

SUMMER 2026 EDITION

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STYLE MAGAZINE

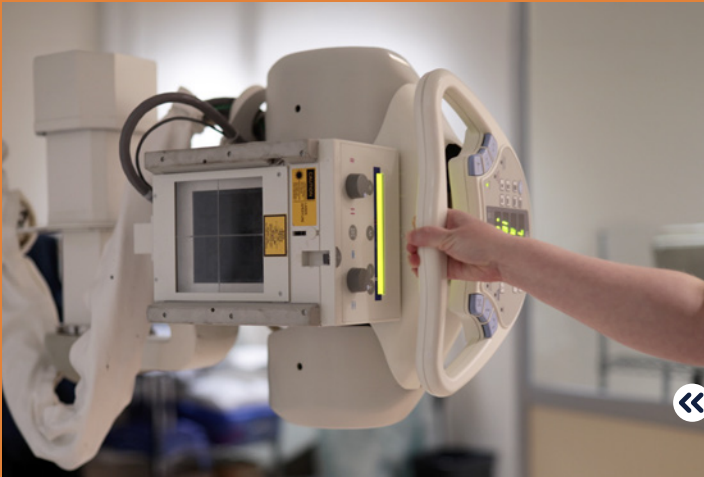
FEATURING: THE ALL-NEW
LINCOLN OF WINDSOR
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Welcome to the Summer 2026 edition of Rafih Style Magazine.

This issue is a celebration of leadership, innovation, and the stories that inspire us. Our cover feature highlights the exciting launch of the all-new Lincoln of Windsor and Performance Ford, showcasing a bold vision for the future of automotive retail and customer experience in Windsor-Essex.

Throughout these pages, you'll discover a collection of stories that reflect the spirit of excellence—from the all-new Jeep® Recon, where electric power meets legendary off-road capability, to the timeless beauty of Pebble Beach Golf and the executive sophistication of the BMW 7 Series Sedan.

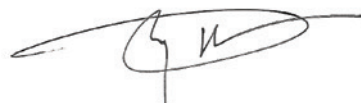
We're also proud to feature powerful community stories, including the vital role philanthropy plays in shaping the future of healthcare, the inspiring journey of Awad, the life-changing impact of Hub of Opportunities, and important health insights on non-surgical spinal decompression. In business and finance, we explore topics ranging from U.S. tax planning and wealth management to the next generation of financial leadership shaping Canada's future.

At Rafih Style, we believe great stories connect people, celebrate achievement, and strengthen communities. We are grateful to our advertisers, contributors, partners, and readers who continue to make this publication possible.

Thank you for joining us for another issue. We hope these stories inspire new ideas, meaningful conversations, and a deeper appreciation for the people and organizations making a difference both locally and beyond.



Terry Rafih
Chairman & CEO of the Rafih Auto Group

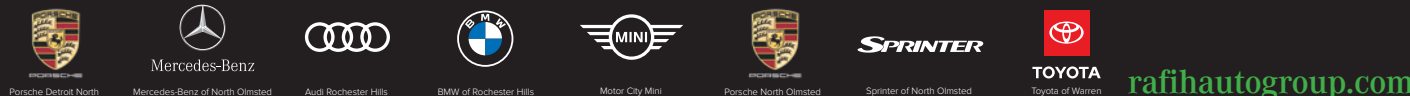


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Rafih Style Magazine is distributed to households and businesses in Windsor and Essex County. Rafih Style gives readers a taste of Southwestern Ontario's culture. The publication also includes first-rate articles about lifestyle, luxury, business, travel, health and 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.

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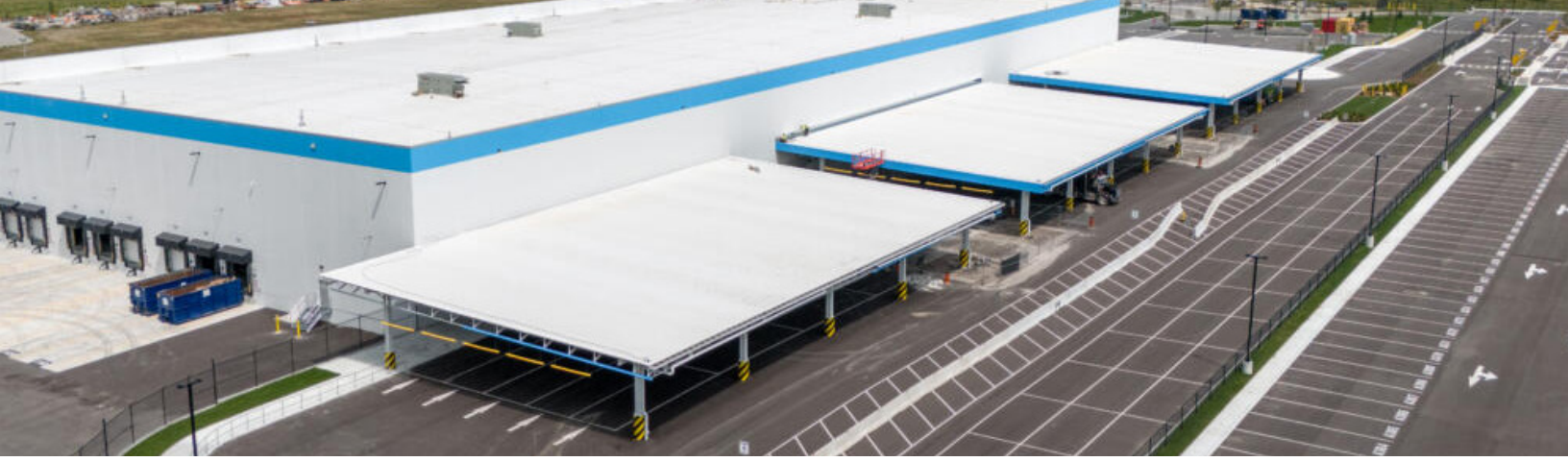
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LINCOLN OF WINDSOR



Chris Ledingham
General Manager

THE ALL-NEW LINCOLN OF WINDSOR & PERFORMANCE FORD

By Rafih Style Magazine

Grand Reopening Celebration — August 27th

Performance Ford & Lincoln of Windsor is entering a new era. After months of planning, construction, and meticulous design work, the dealership proudly announces its Grand Reopening on August 27th — a celebration of innovation, craftsmanship, and a renewed commitment to customer experience.

The transformation, led by Sterling Ridge Group Inc., is more than a renovation. It's a statement. A bold declaration that Windsor deserves a dealership environment that matches the excellence of the Ford and Lincoln brands.

A New Landmark on Provincial Road

From the street, the dealership now commands attention. Clean architectural lines, modern materials, and a striking

façade create a presence that feels both upscale and inviting.

The dealership doesn't just look different — it feels different. It signals progress, confidence, and a forward-thinking approach to automotive retail.

Showrooms That Inspire

Inside, the showrooms have been completely reimagined with open-concept layouts, brighter sightlines, and premium finishes that showcase each vehicle with greater impact. Natural light floods the space, highlighting the craftsmanship of each model.

"From the showroom to the service bays, every detail was designed to elevate the customer journey. This is a facility Windsor can be proud of."

- Chris Ledingham, General Manager



“Performance Ford and Lincoln of Windsor has always been an important part of our community and our automotive group. This renovation reflects our commitment to investing in our customers, our team, and the future of the Ford and Lincoln brands in Windsor. Our goal is to create a modern, comfortable, and efficient dealership experience while continuing to deliver the same trusted service our customers have come to expect.”
— Zeyad Rafih



The new layout encourages exploration, allowing customers to experience the Ford / Lincoln lineup — from the Corsair to the F-150 — in a more immersive, gallery-like environment.

A Partnership Built on Vision

Behind the scenes, the renovation was driven by a clear and ambitious vision from dealership leadership.

This collaboration ensured that every design choice aligned with the dealership’s long-term goals and its reputation as Canada’s #1 Lincoln Retail / Commercial Dealer.

Service Facilities Engineered for Performance

The service department underwent one of the most dramatic transformations. Redesigned bays, upgraded equipment, and improved workflow now allow technicians to work more efficiently while reducing customer wait times.

As the Sterling Ridge Group team noted:

“The dealership team had high expectations, and we matched them step for step. The result is a space that truly reflects their #1 Lincoln Retail / Commercial Dealer status.”

But the upgrades go far beyond the physical space. The dealership now offers:

- ***Complimentary pickup and drop-off within 25 km for service customers***
- ***Factory-trained Ford / Lincoln technicians***
- ***Genuine Ford / Lincoln parts and accessories***
- ***Premium maintenance services, including oil changes, brake service, tire care, and seasonal inspections***
- ***Effortless Ownership Privileges, enhancing the luxury service experience***



“This renovation sets a new standard for automotive retail spaces in Windsor. It’s bold, it’s modern, and it’s built to impress.”

-Sterling Ridge Group



These additions elevate the dealership’s service capabilities to true luxury-brand standards.

Customer Comfort, Reimagined

The customer lounge has been redesigned with comfort and hospitality in mind. Soft seating, improved lighting, and a more welcoming atmosphere create a space where customers can relax while their vehicle is being serviced.

