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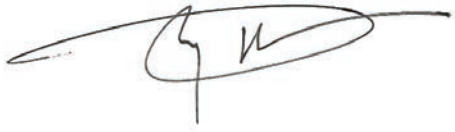
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Chairman & CEO
Rafih Auto Group

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Vice President
Rafih Auto Group

Dear Readers,

Welcome back to another edition of Rafih Style magazine. As we enter the final few months of 2023 let's look back on our great accomplishments both as individuals and as businesses. Inside this magazine you will find astounding luxury vehicles that are ready to awe and inspire, including the Mazda CX-90, as well as local restaurants and eateries that will make your mouth water as we present our annual Finest in Food section. Additionally, you will be presented with new experiences as you explore Banff and Lake Louise in our travel section, and the sweet sounds of the Windsor Symphony Orchestra will thrill you.

We hope that the remainder of 2023 is as good to you as you have been to us. We thank you for your continued support!



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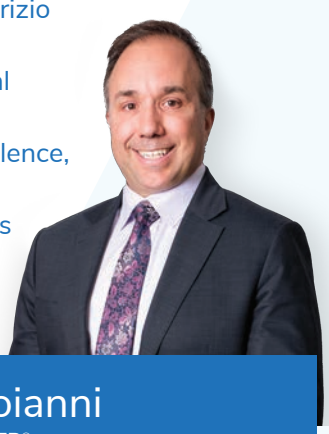
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THE FIRST EVER MAZDA CX-90

Three rows and two powertrains without a single feature developed out of unison, the first-ever CX-90 ushers in the next generation of Mazda. Both all-new mild hybrid (MHEV) and plug-in hybrid (PHEV) SUVs were developed as a work of pure and purposeful art in vehicle architecture to deliver driving superiority in performance, luxury and confidence without compromise. Leading the CX-90 is a front engine 3.3L MHEV Inline 6 turbo, the most powerful engine we've ever engineered, or Mazda's first 2.5L PHEV – both supporting a rear-biased AWD layout with you at the centre of it all. Meet the result of our devotion to elevating each drive, and every emotion it might evoke.



It begins with a frame designed to house the largest, safest, most powerful Mazda ever built, and an engine specifically created for the CX-90 platform. The 3.3L Inline 6-cylinder e-SKYACTIV Turbo works in harmony with a Mild-hybrid system to power the CX-90's rear-wheel drive architecture through an all-new 8-speed automatic transmission – achieving near perfect weight distribution to refine each movement made and corner taken. With two mild hybrid options, the standard delivers outstanding efficiency while the high-output hones the MHEV experience offering up to 340 horsepower and 369 lb-ft of torque.

With the addition of Mi-Drive modes – Normal, Sport, Off-road and available Towing mode which offers up to 5,000 pounds of tow capacity – an exceptionally capable and responsive ride awaits in even the most challenging conditions. Standard i-Activ AWD only strengthens each CX-90's capability on the go.

From the master sculptors' hands to yours, the CX-90 was carved, designed and lavishly curated to incite your senses, starting with a bold silhouette that echoes light and shadow. It's both the longest and widest vehicle in the Mazda lineup, with tires pulled out to each corner taking an athletic stance, planted and ready. Each spirited curve flows into the next, evolving our hallmark Kodo design. With the new available Artisan Red exterior, developed specially for the CX-90, it breathes life into the very road it reflects.



Of course, the relationship between length, width, design and stance naturally translates into the largest three-row SUV Mazda has ever had the pleasure of building. This means more room for passengers, cargo and intuitive interior details. Seat 6, 7 or 8 passengers with ample and flexible cargo space no matter the trim. While there is a focus on quantity of space, not a single sacrifice was made to its quality, and the CX-90's third row isn't the only thing that sets it apart from other crossovers in this segment.

An obsessive diligence and careful curation went into making the interior as quietly refined and functionally stunning as possible. Up front, driver and passenger connect with the largest full-colour displays ever developed for a Mazda – comfortably stitched, piped and nested in available premium Nappa leather that flows throughout the interior from dash to third-row seats. Extraordinary details envelop everyone within – woven fabrics, artisanal wood trims and, naturally, Nappa leather all contribute to a quiet, upscale and warm environment.

The CX-90 introduces a lot of firsts, the most exhilarating among them being the first-ever Mazda plug-in hybrid electric vehicle (PHEV). With instant responsiveness expected from an EV, and every innovative technology from safety to infotainment expected from a Mazda – the CX-90 PHEV hybridizes the Jinba Ittai design language, further developing driver-vehicle oneness inside the most lavishly crafted SUV in our lineup. The 2.5L e-SKYACTIV engine and electric system leverage the unique characteristics of combustion and electrification to deliver responsive performance and efficiency, in perfect harmony. Though, not a single CX-90 is truly finished until the final touch – push to start.

Book a CX-90 test drive experience at your local Mazda Retailer or to learn more visit Mazda.ca.





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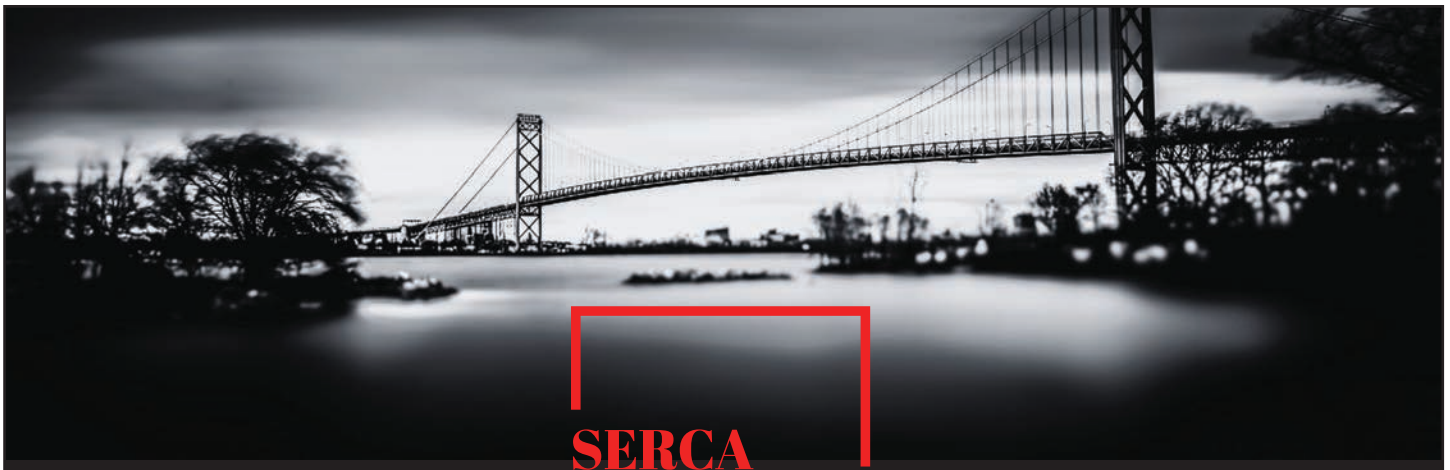
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Story by Jessie Gurniak

