BMW Z4 M40i 2dr Rear-Wheel Drive Roadster

1,200 KM | Stock #: P10225

CASH PRICE **\$75,000** + TAX & LIC



2024 BMW M4 Competition M xDrive 2dr All-Wheel Drive Coupe

30,258 | Stock #: P10185

CASH PRICE **\$112,000** + TAX & LIC



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**2018 Mercedes-Benz GLC 300  
ALL WHEEL DRIVE 4MATIC®**

73,916 KM | Stock #: M9321A

CASH PRICE **\$28,900** + TAX & LIC



**2020 Mercedes-Benz GLC 300  
4MATIC®**

89,066 KM | Stock #: M9383A

CASH PRICE **\$31,900** + TAX & LIC



**2022 MERCEDES-BENZ GLC 300**

63,671 KM | Stock #: PM9319

CASH PRICE **\$40,110** + TAX & LIC



**2022 Mercedes-Benz CLA 250  
PREMIUM PAC 4MATIC®**

67,648 KM | Stock #: PM9389

CASH PRICE **\$42,900** + TAX & LIC



**2021 Mercedes-Benz GLC 300 Coupe  
PREMIUM PKG 4MATIC®**

46,171 KM | Stock #: M9126B

CASH PRICE **\$46,800** + TAX & LIC



**2023 Mercedes-Benz Cargo 170**

54,323 KM | Stock #: PM9273

CASH PRICE **\$54,994** + TAX & LIC



**2022 Mercedes E 450 4MATIC®  
3D NAVI-ADV CRUISE**

79,385 KM | Stock #: PM9371

CASH PRICE **\$56,700** + TAX & LIC



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4MATIC®**

54,691 KM | Stock #: PM9312B

CASH PRICE **\$87,900** + TAX & LIC



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62,911 KM | Stock #: PM9394

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