This aligns with Lincoln of Windsor and Performance Ford philosophy of effortless ownership — making every visit feel smooth, comfortable, and premium.

A Complete Transformation — Not Just a Facelift

Every part of both dealerships was transformed — from staff workspaces to customer areas.

The dealership now reflects the innovation, quality, and customer-first values that define the Ford and Lincoln brands.

The Performance Easy Price Advantage

Alongside the physical transformation, the dealership continues to lead with its Performance Easy Price model — a transparent, negotiation-free approach that gives customers confidence from the start.

Every vehicle features one low price, updated daily using real-time market data, plus a complimentary Auto Market Report showing how it compares to similar listings across the region.

It’s a pricing model built for today’s informed buyer — simple, honest, and customer-focused.

THE GRAND REOPENING

A NEW ERA BEGINS JOIN US AUGUST 27TH

With its complete transformation and customer-first philosophy, THE ALL-NEW Performance Ford & Lincoln of Windsor stands as one of the region's most advanced and impressive automotive retail environments.

The Grand Reopening on August 27th invites the community to experience the dealership's new identity firsthand — a celebration of modern design, improved service, and a renewed commitment to exceptional customer care.

*"Working with Chris and his team was seamless. They knew what they wanted, and we made sure every inch of this renovation reflected that standard."
-Sterling Ridge Group*



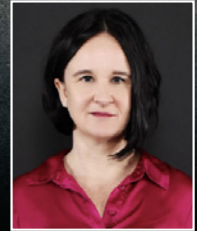
*"This wasn't just a facelift — it was a full transformation. The new Performance Ford and Lincoln of Windsor now stands among the most impressive dealership facilities in the region."
- Sterling Ridge Group*



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Chris Ledingham



Sara Dawson

Our People Make The Difference



Nicole Langlois



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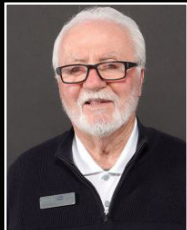
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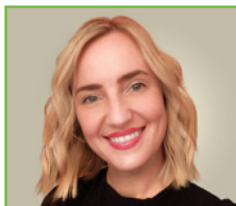
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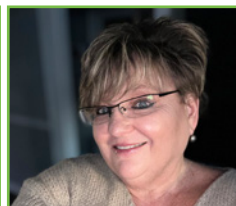
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Electric Power Meets Legendary Off-Road Capability

The All-New Jeep® Recon

By Rafih Style Magazine

The future of off-roading is going electric, and the new Jeep Recon is leading the charge. Designed to combine Jeep's legendary trail capability with modern EV technology, the Recon is shaping up to be one of the most exciting adventure vehicles Jeep has ever produced.

Built from the ground up as a fully electric SUV, the Recon stays true to Jeep heritage while introducing a bold new direction for the brand. With removable doors, open-air freedom, advanced 4x4 systems, and impressive power figures, this SUV is aimed at drivers who want rugged performance without sacrificing modern technology.

Trail Rated® and Ready for Adventure

The new Recon is the only fully electric SUV to earn Jeep's Trail Rated® badge, meaning it has been tested in key off-road categories including traction, water fording, articulation, maneuverability, and ground clearance. Jeep engineered the vehicle specifically for serious off-road enthusiasts who still want the efficiency and instant torque of an electric powertrain.

Power comes from dual electric drive modules delivering up to 650 horsepower and 620 lb-ft of torque. That allows the Recon to sprint from 0–60 mph in as little as 3.6 seconds while still maintaining true off-road capability. Instant electric torque gives drivers exceptional low-speed control on rocks, mud, and steep terrain.

Jeep also equipped the Recon with its Selec-Terrain traction management system, offering multiple drive modes designed for different weather and trail conditions. Higher trims feature electronic locking differentials, underbody skid protection, and aggressive all-terrain tires for more extreme adventures.

Open-Air Freedom, Jeep Style

One of the Recon's standout features is its removable doors and detachable rear glass panels. Jeep designed the SUV to deliver the same open-air experience that Wrangler owners love, but in an all-electric package. Unlike many modern SUVs that focus strictly on urban driving, the Recon embraces outdoor adventure and rugged styling.

Its boxy design, short overhangs, and signature Jeep styling cues create a modern yet unmistakably Jeep appearance. Many automotive enthusiasts have described it as a futuristic blend of the Wrangler and Grand Cherokee with electric innovation added into the mix.

High-Tech Interior and Smart Features

Inside, the Recon combines rugged durability with premium technology. The SUV features a massive 14.5-inch Uconnect® touchscreen — the largest display ever offered in a Jeep vehicle. Wireless Apple CarPlay® and Android Auto™ compatibility come standard, making it easy to access navigation, music, and apps while on the road or trail.



Jeep Recon

The Only Fully Electric Utility Vehicle To Be Trail Rated®



The cabin also includes over 170 standard safety and security features, including Blind Spot Monitoring, Pedestrian Emergency Braking, and Rough Road Cruise Control. Jeep designed the interior with flexible cargo solutions, fold-flat rear seats, and durable materials suited for outdoor lifestyles.

Charging and Range

The Jeep Recon is expected to offer an estimated electric driving range of up to 400 kilometres (250 miles), depending on trim level and driving conditions. Fast charging capabilities allow the battery to recharge from 5% to 80% in roughly 28 minutes, making long-distance trips more practical for EV owners.

For home charging, Jeep includes a dual-level charging cord that works with standard household outlets. Owners can also upgrade to Level 2 home charging systems through Jeep’s installation partners for significantly faster charging times.

Early Reactions from Enthusiasts

The Recon has already generated major buzz online. Many Jeep fans are excited about the combination of electric performance and removable-door freedom,

while others remain cautious about pricing and EV range for serious off-road travel. Reddit discussions show strong enthusiasm for the vehicle’s styling and power, though some users expressed concerns about affordability and long-distance capability in colder climates.

Still, the Recon represents a major step forward for Jeep’s electrification strategy. It proves that electric vehicles can still be adventurous, rugged, and exciting to drive.

Final Thoughts

The Jeep Recon is more than just another electric SUV — it’s Jeep’s vision for the future of off-roading. By combining zero-emission driving with authentic Trail Rated capability, removable doors, advanced technology, and impressive performance, Jeep has created a vehicle that stands out in the rapidly growing EV market.

For outdoor enthusiasts, adventure seekers, and longtime Jeep fans, the Recon could become one of the most important electric SUVs to watch in the coming years.

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PEBBLE BEACH

A LEGENDARY COURSE CARVED BY THE SEA

By Rafih Style Magazine

Perched along California's stunning Monterey Peninsula, Pebble Beach Golf Links is widely regarded as one of the most beautiful and celebrated golf courses in the world. With emerald fairways tracing the Pacific Ocean, dramatic cliffs overlooking crashing waves, and more than a century of history, Pebble Beach offers an experience that extends far beyond golf. It is a place where sport, nature, and tradition come together in unforgettable fashion.

For many golfers, playing Pebble Beach represents the ultimate bucket-list achievement. Visitors from around the world travel to this remarkable destination to experience a course that has hosted legendary championships, challenged the game's greatest players, and earned a reputation as one of golf's most treasured venues.

More than just a famous course, Pebble Beach is the centerpiece of one of America's premier golf resorts. Set amid the scenic landscapes of the Monterey Peninsula, the resort features multiple world-class courses, luxury accommodations, fine dining, and breathtaking coastal views. Whether you are a serious golfer or simply a traveler seeking natural beauty, Pebble Beach delivers a memorable experience.

Where Golf Meets the Ocean

Few courses in the world enjoy a setting as spectacular as Pebble Beach. Designed in 1919 by amateur golfers Jack Neville and Douglas Grant, the course was intentionally routed to maximize its interaction with the coastline. Rather than turning inland, the architects showcased the peninsula's most dramatic oceanfront terrain, creating a layout that feels inseparable from its surroundings.

Throughout the round, players encounter sweeping views of Carmel Bay, rugged cliffs, and rocky shorelines battered by Pacific waves. The scent of salt air drifts across the fairways while the sound of crashing surf accompanies many shots. Weather conditions add another layer of challenge, as calm mornings can quickly give way to windy afternoons. These ever-changing coastal elements ensure that no two rounds are ever exactly alike.

Signature Holes

Pebble Beach is home to several holes that have become iconic in the world of golf.

The par-3 seventh hole is perhaps the most photographed short hole on earth. Although it measures little more than 100 yards



Pebble Beach Golf - Hole 18 - Photo Credit: Evan Schiller

during many championship setups, its tiny green and swirling coastal winds make club selection a constant challenge.

The eighth hole is equally memorable. This dramatic par-4 requires players to hit an approach shot across a breathtaking ocean chasm to a green perched near the edge of the coastline. The combination of beauty and difficulty creates one of golf's most unforgettable moments.

The finishing stretch is among the finest in championship golf. The par-3 seventeenth sets the stage for the legendary eighteenth hole, a risk-and-reward par-5 running alongside the Pacific Ocean. With the coastline bordering the entire left side, players must decide whether to attack aggressively or play conservatively. It is a fitting conclusion to one of golf's greatest journeys.