Harmonizing a Decade

As the curtain prepares to rise on a new season of music, the spotlight shines on a momentous milestone achieved by Maestro Robert Franz. With a baton in his hand and music in his heart Franz is celebrating his 10th anniversary as Music Director for the Windsor Symphony Orchestra–and the extraordinary lineup of concerts coming to grace Windsor's Capitol Theatre over the coming months will showcase the artistic brilliance that has grown like a crescendo over the last decade.



Franz found himself drawn to the idea that music has the power to move people and to connect them from across all walks of life. He fell in love with conducting after taking a class while studying to become a professional oboist. Now, Franz has conducted more than a symphony–he has conducted a legacy. Fueled by a passion to create, he has dedicated his life to bringing artistic talent and expression together.

Just as Franz was stepping into the role, the Windsor Symphony Orchestra (WSO) was just stepping into their new home. Until 2012, the WSO did not have their own space to call home and simply rented each venue they performed in. Now, the historic Capitol Theatre houses the symphony which not only provides, according to Franz, "the best acoustics" but also allows each musician to become comfortable with their place on the stage.

"It's a huge deal because we're able to rehearse how we perform. I reorganized where the musicians sit on stage because there are options of where different sections can sit," says Franz.

"We've experimented with this since the beginning but I really feel that we have landed in it the last four years on our setup. Getting used to the space, rehearsing in it all the time and then getting used to how that space changes when there is an audience in it. There's a lot to it."

It is not just how the musicians are rehearsing and performing that makes the WSO a powerhouse, it's also what they are performing. Beyond the conventions and traditions of classical music, the WSO allows artistic diversity to burst through their repertoire that spans a spectrum of genres. Alongside the timeless symphonies of Beethoven and Mozart come more contemporary works that include pop concerts, the splendor of Broadway, and even music from Marvel and DC Comics for their upcoming Superheroes concert.

Additionally, they have created a visceral experience with their concert series called On Stage in which tables and chairs are brought onto the stage and a bar is set up in the wings. The audience gets a chance to not only hear music, but to see it up close and experience how everything all comes together in a more intimate setting.

"We are in the people business and we do music," says Franz. "That's our vehicle for connecting with people. I am part of a community that has the ability to affect change in that same community and to me that is an extraordinary place to be. I can connect with people in a way that's important to them and valid for their life experiences. I can't tell you how many times I have witnessed people from very different backgrounds come into our theatre and experience things together."

This season, which is the WSO's 76th season, welcomes 3 new musicians into their talent pool: 2 cellists and 1 violinist. These musicians join the ranks of what Franz calls the "top 10% in the field". They, as well as all the musicians who joined before them, were selected after a nationwide audition in which budding musicians play behind a screen, completely shielded from view. With the current line-up, the WSO consists of 90% Canadian musicians.

"We don't know who they are or what their background is until we hire them and then they come out from behind the screen," Franz explained. "Then the musicians are on probation for two years and then they get tenure. Once they have tenure they tend to stay in those positions. We are very fortunate in Windsor, and in Canada, to have so much talent to choose from."

While it used to be commonplace for a conductor to live within a community and only conduct that orchestra, it is now common to have two or three posts at a time and shuffle between them. Franz finds himself not only dedicating his skills to the WSO, but also to the Boise Baroque Orchestra, and the University of North Carolina School for the Arts (which is also his Alma Mater). He finds himself learning from each post and bringing those new skills from one post to the others, and sometimes working with other organizations has led to some truly unique experiences.



One concert Franz feels stands out from the rest only happened because of his time working with the Houston Symphony where he had numerous opportunities to perform for astronauts. One of those astronauts was Chris Hadfield who came and performed live on stage with the symphony. Because of this, Franz was able to bring Hadfield to Windsor for a chance opportunity for the WSO to perform songs Hadfield had written while he was in space–a concert that never would have happened without Franz' time in Houston and his willingness to think outside the box.

The new season launched on September 16th with ***Pictures at an Exhibition*** which delicately paired music with artwork. For more information and to purchase tickets, visit windsorsymphony.com.

Concert Dates

November & December 2023

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Urbanhome

20 YEARS OF STYLE & ELEGANCE

by Jessie Gurniak





Out with the old, in with the new! For the last 20 years Urbanhome has been renown in the Windsor region for their excellence in interior design. Whether you are remodeling your existing space or starting completely from scratch, the Urbanhome staff have been the go-to specialists for several design projects.







And now it's their own turn. After 20 years Urban home has planted new roots, beginning with expanding their market to the outdoors. Not only are they introducing new and exciting features to their catalogue, they are also expanding their own home.

Their new location at 4145 7th Concession offers a more immersive experience as the larger building allows clients to see more of what Urbanhome has to offer. Plus, being so much closer to Highway 401 makes the new location more accessible, making it the perfect home for everyone!

"A lifestyle design experience" is their slogan, and they certainly live up to that. As an interior design firm first and a curated Canadian furniture showroom second, their objective is to inspire, educate, and, through use of social media, entertain. The 20th anniversary year has been a great success, not only from the expansion, but through the whole experience of their homecoming.







At Urbanhome, everything is about the experience. Each spring and fall they celebrate with their clients and customers by hosting a “fling” where they partner with select pop-up stores, host a warehouse sale, and provide live entertainment with a Frank Sinatra tribute band.

Their value comes from their selection of furnishings and their skills as designers to furnish them to their clients’ visions. Curated furniture packages and layouts as well as the 3D virtual program they use allows them to outfit a space and properly curate furnishings to allow for a fully comprehensive experience. Designing and furnishing for everything from large-scale residential, to luxury living and hospitality, Urban Home is a force to be reckoned with.

Are you ready to transform your space? The Urbanhome team offers exquisite solutions for your interior design project. Allow them to seamlessly integrate your vision into your home or commercial building as they create a dazzling representation of your lifestyle and personal taste.