A Legacy of Championship Golf

Since opening more than a century ago, Pebble Beach has built a competitive legacy matched by few courses in the world. The course has hosted numerous major championships, including multiple U.S. Opens, where the game's best players have produced unforgettable performances.

One of the most famous moments came in 1972 when Jack Nicklaus hit his legendary 1-iron into the 17th green during the final round of the U.S. Open. In 2000, Tiger Woods delivered one of the most dominant performances in major championship history, winning the U.S. Open by an astonishing fifteen strokes.

Other champions, including Tom Watson, Tom Kite, Graeme McDowell, Jordan Spieth, and Gary Woodland, have also added their names to Pebble Beach's storied history. Each championship contributes another chapter to a legacy that continues to grow with every generation.

Home of the AT&T Pebble Beach Pro-Am

Beyond major championships, Pebble Beach is famous for hosting the annual AT&T Pebble Beach Pro-Am. The event combines PGA Tour professionals with celebrities, athletes, entertainers, and business leaders in a unique and relaxed format.

The tournament's stunning scenery and star-studded field have made it one of the most recognizable events in professional golf. Spectators enjoy the rare opportunity to watch world-class competition while seeing familiar faces from sports, film, television, and music.



Pebble Beach Golf - Hole 7 - Photo Credit: Sherman Chu

A Course That Rewards Precision

While Pebble Beach is celebrated for its beauty, its strategic design is equally impressive. The course features some of the smallest greens used in championship golf, placing a premium on accuracy and thoughtful shot-making.

Coastal winds further increase the challenge, forcing players to constantly adjust their strategy. Rather than relying on overwhelming length, Pebble Beach rewards creativity, precision, and smart decision-making. Every hole presents a unique test, and the margin for error is often slim.

This balance between challenge and fairness is one reason the course remains respected by amateurs and professionals alike.

Beyond the Fairways

The Pebble Beach experience extends well beyond golf. Visitors can explore the famous 17-Mile Drive, one of America's most scenic coastal routes, featuring dramatic ocean vistas, pristine beaches, and the iconic Lone Cypress.

Wildlife is abundant throughout the region, with sea otters, harbor seals, dolphins, and migrating whales frequently spotted along the coastline. Nearby Carmel-by-the-Sea offers charming streets lined with art galleries, boutiques, and restaurants, while Monterey provides additional attractions such as Cannery Row and the renowned Monterey Bay Aquarium.

Even non-golfers find themselves captivated by the area's natural beauty. Watching the sunset over the Pacific or strolling along the coastline provides a sense of tranquility that few destinations can match.

The Ultimate Bucket-List Destination

Part of Pebble Beach's enduring appeal lies in its ability to combine championship golf with exceptional hospitality. Visitors enjoy luxurious accommodations, award-winning dining, and world-class service while surrounded by some of the most beautiful scenery in North America.

Unlike many famous championship venues, Pebble Beach remains accessible to the public, allowing everyday golfers to walk the same fairways as the game's greatest legends. For many, the opportunity to play here represents the fulfillment of a lifelong dream.

Few destinations blend natural beauty, championship history, architectural brilliance, and coastal charm as seamlessly as Pebble Beach. Whether you are a passionate golfer, a traveler exploring California's coastline, or someone who simply appreciates extraordinary places, Pebble Beach offers an experience unlike any other.

More than a golf course, Pebble Beach is a living piece of sporting history—a destination where championship golf meets the raw beauty of the Pacific Ocean, creating memories that inspire visitors from around the world.



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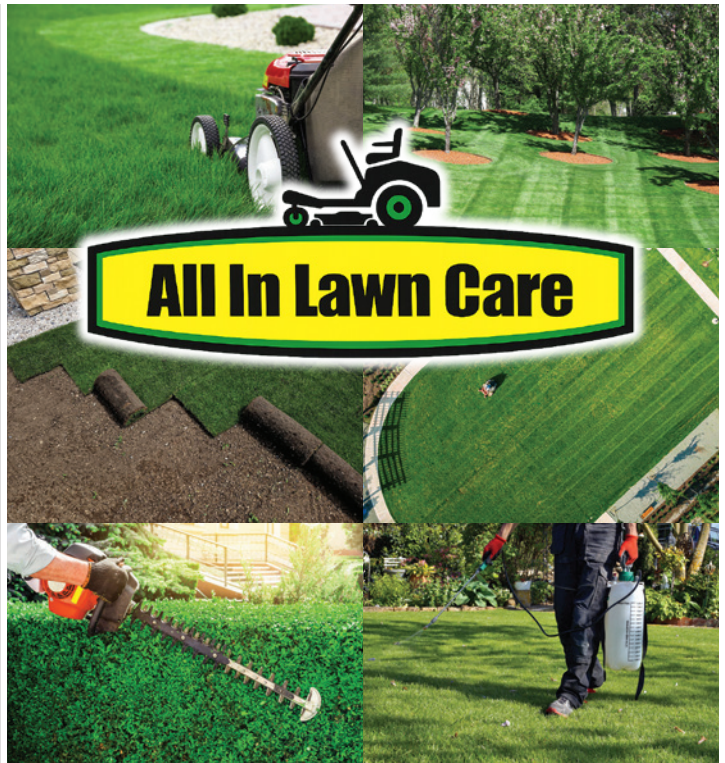
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The New Standard of Executive Luxury: The BMW 7 Series Sedan

By Rafih Style Magazine

There are luxury sedans, and then there is the BMW 7 Series — a vehicle that has evolved beyond transportation into a statement of technology, craftsmanship, and modern prestige. BMW's flagship sedan has always represented the pinnacle of the brand's engineering ambitions, but the latest generation pushes that philosophy further than ever before.

At first glance, the 7 Series commands attention through sheer presence. Its illuminated kidney grille, sculpted monolithic body lines, and available crystal

lighting elements create a silhouette that feels less like a traditional executive sedan and more like a rolling concept car brought into production. BMW describes the design as "clear and calm," yet there's no denying the car's dramatic visual impact. Long, elegant proportions combined with sharp detailing give the sedan a road presence few competitors can match.

Performance Without Compromise

Despite its luxury-first focus, the 7 Series remains unmistakably a BMW behind the wheel. Adaptive 2-axle



air suspension and Integral Active Steering help the large sedan feel remarkably composed and agile. Rear-wheel steering improves maneuverability at low speeds while enhancing stability during high-speed cruising, giving the car a surprisingly athletic personality for its size.

The plug-in hybrid BMW 750e xDrive exemplifies the brand's dual personality. Combining a turbocharged gasoline engine with electric assistance, the sedan delivers impressive acceleration while also offering the ability to drive short distances in fully electric mode. It strikes a

balance between performance and efficiency that modern luxury buyers increasingly demand.

For drivers seeking even more performance, the 760i xDrive raises the bar further with V8 power, effortless acceleration, and refined high-speed capability. BMW's engineering focus remains clear: luxury should never come at the expense of driving engagement. Even during spirited driving, the sedan maintains the smoothness and composure expected from a flagship vehicle.



A Cabin That Feels Like a Private Lounge

Step inside, and the 7 Series reveals its true mission: redefining luxury through immersive technology and comfort. BMW has transformed the interior into a digital sanctuary, blending premium materials with futuristic interfaces.

The dashboard is dominated by BMW Panoramic Vision and the latest iDrive system, projecting essential information elegantly across the windshield while integrating a high-resolution central display and 3D head-up display. Rather than overwhelming the driver, the technology feels seamlessly woven into the cabin experience, making every interaction intuitive and refined.

Passengers are treated to an equally extravagant experience. Available Executive Lounge seating transforms the rear compartment into something resembling first-class airline accommodations. Reclining seats, massaging functions, ambient lighting, and

customizable climate controls elevate comfort to limousine territory. The optional 31.3-inch BMW Theatre Screen descends dramatically from the roof, creating a cinematic experience complete with immersive surround sound and smart streaming functionality.

BMW's attention to detail is especially evident in the materials. Buyers can configure the interior with Merino leather, Alcantara surfaces, real wood trims, and even cashmere wool combinations. Glass controls shimmer under ambient lighting, while touchscreens embedded into the rear doors allow passengers to manage comfort and entertainment functions with smartphone-like simplicity.

BMW also continues expanding the all-electric i7 lineup, proving that flagship luxury and electrification can coexist without compromise. The electric variant delivers silent acceleration, impressive range, and the same commanding presence as its gasoline-powered siblings.



Technology as the New Luxury

The modern luxury car market is no longer defined solely by leather quality or horsepower figures. Increasingly, luxury is measured by how seamlessly a vehicle manages comfort, connectivity, and personal space. The 7 Series embraces this shift completely.

Automatic doors open with a touch, ambient lighting adapts dynamically to mood settings, and personalized driving modes alter suspension, sound, displays, and cabin atmosphere simultaneously. Even the panoramic glass roof contributes to the emotional experience with illuminated patterns and customizable lighting effects.

What makes the 7 Series especially compelling is how naturally these technologies integrate into daily driving. Rather than feeling gimmicky, the features enhance the sense of exclusivity and refinement expected from a modern flagship sedan. Advanced driver assistance systems further contribute to the experience, reducing stress during long highway drives and busy urban commutes alike.

The Verdict

The latest BMW 7 Series is not merely BMW's flagship sedan — it is the company's vision of what modern luxury should become. It blends commanding design, advanced electrification, cutting-edge digital interfaces, and limousine-level comfort into one cohesive package.

For traditionalists, the 7 Series still delivers the composed ride and powerful dynamics expected of a premium German sedan. For modern luxury buyers, however, it offers something more important: an environment engineered around experience itself.

In a segment where innovation often comes incrementally, BMW has chosen ambition instead. And the result is one of the most technologically sophisticated and visually daring luxury sedans on the road today.



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WHY PHILANTHROPY IS ESSENTIAL TO THE FUTURE OF HEALTHCARE

A Global Conversation with Local Impact

Earlier this year, the Chatham-Kent Health Alliance Foundation became an official partner for World Engineering Day for Sustainable Development 2026, a global initiative focused on innovation, collaboration, and building stronger systems for the future.

As part of this year-long partnership, Christine Mitchell, President & CEO of the Foundation, shared a simple but powerful idea: philanthropic investment in healthcare is not just helpful, it is essential.

It is a short statement, but it reflects an important reality about how healthcare works in communities across Ontario. While healthcare is publicly funded, community philanthropy plays a critical role in helping hospitals modernize, innovate, and respond to the changing needs of their communities.

That reality is not unique to large cities or major health systems. It is true right here in Chatham-Kent.

How Hospital Funding Really Works

Hospitals in our province receive the majority of their operating funding from the Ministry of Health. That public investment forms the basis of our healthcare system and ensures that essential services remain available to everyone who needs them. At the same time, government funding typically covers about 90 percent of a hospital's operating needs. The remaining portion must be raised locally through hospital foundations and community fundraising efforts.

These community investments help fund many of the tools and improvements that keep hospitals modern and responsive, including new medical equipment, program innovation, and upgrades to hospital facilities. In other words, philanthropy helps hospitals adapt, grow, and respond to the changing needs of the communities they serve.



What This Looks Like in Our Community

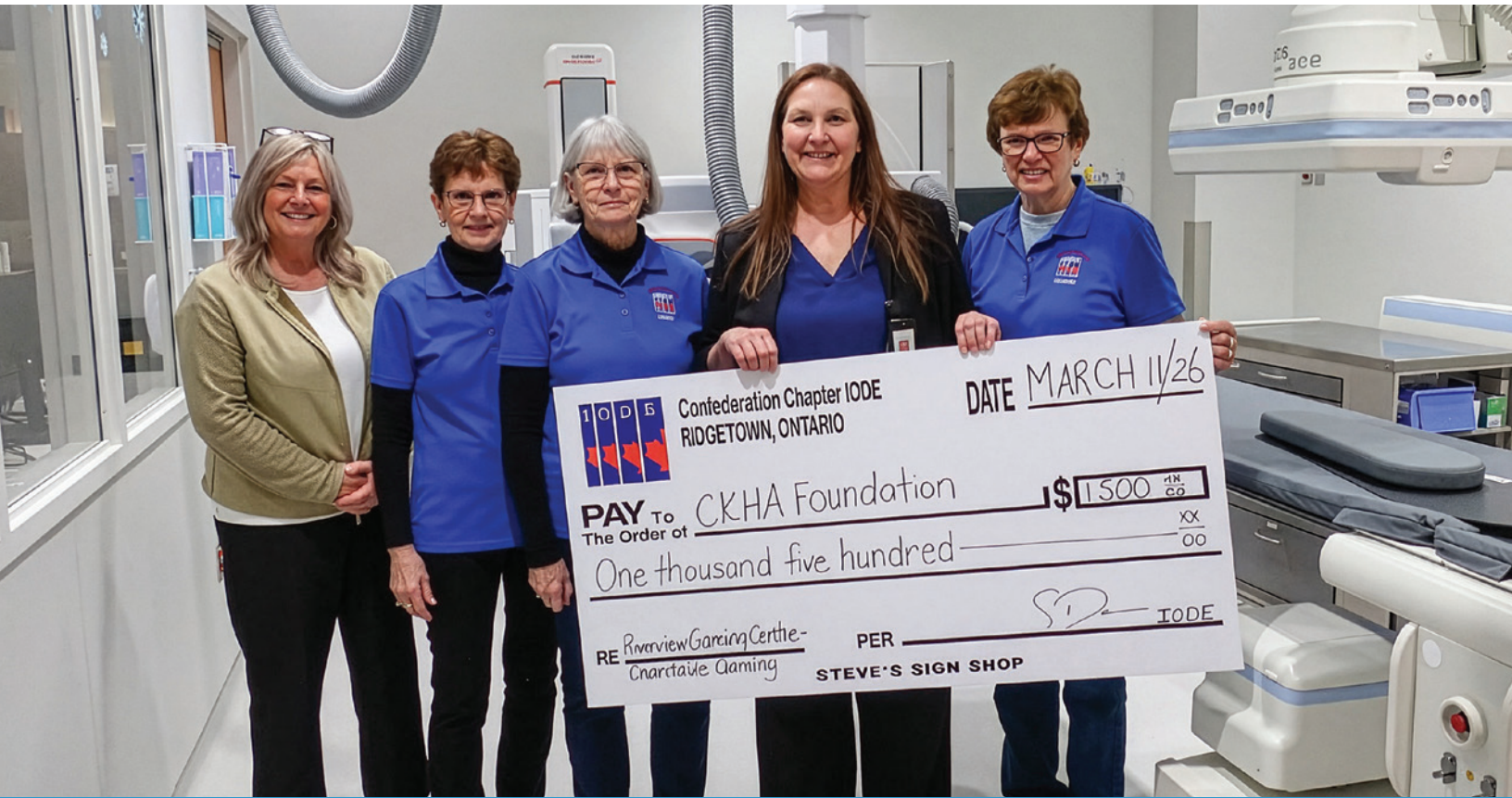
Here in Chatham-Kent, the impact of community support can be seen across both hospital sites and in many of the initiatives that strengthen care at Chatham-Kent Health Alliance (CKHA).

One recent example is the addition of a state-of-the-art fluoroscopy machine at the hospital's Chatham site. This advanced diagnostic imaging technology allows physicians to perform specialized procedures with greater precision and improved patient comfort. Community fundraising played a critical role in bringing this equipment to our hospital, ensuring patients can access this level of care close to home.

Diagnostic Imaging continues to be one of the most important areas of investment in modern healthcare. Technologies such as mammography, CT, ultrasound, and MRI play a critical role in early detection, diagnosis, and treatment planning for a wide range of conditions. As our population grows and screening programs expand, the demand for these services continues to increase.

Ensuring our hospital has access to modern, reliable diagnostic imaging equipment will remain a major priority in the coming months and years. Continued investment in these technologies will help ensure patients in our community can continue to receive high-quality care close to home, without needing to travel outside the region for essential diagnostic services.





Philanthropy is also playing a key role in the Our Hospital, Our Future Wallaceburg Site Redevelopment Campaign, a project focused on modernizing spaces and improving the patient care environment at CKHA's Wallaceburg site. Facility upgrades like these help ensure hospitals remain safe, efficient, and responsive to the needs of patients and families both today and in the future.

Each of these examples reflects the same principle: when communities invest in their hospitals, they help make important progress possible.





A Shared Responsibility

Healthcare systems are complex and constantly evolving. Population growth, changing health needs, and advances in medical technology all place new demands on hospitals. Addressing these challenges requires collaboration across many sectors. Public investment, private sector innovation, and community philanthropy each play an important role in helping healthcare systems remain strong and sustainable.

This collaborative approach is also what connects the work of the Chatham-Kent Health Alliance Foundation to World Engineering Day. Around the world, communities are working together to design stronger systems that can meet both today's needs and tomorrow's challenges. Healthcare is one of those systems, and it requires long-term thinking, innovation, and community support to continue moving forward.

Philanthropy alone cannot solve every challenge facing healthcare today. But when philanthropic vision works alongside public leadership and private sector innovation, communities can unlock solutions that might otherwise take much longer to achieve.

Building the Future Together

For hospitals across Ontario, and here in Chatham-Kent, that collaboration makes a real difference. It is also a powerful reminder that strong hospitals are built not just through public funding, but through the generosity, commitment, and support of the communities they serve.

Every piece of equipment, every facility upgrade, and every program supported by the CKHA Foundation represents the generosity of individuals, families, businesses, and community groups who believe in the importance of strong local healthcare close to home.

The future of healthcare is not something that happens on its own. It is something that communities build together.

To learn more about the Chatham-Kent Health Alliance Foundation and how community support is helping shape the future of local healthcare, visit www.ckhaf.ca.



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SEVEN LAKES CHAMPIONSHIP GOLF

“Where Golf is Home.”



Seven Lakes Championship Golf: A Community Built on Vision, Shaped by Nature, and Defined by Experience

When Ralph Meo first set eyes on 266 acres of vacant land in LaSalle back in 1996, he didn't just imagine a golf course—he envisioned a place where recreation, nature, and community could coexist in harmony. Nearly three decades later, that vision has matured into Seven Lakes Championship Golf, a destination that blends exceptional golf with warm hospitality and a deep sense of place.