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In the competitive world of real estate, there are many franchise-owned agencies that dominate the market. However, there are also local real estate teams that have managed to carve out a niche for themselves and achieve remarkable success. Key Solutions Realty Ltd. real estate team has thrived, despite not having the backing of a franchise.

This local real estate team was established 16 years ago by Roberto Pao and Vicki Vasovski who shared a common vision and passion for real estate. Unlike franchise-owned agencies, Key Solutions Realty Ltd. is independently owned and operated by a team of local experts who have deep knowledge of the local market.

One of the key advantages of Key Solutions Realty Ltd. is their strong connection to the community. As a locally owned business, they have built deep relationships with homeowners, local businesses, and other community members. This allows them to have a better understanding of the unique needs and preferences of their clients, resulting in a more personalized and tailored service.

Being independent offers Key Solutions Realty Ltd. a level of flexibility and adaptability that franchise-owned agencies often lack. They are not bound by strict corporate policies and can quickly adapt to changes in the market. This allows them to offer innovative services and stay ahead of the competition, always finding new ways to meet their clients' needs.

Key Solutions Realty Ltd.'s success stems from the expertise and specialization of their team members. Each team member brings a unique set of skills and knowledge to the table, allowing them to provide comprehensive guidance and support throughout the entire real estate process.

Whether it's buying, selling, or investing, clients can trust that they will receive expert advice tailored to their specific requirements.

Unlike some franchise-owned agencies that prioritize sales quotas and commissions, Key Solutions Realty Ltd. focuses on building long-term relationships with their clients. They understand that buying or selling a home is a significant life event, and they strive to make the process as smooth and stress-free as possible. Their customer-centric approach ensures that clients feel valued, listened to, and supported throughout their real estate journey.

Key Solutions Realty Ltd. is a shining example of a local real estate team that has thrived despite not having the backing of a franchise. Their deep community roots, flexibility, expertise, and customer-centric approach have enabled them to establish a strong presence in the local market. By providing personalized and tailored services, they have built a loyal client base and achieved remarkable success. In the ever-evolving world of real estate, Key Solutions Realty Ltd. stands out as a homegrown success story.

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The Advantage or Disadvantage of Short-Term Mortgage Rates: 1-3 Years vs. Long-Term 5-Year Rates

by Joe Bondy, Mortgage Broker, Super Mortgage Team
Dominion Lending Centres

In today's ever-changing economic landscape, selecting the right mortgage strategy is crucial. A popular choice is opting for a short-term mortgage, typically with a fixed interest rate for 1-3 years. This approach involves paying more initially during the early, high-interest years, potentially resulting in significant advantages if interest rates drop in the long run. This article explores whether opting for short-term mortgage rates in the 1-3 year range is a wise decision compared to committing to long-term 5-year rates in today's economic environment.

ADVANTAGES:

1. Flexibility in an Unpredictable Market

The economy can be highly unpredictable, especially due to global events and policy changes. Opting for a short-term mortgage within the 1-3 year range provides borrowers with a level of flexibility that long-term rates cannot offer. After the initial period, borrowers can review their financial situation and market conditions to make well-informed decisions about their mortgage.

2. Seizing Future Opportunities

Choosing a short-term mortgage rate within the 1-3 year range allows borrowers to position themselves strategically for future opportunities. Whether it's an investment, a career change, or a business venture, having a short-term mortgage provides financial freedom and agility to seize these opportunities when they arise. However, it's important to note that this flexibility may come at a higher cost.

3. Potential for Lower Total Cost

Despite the initially higher interest rates associated with short-term mortgages, they can be more cost-effective in the long run, if interest rates significantly decrease over the next 2 to 3 years. Aggressively paying down the principal in the early years builds equity faster, potentially leading to better refinancing options in the future. This can result in a lower total cost of homeownership.



DISADVANTAGES:

1. Higher Interest Payments in the First 3 Years

Today, short-term mortgages often come with higher interest rates, particularly during the initial three years. To break even with a 5-year fixed lower rate, the rate after 3 years would need to be in the mid 4% range. One strategy to counter high interest rates is to opt for the lowest 5-year fixed rate but set payments as if you took the higher interest rate of a 2-to-3-year term. This way, instead of paying more interest, you'll pay down the principal, and the rate would need to be around 2% in 3 years from now to break even. Making larger payments in the early years helps reduce the principal faster, resulting in lower overall interest payments over the loan's lifespan.

2. No Protection Against Future Rate Increases

Locking in a long-term mortgage rate provides a safeguard against potential future interest rate hikes. With short-term rates, borrowers may face higher interest payments if rates increase significantly over the life of the loan. Long-term rates offer a degree of protection from such fluctuations, especially if you set your payments higher from the start.

In conclusion, in today's rapidly changing financial landscape, choosing a short-term mortgage rate, especially within the 1–3 year range, may not always be the most prudent financial decision. Consulting with a financial advisor or mortgage professional is advisable to assess your specific situation and determine the best mortgage strategy for your individual needs.



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Certified Softwash is celebrating their 5th anniversary this year, and they are excited to bring a more eco-friendly and longer lasting solution to home cleaning. Softwashing is the use of water-based, biodegradable chemicals to break down dirt and grime, killing the build-up of bacteria, mildew, and algae, and leaving your home with a clean and sanitized exterior.

There are many benefits to using softwash instead of pressure washing. With pressure washing, you are more likely to cause serious damage to surfaces, causing erosion and striping away materials that are aging. Whereas with softwashing, the solution is so gentle that you can even use it to wash your roof without losing any shingles! The softwash solution is powerful and effective while also being environmentally friendly. With Certified Softwash, cleaning the algae and bacteria from your home's exterior is a customizable job. Pricing is based on the square footage, and you can choose which area you'd like cleaned. So if you have a large home but only want to clean the front, that's no problem! Certified Softwash will build a quote for you based on your personal needs. The solution can be used on just about any surface, with copper being the one material that it is not recommended for.

But what chemicals are being used in a softwash solution? Certified Softwash emphasizes that the solution is safe and carefully measured.



The water-based solution is mixed with soaps and a small percentage of bleach–2% to be exact! There is also a plant wash that neutralizes any chance of an overuse of bleach–which is excessively rare since the solution is measured with a dial, eliminating any guesswork–which also fertilizes plants, so you do not need to worry about the impact on your lawn and garden.

On average, a softwashing treatment takes approximately one and a half to two hours to complete. The equipment is state-of-the-art which makes home washing a breeze and as headache-free as possible. Plus, you don't have to worry about the treatment being loud because the entire process is done with electronic equipment. In celebration of their 5th anniversary, Certified Softwash is offering a special discount.

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SHOULD I CONTRIBUTE TO AN RRSP, A TFSA, OR BOTH?

By Trevor LeDrew, Regional Vice President, IG Weath Managment.

The introduction of the Tax-Free Savings Account (TFSA) in 2009 represented the most important change to the way Canadians save money since Registered Retirement Savings Plans (RRSPs) were launched in the 1950s. Now, the question today is: Should you contribute to a TFSA, an RRSP, or both.



Both RRSPs and TFSAs provide investors with the opportunity for tax-efficient investment growth. But unlike an RRSP, contributions to a TFSA are not tax-deductible, amounts can be withdrawn tax-free at any time, and withdrawn amounts are added back into your TFSA contribution room the following year.

WHICH IS BEST?

On a very basic level, looking at your pre-retirement and expected post-retirement marginal tax rates can help you determine how to best allocate your investments. If you expect to be in a lower tax bracket during retirement, contributing to an RRSP is generally more beneficial. However, if you expect your retirement tax bracket to be equal or higher than your pre-retirement tax rate, the TFSA may be more tax-efficient for you.

HOLD ON; NOT SO FAST

If only things were that simple! There are a few more factors you should consider. Even if you anticipate having a lower marginal tax rate in retirement, maximizing your RRSP contributions may not always be the most tax-efficient long-term strategy. Since RRSP withdrawals (directly or through your registered retirement income fund (RRIF) or an annuity) increase your taxable income, those withdrawals may affect certain government income-tested benefits and credits such as the Old Age Security (OAS) pension and the age credit.

On the other hand, if your expected marginal tax rate in retirement is equal to or higher than during your accumulation years, contributing to your TFSA is not always the best approach. For example, RRSPs that are converted to a RRIF or an annuity after age 65 can produce income that is eligible for the pension income tax credit, thus qualifying for pension income-splitting with your spouse.

Other income-splitting strategies such as spousal RRSPs could distribute a portion of your taxable income to a spouse with a lower marginal tax rate in retirement, further reducing your tax bill and reducing the claw-back effect on your income-tested benefits and credits.

COMPARING THE TFSA TO THE RRSP

REGISTERERED RETIREMENT SAVINGS PLAN (RRSP)	TAX-FREE SAVINGS ACCOUNT (TFSA)
Contributions are fully tax-deductible*	Contributions are not tax-deductible
Contributions can be made until the end of the year in which you turn 71 years of age	Contributions can be made at any time with no age limit (for those 18 years of age and over)
Withdrawals are taxed at your marginal tax rate	Withdrawals are 100 per cent tax-free
Withdrawals could affect eligibility for income-tested government benefits and credits	Withdrawals will not affect eligibility for federal income-tested government benefits and credits.
Unused contribution room is carried forward indefinitely	Unused contribution room is carried forward indefinitely
Withdrawals cannot be returned to the RRSP without using contribution room**	Withdrawals will be added to contribution room in the following year

* Subject to available contribution room.
* * Except for repayments of withdrawals under the home buyers' plan or the lifelong learning plan.

When choosing between an RRSP or TFSA, you need to understand your personal financial situation and your short- and long-term goals.

Consider RRSPs for long-term investments and if you expect to be in a lower tax bracket after retirement.

TFSAs may be a better option for short-term goals and can be more tax-efficient if your pre-retirement tax rate is no more than your retirement tax rate.

So where does this leave us?



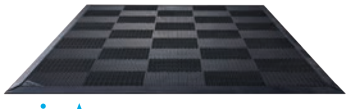
An RRSP is definitely a long-term investment vehicle. The taxes and lost contribution room associated with early withdrawals are strong incentives to keep your money invested until retirement.

A TFSA, generally speaking, may be better suited for shorter-term goals, such as an emergency fund or saving for a major purchase, since you pay no tax on withdrawals, and withdrawn amounts are added back into your TFSA contribution room the following year. Although a TFSA can also be a retirement savings tool, because you can easily withdraw those savings (no taxes on withdrawals or loss of contribution room), you must resist the temptation to dip into it prior to retirement to fully benefit from its potential as a source of retirement income.

Remember, there is no one-size-fits-all solution. Your personal savings strategy needs to take into account your unique circumstances as well as your short and long-term objectives. Your IG Consultant can help determine what's best for you.



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By Jessie Gurniak

Essex County's FINEST IN FOOD

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

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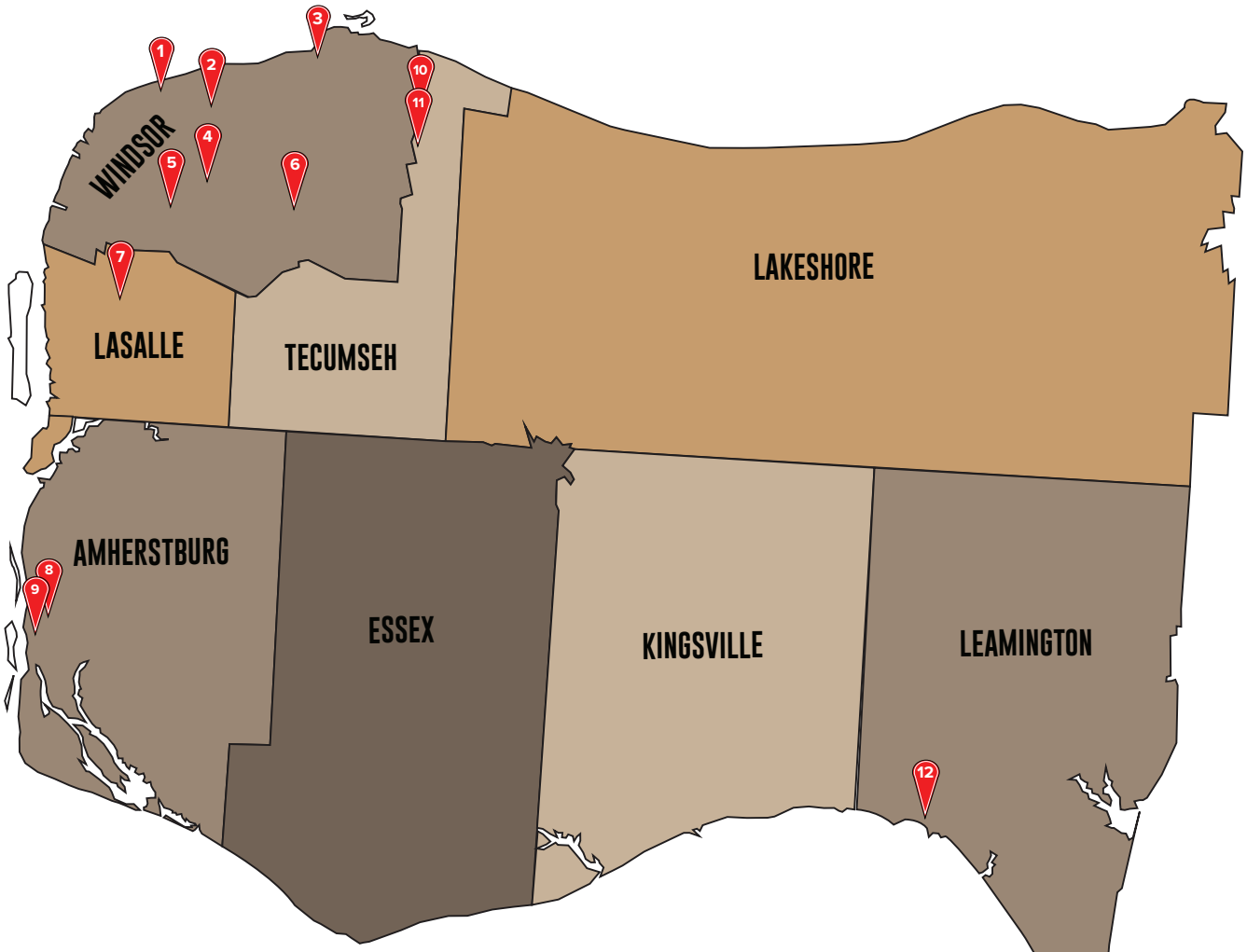
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   VIA ITALIA - 690 Erie St E.