What began as open fields has evolved into a vibrant landscape featuring an award-winning Championship Course, a fully redesigned 9-hole Old Course, a modern practice facility, and more than 60 acres of preserved natural terrain. At the heart of the property sits a thoughtfully integrated 248-home community—proof that Seven Lakes was always meant to be more than a golf facility. It was built to be a destination where recreation, nature, and community come together.

The addition of a new clubhouse in 2021, followed by the opening of Sette Food + Drink in 2025, has only strengthened that identity. Today, golfers, residents, and visitors gather here not just to play, but to dine, celebrate, and connect.

A Course That Marries Parkland Beauty With Links-Style Strategy

Seven Lakes offers a rare blend of golf styles in one cohesive experience. The Championship Course, designed by Bruce Matthews III and opened in 2003, begins and ends each nine with classic parkland holes framed by mature beech, oak, and maple trees. In between, the landscape opens into rolling, fescue-lined fairways and sculpted bunkers that echo the great links courses of Scotland.

It's a layout that challenges without intimidating, offering four tee decks to welcome newcomers while still testing seasoned competitors. The result is a course that feels both familiar and fresh—rooted in tradition yet shaped by modern design.

A Signature Moment: Hole #7

Every memorable course has a hole that defines it. At Seven Lakes, that honour belongs to Hole #7, a par 5 that demands equal parts strategy and nerve.

The tee shot requires a forced carry over water into a narrow fairway, setting the tone for a hole where precision matters more than power. Water guards the entire right side on the second shot, while bunkers protect the approach into the green. It's a hole that rewards thoughtful decision-making and punishes hesitation—a favourite among regulars and a point of pride for the club.



Photos left to right:
Top row: Hole 6 & 7, Hole 8 & 17, Hole 2 & 8, Hole 9, Hole 3 & 4.
Middle row: Golf Course early October, Sette Food + Drink for hosting
Bottom row: Driving ranger, Hole 4,5,6, Practice putting course



The Old Course: Shorter, Smarter, Scenic

The completely redesigned Old Course offers a different kind of challenge. Though shorter in length, its strategic layout and memorable island-green sixth hole make it a standout experience. It's the kind of course golfers return to again and again—fun, scenic, and deceptively demanding.

A Club With Community at Its Core

Seven Lakes has always believed in giving back. Over the years, the club has donated countless rounds to local organizations and supported a wide range of charitable initiatives. Their approach is quiet, consistent, and heartfelt—an extension of the values that have guided the Meo family since day one.

The Best Time to Play

While every season brings its own charm, fall is often considered the crown jewel. By September and early October, the course is in peak condition, temperatures are ideal, and the changing leaves create a spectacular backdrop.

Summer, too, has its magic—long days, lush fairways, and vibrant gardens surrounding the clubhouse patio. Whether you're playing a round or enjoying dinner at Sette, the property feels alive.

Why Golfers Choose Seven Lakes

Seven Lakes offers a premium golf and hospitality experience—without the need for a membership. It's a place where guests feel welcome, where the conditions are consistently excellent, and where the atmosphere is warm and unpretentious.

The club's tagline says it best: "Where Golf is Home."

It's not just a slogan—it's a promise. Seven Lakes strives to be the place people choose not only to play, but to gather, dine, and connect with the people who matter most.

Facilities That Go Beyond the Fairways

- Seven Lakes has grown into a full-service destination, offering:
- Championship Course – 18 holes of parkland-meets-links design
- Old Course – a scenic 9-hole layout with a loyal following
- Practice Facility – 300-yard range, short-game areas, and modern training spaces
- Clubhouse – a welcoming community hub since 2021
- Sette Food + Drink – a destination for casual dining, celebrations, and post-round relaxation
- Event Hosting – tournaments, weddings, corporate gatherings, and community celebrations
- The outdoor patio, with its sweeping views of the course, has become one of the region's most inviting spots for lunch, dinner, or a well-earned drink after a round.



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When we were made aware of this situation we naturally wanted to help in any way possible without hesitation.

Today, thanks to the incredible generosity of the community and the support of MD Motivator / Rafih Auto Group, over \$154,000 has been raised to help Awad and his family to help the expenses of his cancer treatment.

We are honoured to be part of a moment that shows how kindness and compassion can truly change lives. Please continue keeping Awad and his family in your thoughts and prayers.

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Thank you to everyone who participated, sponsored, and supported this event. We're proud to continue making a positive impact in the communities we serve.



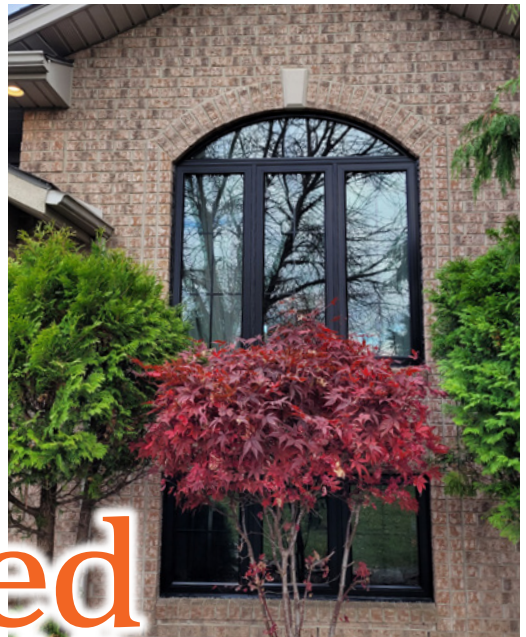
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The Difference Compassion Can Make

By UHC - Hub of Opportunities

When Meriam arrived in Windsor with her five-year-old daughter, Sara, she believed they were getting a fresh start.

After leaving a difficult situation and struggling to make ends meet, Meriam secured a full-time job and found an apartment where she and Sara could begin rebuilding their lives. Determined to create a stable future for her daughter, she packed their belongings, left behind familiar surroundings, and moved forward.

But within a few months, everything changed. The company where Meriam worked unexpectedly downsized, and she found herself unemployed with little warning. Without family nearby and with limited savings, the situation quickly became overwhelming. Rent fell behind and bills piled up. Every dollar was stretched to cover necessities.

Meriam often skipped meals so Sara would have enough to eat. "I kept telling myself things would get better," she recalls. "But every day felt harder than the last. My biggest fear wasn't for me; it was not being able to provide for my young daughter."

As the pressure mounted, Meriam faced the possibility of losing their apartment. The stress of uncertainty, combined with the responsibility of caring for a young child, left her feeling isolated and exhausted.

The turning point came when she walked through the doors of UHC - Hub of Opportunities. There, Meriam and Sara were met not with judgment, but with compassion.

The food bank provided immediate support, ensuring they had access to healthy meals during one of the most difficult periods of their lives. What seemed like a simple hamper of groceries became something much more significant: relief, stability, and the reassurance that her daughter would not go hungry.

"When you're trying to stay strong for your child, even the smallest bit of support means everything," Meriam says. "Knowing I could put food on the table gave me the strength to keep going."



But the support didn't stop there. Staff worked alongside Meriam to connect her with emergency financial assistance, housing resources, and Ontario Works. They helped her navigate applications, advocate for her needs, and develop a plan to regain stability for her family.

Through Integrated Employment Services and Job Development support, Meriam began searching for new opportunities. She received practical assistance, including transportation support to attend interviews and professional clothing.

"Those things may seem small, but when you're starting over, they make a huge difference," she explains. "Someone believed in me when I was struggling to believe in myself."

Today, Meriam is working toward long-term stability for herself and Sara. While the journey has not been easy, she says the support she received gave her the opportunity to move forward.

Stories like Meriam's are why community support matters. Every donation to UHC - Hub of Opportunities provides relief to local families facing instability. Behind the meals served, bus passes provided, and services offered is often a parent doing everything possible to create a better future for their child.

For Meriam, the support from UHC became the turning point that changed everything. "I came here feeling completely alone," she says. "What I found was a community that cared about my daughter and me, and gave us the chance to start again. Thank you."

June Muir

CEO, UHC - Hub of Opportunities

President, Windsor Essex Food Bank Association

To learn more about UHC - Hub of Opportunities, visit our website at www.uhc.ca or to book an appointment or tour, contact Mena Rimac, Communications Manager at 519-944-4900 ext. 156 or mrimac@uhc.ca.

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SECOND OPINION

By Dr. Craig Schisler

Before Back Surgery:

New Research Highlights the Power of Non-Surgical Spinal Decompression

For decades, patients with chronic low back pain have been funnelled toward a familiar pathway: painkillers, injections, and eventually surgery. Yet despite billions spent annually on spinal procedures, long-term outcomes remain inconsistent, recovery can be prolonged, and many patients continue to suffer long after the operating room lights go dark.

Now, emerging research is placing renewed attention on a different approach — one that aims to relieve pressure on damaged spinal discs without scalpels, hardware, or opioid dependency.

Two recent studies published in 2025 suggest that non-surgical spinal decompression (NSSD) may offer meaningful relief for many patients suffering from disc injuries, sciatica, degenerative disc disease, and chronic low back pain.

A Growing Problem with Traditional Back Pain Care
Low back pain is now considered one of the leading causes of disability worldwide. Researchers estimate that up to 85% of adults will experience significant low back pain during their lifetime, with roughly one in five developing chronic symptoms.

The economic burden is staggering. In the United States alone, low back pain contributes to nearly \$1 trillion annually in healthcare costs, lost productivity, and disability expenses.

Yet many conventional treatments come with serious drawbacks.

Opioid medications, once routinely prescribed for chronic back pain, have shown disappointing long-term results while carrying substantial risks of dependency and side effects. Surgical interventions — particularly spinal fusion procedures — have also come under increasing scrutiny. Studies cited in the new research report failed back surgery syndrome rates exceeding 20%, while many patients continue to experience numbness, weakness, chronic pain, and repeat surgeries years later.

In some cases, the long-term degenerative changes following surgery can include accelerated disc breakdown, arthritis in adjacent spinal joints, and continued functional decline.

Against that backdrop, conservative alternatives are drawing increasing scientific interest.

What Is Non-Surgical Spinal Decompression?

Non-surgical spinal decompression, not to be confused with linear traction, uses a computerized system designed to gently reduce pressure within damaged spinal discs.

During treatment, patients lie comfortably on a specialized table while the machine applies carefully controlled decompression forces to targeted spinal segments. The goal is to reduce compressive stress on injured discs, improve circulation and nutrient delivery, and potentially create an environment favourable for healing.

Unlike surgery, there are no incisions, implants, or lengthy recovery periods. Treatments are typically performed over several weeks while patients remain active in daily life.

The Largest Multi-Clinic Review to Date

One of the new studies, published in Military Medicine in 2025, analysed 267 patient records from seven clinics across the United States. Researchers evaluated outcomes in patients receiving non-surgical spinal decompression for chronic and acute low back pain conditions including disc herniations, sciatica, spinal stenosis, and radiculopathy. The results were striking.

Researchers found:

- Average pain scores dropped from 6.9 out of 10 to 2.5 out of 10
- More than 90% of patients reported pain reduction
- Neurological improvements were substantial, including:
 - 60.9% improvement in abnormal reflexes
 - 74.8% improvement in muscle weakness
 - 77.6% improvement in sensory deficits

Activities of daily living improved dramatically, including walking, sitting, standing, dressing, bathing, and household chores

Perhaps most importantly, improvements occurred across patients with both recent and longstanding chronic pain — including individuals who had suffered for years.

The authors concluded that non-surgical spinal decompression demonstrated “convincing evidence” as a first-line conservative treatment before injections, discectomy, or spinal fusion are considered.

MRI Evidence Suggests Structural Changes

A second 2025 study published in the Journal of Contemporary Chiropractic went even further by examining MRI imaging before and after treatment. Researchers followed 13 patients with confirmed lumbar disc injuries who underwent 20 sessions of decompression therapy using the DRX9000 system.

After treatment:

- Pain improved by approximately 80%
- Disability scores improved by 50%
- Patients reported an average 75% improvement in daily function
- MRI scans demonstrated measurable increases in disc height and spinal canal space
- 77% of patients showed visible reduction in disc herniation size

One patient even demonstrated disappearance of a sequestered disc fragment on follow-up imaging. While the study was small, the imaging findings are important because they suggest decompression may not simply mask symptoms — it may help create physical changes within injured spinal structures.

Why Many Patients Prefer Conservative Care First
For many patients, the appeal of non-surgical decompression is straightforward.

- There is no anaesthesia.
- No hardware.
- No hospitalization.
- No surgical scar.
- And little downtime.

Most patients continue working and performing normal daily activities during treatment.

The financial difference can also be substantial. The Military Medicine paper notes that conservative decompression care may cost only a fraction of major spinal surgery, which can range from tens of thousands to well over \$100,000 when hospital and rehabilitation expenses are included.

That matters because surgery is not always reversible. Once spinal segments are fused, biomechanics permanently change, sometimes placing additional stress on neighbouring discs.

Conservative care, by contrast, preserves future options.

Important Context: What The Studies Do — And Do Not — Prove

The researchers themselves acknowledged limitations. Neither study was a large randomized controlled trial, which remains the gold standard in medical research. Some patients also received complementary therapies alongside decompression, including chiropractic care or physical therapy.

Still, the consistency of the findings is difficult to ignore.

Across multiple clinics, different patient populations, and varying stages of chronicity, researchers repeatedly observed meaningful reductions in pain alongside measurable improvements in neurological function and daily activity.

That combination is precisely what many chronic back pain sufferers are searching for.

A Shift in How Back Pain Is Managed?

For years, many patients were told their options were limited: “live with it,” rely on medications, or undergo surgery.

The newer decompression research suggests there may be another path.

Not every patient is a candidate for non-surgical spinal decompression, and some spinal conditions still require surgical intervention. Severe instability, fractures, tumours, infections, and certain neurological emergencies remain surgical cases.

But for a large percentage of patients suffering from disc-related low back pain, sciatica, degenerative disc disease, or chronic nerve irritation, conservative decompression therapy may offer a safer, less invasive starting point before considering irreversible procedures.

As healthcare continues moving toward non-opioid and minimally invasive approaches, non-surgical spinal decompression using the DRX9000 appears poised to become an increasingly important part of modern spine care.





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For vehicle owners who take pride in every detail of their ride, there is exciting news coming from one of Windsor-Essex's fastest-growing automotive reconditioning centers.

Since relocating to its larger facility at 6360 Hawthorne Drive, Unit #1 in Windsor in 2024, RestorFX Windsor has continued to grow, helping vehicle owners restore, protect, and enhance their investments. Now, the company is proud to announce the launch of WheelFX Windsor, a specialized wheel repair and restoration division operating from the same location.



WheelFX



WheelFX Windsor offers professional wheel repair and refinishing services, including curb rash repair, wheel straightening, scratch and corrosion repair, blackout finishes, and custom wheel colours. Whether restoring damaged wheels or creating a completely new look, the team delivers precision craftsmanship and premium results designed to elevate any vehicle's appearance.

The addition of WheelFX Windsor further strengthens RestorFX Windsor's commitment to providing comprehensive vehicle appearance solutions under one roof.

Many drivers remember the feeling of driving a brand-new vehicle—flawless paint, deep gloss, and showroom appeal. RestorFX Windsor specializes in helping vehicle owners recapture that feeling, regardless of their vehicle's age.

At the heart of the company is RestorFX's patented Paintless Clearcoat Repair (PCR) technology. Unlike traditional detailing or conventional body shop repairs, PCR restores scratched, oxidized, and weathered clearcoat while preserving the vehicle's original factory finish. The result is a durable restoration that will not peel, flake, or delaminate.

By repairing imperfections within the existing clearcoat, PCR eliminates many of the concerns associated with repainting, such as colour matching and texture inconsistencies. It also provides a cost-effective alternative to body



RestorFX



shop repairs while delivering long-lasting results. Most restorations can be completed in approximately 24 hours, minimizing downtime for customers.

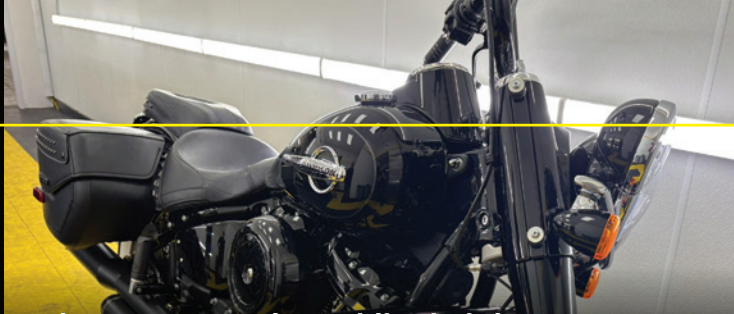
Owner Pete Kurkcuyan brings more than 30 years of automotive industry experience and has built a strong reputation for quality cosmetic restoration and reconditioning services throughout Windsor and Essex County.

Pete credits much of the company's growth to the continued support of local dealerships and customers.

"Without the support of our dealership partners and customers, we wouldn't be where we are today," says Pete. "We're always looking for ways to add value and provide solutions people are asking for."

The launch of WheelFX Windsor is a direct reflection of that philosophy. As demand for professional wheel repair and refinishing continued to grow, expanding into dedicated wheel services became a natural next step. Customers can now restore their paint, protect their vehicle, and repair or customize their wheels in one convenient location.

In addition to PCR technology, RestorFX Windsor offers ClearFX ceramic coatings, designed to protect vehicles from UV exposure, environmental contaminants, bird droppings, acid rain, and everyday wear. These coatings also make ongoing



maintenance easier while helping preserve a vehicle's finish. Multiple packages are available to suit a variety of vehicle types and budgets.

RestorFX Windsor also assists customers preparing for lease returns. Cosmetic damage such as scratches, scuffs, and clearcoat imperfections can often result in costly lease-end charges. PCR technology can address many of these issues, helping drivers return their vehicles with confidence while avoiding unnecessary expenses.

While many people associate paint restoration with luxury, exotic, or classic vehicles, RestorFX Windsor services all makes and models. From daily drivers and family SUVs to work trucks and collector vehicles, every vehicle can benefit from professional restoration and protection.