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3. ANTONINO'S ORIGINAL PIZZA
   RIVERSIDE - 4350 Wyandotte St.E.

SOUTH WINDSOR
4. SPAGO TRATTORIA 3850 Dougall Ave.
5. ANTONINO'S ORIGINAL PIZZA 4350 Howard Ave.
6. CIOCIARO CLUB 3745 North Talbot Rd

LASALLE
7. ANTONINO'S ORIGINAL PIZZA
   LASALLE - 6535 Malden Rd

AMHERSTBURG
8. ARTISAN GRILL 269 Dalhousie St.
9. RICCARDO'S ITALIAN 238 Dalhousie St.

TECUMSEH
10. FRATELLI PASTA GRILL 13340 Lanoue St.
11 ANTONINO'S ORIGINAL PIZZA
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We Teach Skills For Life!

Always feeling a legitimate love for business, cars and the open road, Agata Marzec used this enthusiasm to start a passion project, opening the Just Drive Safe Driving School, where she could make a difference through teaching and inspiring drivers.

"When I started the business, I had one student," Agata states. "Today, it's a different story. I never gave up, I stayed true to myself, and I believed that what I was doing would grow."

As the business experienced the notable growth that Agata foresaw, it quickly became apparent that the students at Just Drive Safe Driving School, and their safety, would consistently be in assured hands.

"We look after the best interests of our students," Agata says. "Our number one priority is student safety, trying to make it an enjoyable yet educational experience. We truly care about what we do and how we can impact new drivers. Through proper education, we make a difference in their decision making and their overall safety."

Agata and her team constantly encourage communication throughout lessons, adapting their teaching methodologies whenever necessary for the greater good of the students.

"Communication is the key, you talk to the students, find out what is going on and how they think," Agata says. "Treat them as young adults. With our team, we at times will rotate instructors and give different perspectives on driving. We are always open to questions and want to provide a relaxed atmosphere, as most new students are nervous."

Such a willingness to adjust for the students' sake, treating them like family in the process, has made the Just Drive Safe Driving School a reputable and reliable establishment that effectively molds the minds of young drivers.

"What's most important is that you take care of them as if they were part of your own family," Agata says. "If they drive safely, then when members of your own family meet them on the road, they are also safe. Through teaching them safety, we make a difference on our roads that impacts us all."

With fall here, Agata and her team are prepared to guide the next generation of drivers.

"Education is power, we educate and provide a hands-on interactive education," Agata says. "We have a great team; we are very thankful and blessed to do what we love."



Agata Marzec
Owner

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by Jessie Gurniak



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With a legacy spanning over seven decades, Land Rover has continually pushed the boundaries of what can be achieved. Today, electric power injects a new dimension of sustainability, responsiveness, and refinement into the world's most capable and luxurious SUVs.

In the constantly evolving world of automotive innovation, luxury SUVs have been the subject of groundbreaking transformations. Experience electrifying performance that's designed to conquer any challenge. Land Rover's Electric Hybrids deliver exceptional efficiency and extended all-electric (EV) driving range. Joining the Land Rover family in 2024, the fully electric Range Rover Sport represents the future of luxury SUVs. 2024 marks an important year for Land Rover's commitment to electrification. The new fully electric Range Rover Sport is designed to meet every challenge, redefining performance for the modern era. With the available cutting-edge Electric Hybrid powertrain, it offers optimized efficiency and an extended all-electric (EV) driving range.







This means a cleaner and more eco-conscious driving experience without compromising on power and capability. Shifting its focus seamlessly between on-road performance and its globally recognized all-terrain prowess, the Range Rover Sport is defined by a captivating blend of innovative technologies that epitomize the essence of sporting luxury. Revolutionizing the idea of sustainable modern luxury, we introduce a fresh perspective that incorporates cutting-edge technical materials, such as the optional lightweight Ultrafabrics™, all while maintaining an unwavering commitment to performance and quality. Blending unprecedented levels of performance with a wealth of all-terrain expertise, a range of capabilities elevates on-road responsiveness, enhances handling, and amplifies agility to new heights.

The Range Rover Sport offers a selection of mild hybrid engines that efficiently capture, store, and utilize energy typically lost during deceleration. These innovative powertrains are available with a variety of six-cylinder gasoline engines to cater to your needs. In the SV EDITION ONE, commanding power is channeled through its specially tuned mild-hybrid 635 HP Twin-Turbo engine, skillfully controlled by the innovative 6D Dynamics suspension system. The inclusion of ultra-lightweight 23-inch Carbon Fibre Wheels and Carbon Ceramic Brake Discs unlocks the full spectrum of dynamic capabilities in this pinnacle of technological advancement within the Range Rover Sport lineup.