The knowledgeable team—including Jillian, Will, Brandon, Nick, and Pete—is available to answer questions and recommend solutions tailored to each vehicle's needs.



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By Trevor LeDrew 
Regional Vice President,
IG Wealth Management.

Assistance for clients with U.S. tax filing obligations

If you are a United States citizen, green card holder or resident (referred to collectively as “U.S. taxpayers”), you are likely aware that you are subject to tax in the U.S. on your worldwide income and have annual U.S. tax reporting obligations.

01

Canadian mutual funds are typically PFICs under U.S. tax law.

02

We can provide you with an Annual Information Statement (AIS) for your IG Wealth Management mutual funds.

03

Discuss the impact of the PFIC rules and the benefits of a QEF election with your U.S. tax professional.

U.S. taxpayers owning Canadian investments also need to consider the application of the passive foreign investment company (PFIC) rules and can face challenges in tracking the cost basis of their investments for U.S. tax purposes.

This article provides some basic information on how the PFIC rules apply to Canadian mutual funds and explains what IG Wealth Management is doing to make it both easier and more cost-effective for our U.S. taxpayer clients to complete their U.S. tax filings.

We strongly recommend that you work closely with a U.S. tax professional on matters relating to U.S. tax filing, including PFIC-related tax implications — ideally a tax professional or firm with both Canadian and U.S. tax expertise.

THE U.S. PFIC RULES

The PFIC rules are intended to curb the extent to which U.S. taxpayers can defer U.S. tax through foreign investments.

A PFIC is defined as a non-U.S. corporation that meets either an income or an asset test. The income test applies where 75% or more of the corporation’s gross income is passive, non-business income.

The asset test applies where 50% or more of the corporation’s assets produce, or are held to produce, passive income which generally includes interest, dividends, rents, royalties, annuities and capital gains. Because Canadian mutual funds normally satisfy these conditions, they would typically be classified as PFICs for U.S. purposes.

Unless the U.S. taxpayer can file certain elections to reduce the tax impact, capital gains and what are defined as “excess distributions” from a PFIC are subject to increased rates of tax and potential interest charges under the PFIC default tax regime.

QEF ELECTION

Electing to treat a Canadian mutual fund as a Qualified Electing Fund (QEF) may, in certain circumstances, mitigate the adverse aspects of holding a PFIC investment. However, to make a QEF election, the investor requires detailed information from the mutual fund to be able to report their pro rata share of the fund's ordinary earnings and net capital gains under U.S. tax principles.

Starting with the 2013 taxation year, you can request from us an individualized PFIC Annual Information Statement (AIS) for your IG Wealth Management mutual fund holdings (including iProfile™). The AIS will allow you, if you choose, to elect to treat each of your IG Wealth Management mutual funds as a QEF for U.S. federal income tax purposes for the tax year 2013 and beyond.

WHAT THE AIS CONTAINS

When a client makes a request regarding an account, we will prepare a separate AIS for each fund in that account containing the ordinary earnings, net capital gains and distribution information for the fund calculated under U.S. tax principles. We will customize each AIS for the investor on a per-unit/share basis, with the date and amount of distributions per-unit/share, in U.S. dollars. This personalized tax reporting is available for most IG Wealth Management funds held in a given year, provided a request to produce an AIS is made prior to the calendar year end.

REQUESTING AN AIS

Your IG Advisor can request an AIS on your behalf for each account containing IG Wealth Management mutual funds for which you are considering making a QEF election. If possible, we recommend that before

making a request for an AIS, you discuss your options and the advisability of the QEF election with your U.S. tax professional. We aim to mail AISs to clients by the end of March, with delivery in early April, but given the complexity of AIS statement production, some delays may occur.

TRACKING COST BASIS FOR U.S. TAX PURPOSES

In the U.S. there is more than one method of tracking an investment's cost base for the purpose of calculating capital gains and losses. The relatively simple average cost method used in Canada is not available under U.S. tax rules for foreign investments. This can be a contributing factor to the cost of tax preparation for U.S. taxpayers.

To help with the computation of your U.S. cost basis, when AISs are requested for funds within an account, we will also provide each fund a table containing ordinary earnings, net capital gains and unrecaptured Section 1250 gains on a per-unit/share basis and the date and amount of distributions per-unit/share.

CONSULT A U.S. TAX PROFESSIONAL

These matters are complex, and we encourage clients who are U.S. taxpayers to consult with a tax professional who understands both the Canadian and U.S. tax implications of owning Canadian mutual funds.

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

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Neuropathy Advisory:



“Could this new Canadian breakthrough be the relief long-suffering Neuropathy patients have been hoping for?”

Windsor, ON – Well folks, there’s some mighty good news coming out of Windsor. The Schisler Spine Centre—already well-known for helping people get back on their feet without going under the knife—has just taken another big step forward. It’s now the very first clinic in Canada to offer cutting-edge treatment for Peripheral Neuropathy, under the guidance of the NeuroDoc network from the United States.

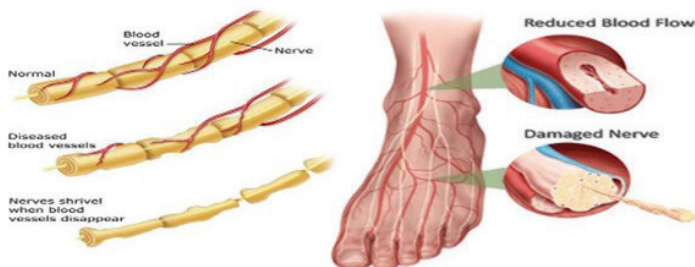
That’s right—once again, Windsor’s ahead of the curve!

Now, Peripheral Neuropathy is a tricky customer. It’s a condition that damages the nerves branching out from the spinal cord, and it can make life downright miserable. We’re talking about symptoms like burning, tingling, numbness, and sometimes pain that just won’t quit—especially in the hands and feet. And if you’re dealing with diabetes, chances are you’ve heard of Diabetic Neuropathy. Left unchecked, it can even lead to amputation.

Here’s the hard truth: Peripheral Neuropathy tends to get worse over time if you don’t tackle it head-on. And while medications can help take the edge off the symptoms, they don’t stop the nerve damage from marching on. In fact, studies tell us that drugs alone usually aren’t enough. This condition affects up to 1 in 5 adults, so it’s more common than you might think.

But here’s where the silver lining shines.

Rather than just masking the pain, the new technology available at the NeuroDoc Centre here in Windsor is aiming to treat the root of the problem. This isn’t snake oil—it’s based on years of solid research. We’re talking about gentle, non-invasive treatments that not only relieve pain, but also encourage nerve and blood vessel regeneration. And all without reaching for the pill bottle.



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www.ontarioneurodoc.ca



Dr. Craig Schisler, the friendly face behind Windsor’s NeuroDoc Centre, puts it plainly: This gives us access to the most advanced research and treatment options available today—without drugs, and without surgery. If it’s the best out there, why shouldn’t folks in Windsor have it too?”

And the results? Well, after more than twenty years of working with Neuropathy patients, we’re seeing better outcomes than ever before. People are feeling more steady on their feet, getting sensation back in their hands and toes, and enjoying a real drop in pain levels.

Here are a few red flags that you or a loved one might be dealing with Peripheral Neuropathy:

- Tingling, numbness, or prickly sensations that creep from your toes or fingers and climb upward
- Sharp or burning pain that feels out of place
- Sensitivity to even light touch—like pain from just having a blanket over your feet
- Muscle weakness or feeling uncoordinated
- Feeling like you’ve got socks or gloves on when you don’t
- Trouble walking or keeping your balance
- In severe cases, difficulty moving parts of your body

The NeuroDoc method combines several leading-edge technologies in one well-rounded approach that’s been shown to reverse symptoms—not just mask them. And here’s the kicker: people aren’t just feeling less pain—they’re feeling more like themselves again.

If you or someone you love has been struggling with Peripheral Neuropathy and wants a solution that doesn’t involve another pill bottle, there’s never been a better time to look into this.

Just mention this article and you’ll get a **free consultation** with Dr. Schisler—no pressure, no obligation.

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Demand for New Builds Climb with Introduction of HST Rebate.

By Shan Hassan

Canada's New HST Rebate on New Construction Homes: What Buyers Need to Know

Buying a newly built home in Canada may soon become significantly more affordable thanks to the federal government's new housing affordability initiative. Designed to help Canadians enter the housing market and encourage new home construction, the enhanced HST rebate could save eligible purchasers tens of thousands of dollars.

If you're considering purchasing a new construction home, here's what you need to know.

What Is the New HST Rebate?

The federal government has introduced an enhanced rebate program that aims to reduce the tax burden on newly built homes. Traditionally, buyers of new construction homes were required to pay GST/HST, with only limited rebates available under strict price thresholds.

The new program significantly expands those benefits, making a much larger portion of the sales tax recoverable for qualifying buyers.

For many purchasers, this could mean savings of up to \$130,000 on a newly constructed home.

How Much Can Buyers Save?

Under the proposed rebate structure: Homes priced at \$1 million or less may qualify for the maximum rebate. The rebate begins to phase out on homes priced above \$1 million.