By meticulously scrutinizing over 100 parameters at a rate of up to 500 times per second, the system goes above and beyond to reduce undesired body movements, such as body roll when cornering or pitching during aggressive braking. Furthermore, it employs a specialized feature known as Dynamic Launch, exclusive to the Range Rover Sport, to optimize gear shift patterns and provide maximum torque, resulting in enhanced straight line vehicle acceleration.

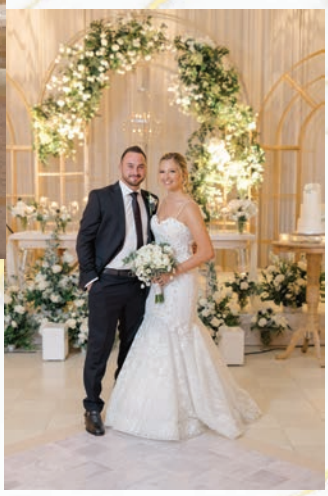
Additionally, the Land Rover kept aesthetics in mind. There's a distinct touch of elegance to the design of the Range Rover Sport. The precisely sculpted body exudes strength and dynamic performance, while the sleek, stealthy headlights, grille, and intricately designed lower bumper radiate a sense of confidence and attitude. The artfully sculpted seats not only offer outstanding comfort but also contribute to dynamic stability. The Range Rover Sport Dynamic unlocks a world of unique interior elements and captivating Duo Tone Colour Combinations, elevating the interior experience. Interested in joining the Range Rover Sport family?

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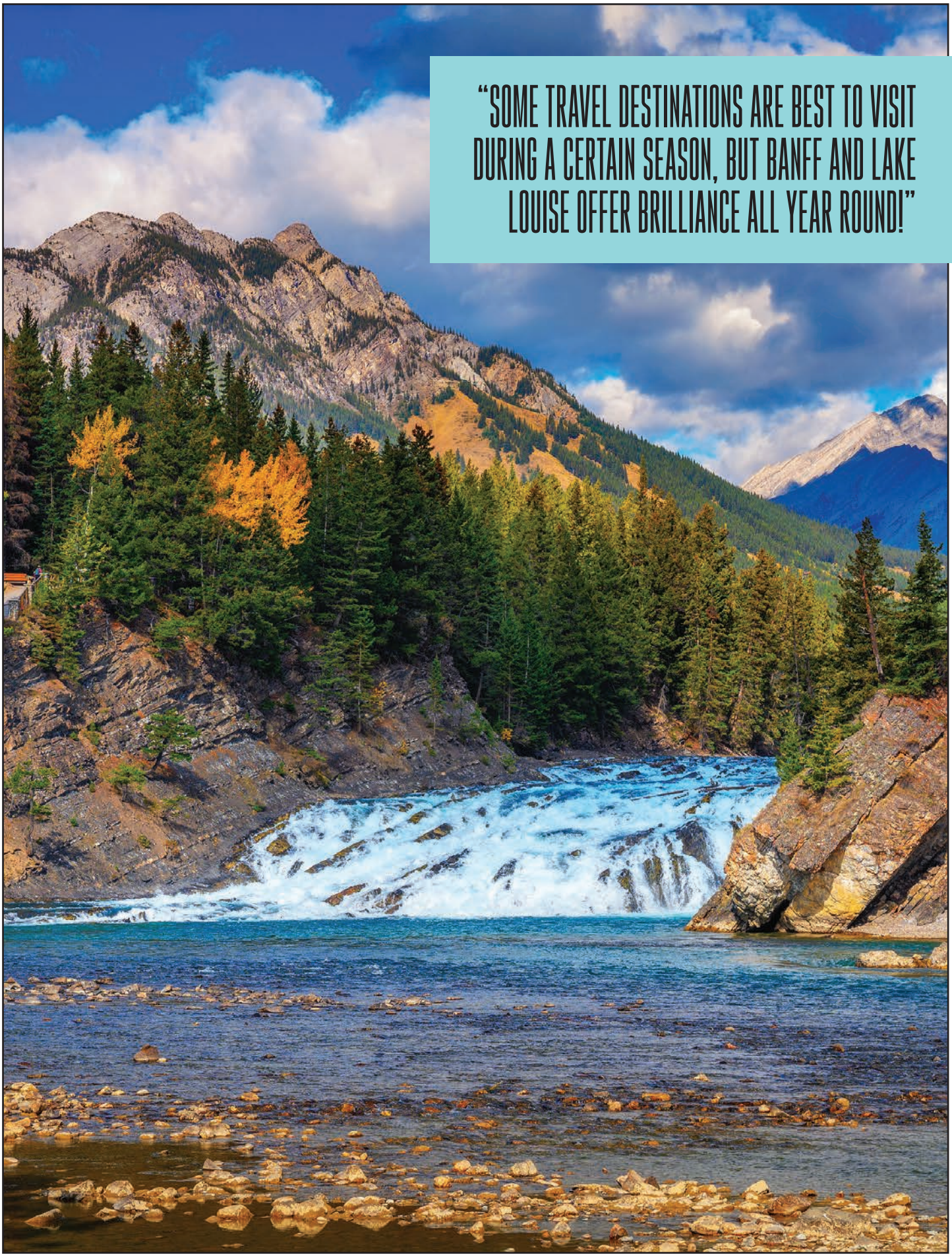
THE BEAUTY OF Banff





Yearning for a getaway that combines beauty with adventure, all while staying within the borders of Canada? Look no further than Banff and Lake Louise! Tucked away in the Rocky Mountains are several incredible communities that offer picturesque mountain views, shimmering lakes, and a vacation you will never forget. Alberta's pristine wilderness will leave you spellbound as you explore this paradise that is uniquely Canadian.

No matter the season, outdoor enthusiasts will find themselves in a haven of possibilities. In the summer, lace up your hiking boots and set out on a trail that winds through lush forests and opens up to spectacular vistas. The Johnston Canyon Trail, for instance, leads you to stunning waterfalls that cascade into emerald pools, providing a cool, refreshing place to relax on a warm day.



"SOME TRAVEL DESTINATIONS ARE BEST TO VISIT DURING A CERTAIN SEASON, BUT BANFF AND LAKE LOUISE OFFER BRILLIANCE ALL YEAR ROUND!"



Want to get out on the water? No problem! Canoes are available for rent so you can paddle across the serene lakes with crystal-clear turquoise water. Moraine Lake in particular is a must-see with its dazzling views surrounded by impressive mountainscapes–a view that has been featured as a background and login screen
option on many electronic devices.