Eligible homes valued up to approximately \$1.5 million may still receive a partial rebate.

The maximum available rebate can reach \$130,000. This represents one of the most substantial housing affordability measures introduced in recent years.

Who Qualifies?

The program is intended to assist individuals purchasing newly built homes for residential purposes.

Generally, buyers may qualify if they:

Purchase a newly constructed home from a builder.
Intend to use the property as their primary residence.
Meet the eligibility requirements established by the federal government.

Enter into an agreement of purchase and sale within the qualifying program dates.

Unlike previous rebate programs that often excluded many buyers due to pricing restrictions, the enhanced rebate is designed to assist a broader range of Canadians, including buyers in higher-priced housing markets.

Does the Home Have to Be Your Primary Residence?

Yes. The rebate is intended to support homeownership and housing supply.

Buyers purchasing a home as their principal residence are expected to qualify, provided all program requirements are met.

Purchasers should carefully review the latest government guidelines to ensure they satisfy the occupancy and ownership requirements.

Why Is This Important?

Over the past several years, rising construction costs, higher interest rates, and limited housing supply have made homeownership increasingly challenging.

The enhanced HST rebate seeks to:

- Improve affordability for first-time and move-up buyers.
- Encourage new housing development.
- Increase housing supply across Canada.
- Support the construction industry.
- Reduce the overall cost of purchasing a new home.

For many families, the rebate may help bridge the gap between renting and owning.

How Does the Rebate Affect New Construction Pricing?

It's important to understand that advertised prices for new construction homes may be presented differently depending on the builder.

Some builders may advertise prices that assume buyers qualify for the rebate. Others may show the full purchase price before rebates are applied.

Buyers should always ask:

- Is the advertised price inclusive or exclusive of HST?
- Is the rebate already factored into the advertised price?

What happens if eligibility requirements are not met?
When and how is the rebate applied?
Reviewing these details before signing an agreement can help avoid surprises at closing.

What Types of Homes May Qualify?

The rebate may apply to various forms of new residential housing, including:

- Newly built detached homes.
- Semi-detached homes.
- Townhomes.
- Condominium units.

Certain owner-built homes, subject to program rules. Specific eligibility requirements may vary depending on the type of property and method of construction.

What Should Buyers Do Before Purchasing?

Before committing to a new construction purchase, buyers should:

- Confirm eligibility requirements.
- Review the purchase agreement carefully.
- Understand how the builder is handling the rebate.
- Consult with their lawyer, accountant, or mortgage professional if necessary.

Taking these steps can help ensure buyers maximize available savings while avoiding unexpected costs.

The Bottom Line

Canada's enhanced HST rebate on new construction homes has the potential to make homeownership more attainable for thousands of Canadians. By reducing the tax burden on eligible purchases, the program provides meaningful financial relief while supporting the creation of new housing across the country.

For anyone considering a newly built home, understanding how the rebate works could result in substantial savings and make the path to homeownership much more affordable.



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The Future of AI and the Customer Experience in Automotive Retail.



By Zeyad Rafih



Artificial Intelligence is quickly becoming one of the most influential technologies in the automotive industry. While much of the conversation around AI focuses on automation and efficiency, its greatest impact may be its ability to significantly improve the customer experience. As customer expectations continue to rise, dealerships must find new ways to deliver faster, more personalized, and more convenient interactions. AI will play a critical role in helping dealerships meet those expectations while strengthening customer relationships and loyalty.

Today's customers expect the same level of convenience and personalization from their dealership that they receive from companies such as online retailers, banks, and travel providers. They want quick answers, seamless communication, personalized recommendations, and transparency throughout their ownership journey. AI provides dealerships with the tools needed to deliver these experiences consistently and at scale.

In the sales process, AI will transform how dealerships engage with customers from the moment they begin shopping. By analyzing online behavior, vehicle preferences, previous purchase history, equity positions, lease maturity dates, and customer inquiries, AI can help identify what a customer is looking for before they ever visit the dealership. This allows sales teams to provide more relevant vehicle recommendations, customized payment options, and targeted offers that align with the customer's needs and budget.

Rather than spending time gathering basic information, sales professionals will be able to focus on what they do best—building relationships, answering questions, and helping customers make informed decisions. Customers will

spend less time navigating the buying process and more time enjoying a personalized experience that feels tailored specifically to them.

AI-powered communication tools will also ensure that customers receive timely responses regardless of when they choose to engage with the dealership. Whether through chat, text, email, or online inquiries, customers will receive immediate assistance, appointment scheduling options, vehicle information, and follow-up communication. This level of responsiveness will become increasingly important as customers continue to expect instant access to information.

The service department stands to benefit even more from AI advancements. Service has always been one of the most important touchpoints in maintaining long-term customer relationships, and AI will allow dealerships to provide a level of proactive care that was previously impossible.

As vehicles become more connected, they will generate valuable data regarding maintenance needs, vehicle health, and driving conditions. AI systems will analyze this information and identify potential issues before they become major repairs. Instead of waiting for a customer to experience a problem, dealerships will be able to proactively reach out and recommend service at the appropriate time. This predictive approach not only improves vehicle reliability but also demonstrates to customers that their dealership is actively looking out for their best interests.

Communication throughout the service process will also improve dramatically. Customers will receive automated appointment reminders, digital vehicle inspections, repair

updates, estimated completion times, and maintenance recommendations based on their specific vehicle and driving habits. Rather than wondering about the status of their vehicle, customers will remain informed throughout the entire process, creating a more transparent and stress-free experience.

AI can also help service advisors provide better recommendations. By analyzing manufacturer maintenance schedules, vehicle history, repair trends, and driving patterns, AI can help advisors identify services that will benefit the customer while ensuring maintenance recommendations are accurate and relevant. This builds trust and confidence in the dealership's recommendations.

Another significant benefit of AI will be its ability to improve customer retention. Dealerships have access to vast amounts of customer data, but historically much of that information has gone unused. AI can identify customers approaching lease maturity, customers with positive equity positions, customers overdue for service, and customers at risk of leaving the dealership network. By proactively engaging these customers with personalized communications and offers, dealerships can strengthen relationships and improve retention across both sales and service operations.

Perhaps the most important aspect of AI is that it will not replace the human element that remains essential in automotive retail. Purchasing and servicing a vehicle are significant decisions, and customers still want to interact with knowledgeable professionals they trust. The most successful dealerships will use AI to support their teams, not replace them. Technology will handle routine tasks, provide insights, and improve efficiency, while employees focus on delivering exceptional service and building lasting relationships.

The dealerships that embrace AI today will be better positioned to meet the expectations of tomorrow's customers. By combining advanced technology with outstanding people and processes, dealerships can create a customer experience that is more personalized, proactive, transparent, and convenient than ever before.

The future of automotive retail will not be defined solely by the vehicles we sell or service. It will be defined by the experiences we create. AI will be one of the most powerful tools available to help dealerships deliver those experiences, strengthen customer loyalty, and build relationships that last for years to come.



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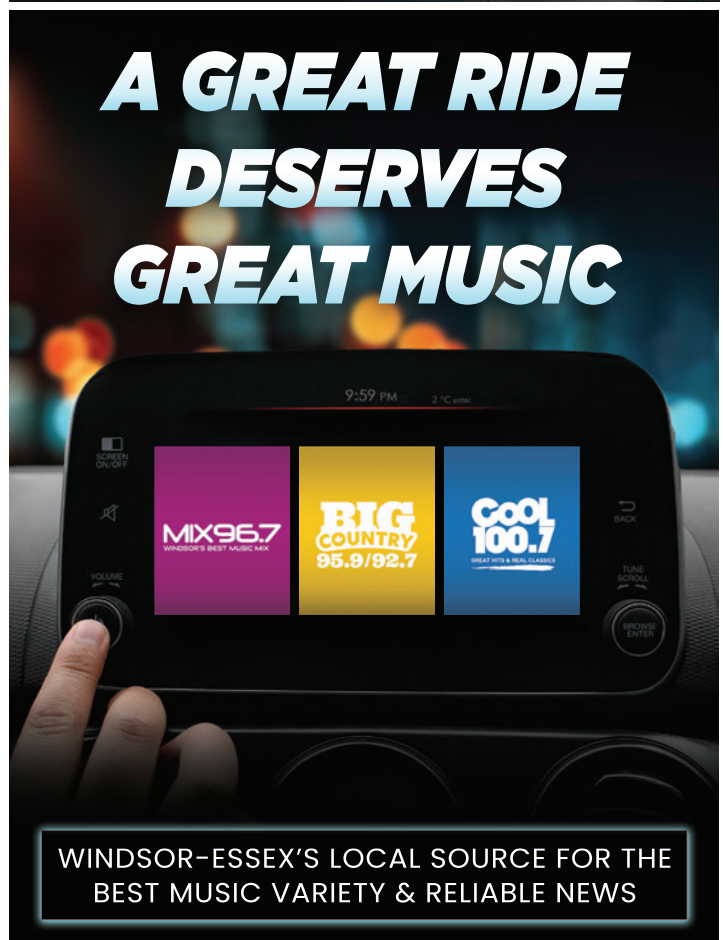
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