Some travel destinations are best to visit during a certain season, but Banff and Lake Louise offer brilliance all year round! When snow begins to blanket the mountain region, Banff and Lake Louise transform into a winter wonderland. Skiers and snowboarders can enjoy the pristine slopes at world-class resorts like Banff Sunshine, Mount Norquay, and Lake Louise Ski Resort. Winter adventurers can also enjoy cross-country skiing and snowshoeing on many magical trails that wind through the forested landscape. And the adventure doesn't end with the great outdoors! There are many festivals and events throughout the year to highlight arts and culture. Galleries, museums, historic sites, and music events can all be found in Banff and Lake Louise that you can immerse yourself in. The Banff Centre for Arts and Culture offers performing arts and concerts ranging from modern dance to classical music, and the Banff Culture Collective helps keep the community's arts and culture scene vibrant and thriving.





WHEN SNOW BEGINS TO BLANKET THE MOUNTAIN REGION, BANFF AND LAKE LOUISE TRANSFORM INTO A WINTER WONDERLAND. SKIERS AND SNOWBOARDERS CAN ENJOY THE PRISTINE SLOPES.

Don't forget to tantalize your taste buds. A diverse collection of culinary delights await you from artisan bistros and cafes, to craft breweries and international cuisine, you'll be sure to find something that suits your tastes and introduces you to new flavours! Banff and Lake Louise are not just vacation destinations, they are getaways to an extraordinary Canadian experience. The unique blend of adventure, culture, and natural beauty make the Rocky Mountain region a promising paradise you'll be talking about for years to come. If you're looking for a truly Canadian vacation, consider making memories that will last a lifetime in Banff and Lake Louise.





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TAX TALK

Although hard to believe, it is almost the end of 2023. It is also the time for us to revisit some last-minute tax planning opportunities that you may wish to consider before the end of the year.

TRIGGER CAPITAL LOSSES

If you happen to have an investment portfolio, take a closer look at securities that may have gone down in value, particularly if there is not much expectation for recovery. You may consider selling these securities if you have capital gains to report in the current year or if you have reported capital gains in the past three years.

This way you will create capital losses that can be applied against capital gains for the current year and any unused balance can be carried back and applied against capital gains that you may have reported as far back as the last three years. Thus, you can reduce your tax bill for the current year and claim a refund for taxes paid in previous years.

Bear in mind that you should implement this strategy before December 31 and allow a few days lead time for your brokers to settle the transaction.

DEFER CAPITAL GAINS

If you own securities that have increased in value and you are thinking of selling, consider holding these until early in the new year to defer the gain to 2024.

PAY SALARY TO FAMILY MEMBERS

If you are self employed and have family members who assist you in your business and are in low-income tax bracket, consider giving them a salary commensurate with the nature of services performed. You can declare the salary in December of this year and send applicable payroll deductions with your January 2024 remittance. This way you can claim the salary as a deduction in the current year. The low-income family member can earn approximately $15,000 in 2023 and pay no income tax.

This is particularly helpful in situations where you have children who are attending post secondary education as it will serve two-fold purposes:

One, it will allow them to earn even additional income with little or no tax as they would be able to claim tuition fee deduction against their income and, two, it would provide funding for their education.

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 - that could be as high as 53.5%.

Besides, there is an additional tax reduction opportunity. Consider making your spouse and adult children, shareholders in your company if they will be actively involved (at least 20 hours or more per week) in the business. You can then pay dividends to them and reduce your family's overall tax bill.

ACCELERATE OR DEFER PURCHASE OR SALE OF CAPITAL ASSETS

If you are self employed and are thinking of acquiring capital assets, consider doing so before the year end. This would allow you to claim capital cost allowance (depreciation) on the capital assets in the current year. This could be significant as certain capital assets may qualify for a 100% write-off in the year of acquisition.

On the other hand, if you are thinking of selling capital assets at a gain, consider delaying the sale after December 31.

You will be able to claim capital cost allowance for one additional year while the tax on the gain will be deferred for at least one year.

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.

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.

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

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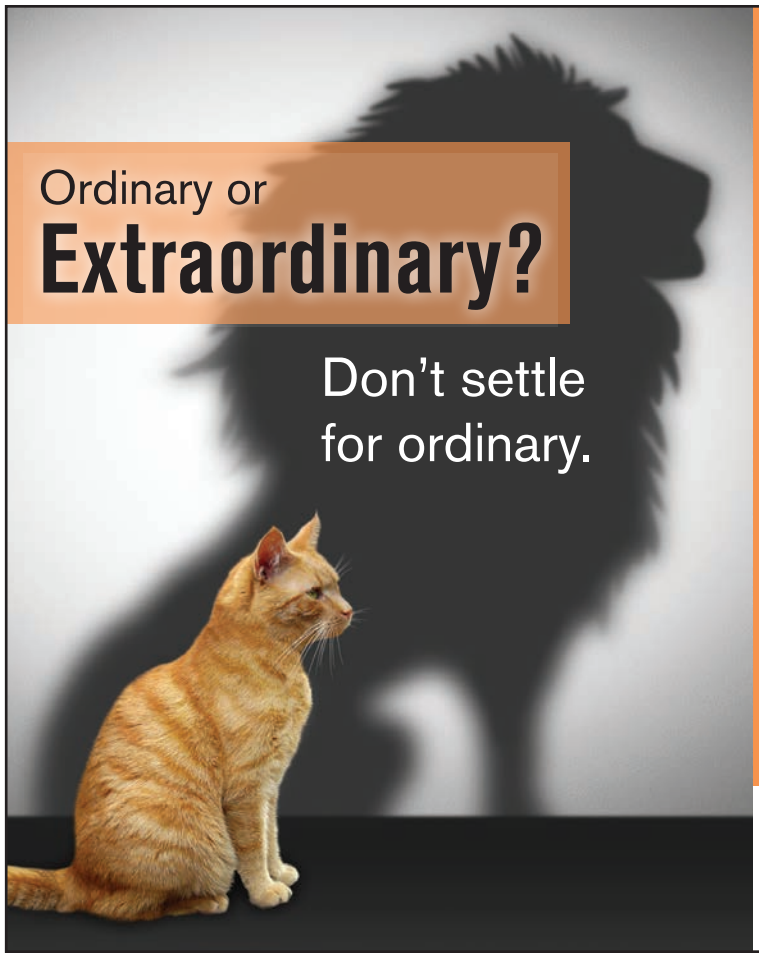
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The Rafih Auto Group Annual Charity Golf Tournament marked its 10th anniversary with a celebration of community and generosity. On July 17th, 2023, more than 144 golfers and sponsors gathered at Beach Grove Golf and Country Club, raising $25,000 for the Windsor Regional Hospital Foundation.

Since its inception, the tournament has raised $225,000 for charitable organizations in Windsor-Essex County. The Rafih Auto Group wishes to thank each and every sponsor for their unwavering support.





























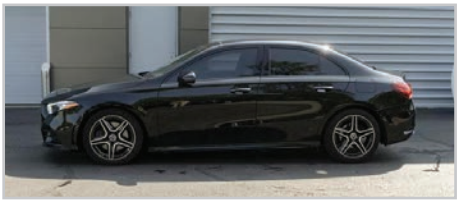
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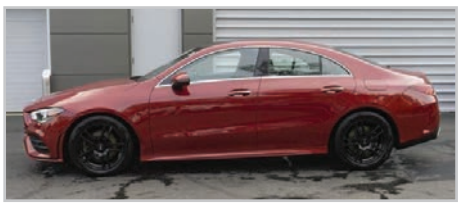
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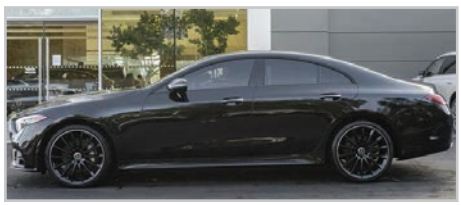
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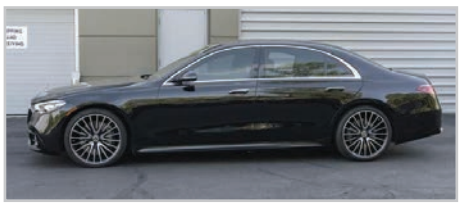
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2018 Audi S5 3.0T Technik 2dr All-Wheel Drive quattro Cabriolet

43,167 KM | Stock #: TL0152

CASH PRICE **$55,194** + TAX & LIC



2019 Lexus NX 300 4dr All-Wheel Drive

37,642 KM | Stock #: PL1661

CASH PRICE **$44,394** + TAX & LIC



2019 Lexus RC 350 2dr All-Wheel Drive Coupe

34,303 KM | Stock #: PL9533

CASH PRICE **$49,905** + TAX & LIC



2020 Lexus NX 300 4dr All-Wheel Drive

42,541 KM | Stock #: PL4708

CASH PRICE **$49,194** + TAX & LIC



2020 Lexus RX 350 4dr All-Wheel Drive

52,354 KM | Stock #: PL7843

CASH PRICE **$54,394** + TAX & LIC



2021 Lexus NX 300 4dr All-Wheel Drive

48,474 KM | Stock #: PL8920

CASH PRICE **$48,474** + TAX & LIC



2022 Lexus NX 250 4dr All-Wheel Drive

31,882 KM | Stock #: PL1150

CASH PRICE **$54,794** + TAX & LIC



2022 Lexus NX 350h 4dr All-Wheel Drive

19,197 KM | Stock #: TL8830

CASH PRICE **$65,794** + TAX & LIC



2022 Lexus RX 350 4dr All-Wheel Drive

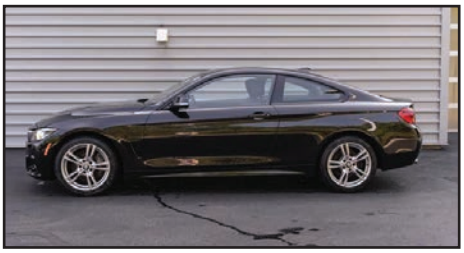
30,626 KM | Stock #: TL6025

CASH PRICE **$66,794** + TAX & LIC

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2019 BMW 430i xDrive i 2dr All-Wheel Drive Coupe

93,905 km | Stock #: B9241A

CASH PRICE **$35,900** + TAX & LIC



2020 BMW X2 xDrive28i 4dr All-Wheel Drive Sports Activity Coupe

78,765 km | Stock #: B9346A

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



2021 BMW X1 xDrive28i 4dr All-Wheel Drive Sports Activity Vehicle

54,253 km | Stock #: P9320

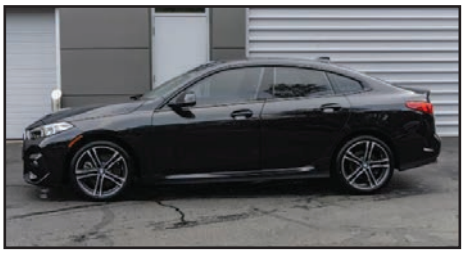
CASH PRICE **$39,900** + TAX & LIC



2012 BMW M5 4dr Rear-wheel Drive Sedan

122,579 km | Stock #: P7000

CASH PRICE **$40,609** + TAX & LIC



2021 BMW 228i xDrive Gran Coupe i xDrive 4dr All-Wheel Drive Sedan

12,015 km | Stock #: P9397

CASH PRICE **$41,900** + TAX & LIC



1991 BMW 850ci a

107,013 km | Stock #: P9246

CASH PRICE **$40,900** + TAX & LIC



2019 BMW 330i xDrive i 4dr All-Wheel Drive Sedan

58,143 km | Stock #: P9406

CASH PRICE **$40,900** + TAX & LIC



2020 BMW X1 xDrive28i 4dr All-Wheel Drive Sports Activity Vehicle

44,125 km | Stock #: P9087

CASH PRICE **$40,984** + TAX & LIC



2020 BMW 430i xDrive i 2dr All-Wheel Drive Coupe

33,553 km | Stock #: B9312A

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

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JAGUAR LAND ROVER





2021 Land Rover Discovery Sport R-Dynamic S 4dr 4x4

30,412 KM | Stock #: PL02710A

CASH PRICE $47,922 + TAX & LIC



2021 Land Rover Range Rover Sport HST MHEV 4dr 4x4

74,816 KM | Stock #: PL69611

CASH PRICE $82,722 + TAX & LIC



2021 Land Rover Range Rover Sport SE MHEV 4dr 4x4

65,461 KM | Stock #: PL94925

CASH PRICE $75,922 + TAX & LIC



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

52,616 KM | Stock #: TL24998

CASH PRICE $80,922 + TAX & LIC



2017 Land Rover Discovery DIESEL Td6 HSE 4dr 4x4

117,609 KM | Stock #: PL20579

CASH PRICE $35,552 + TAX & LIC



2016 Land Rover Range Rover Sport V8 Supercharged 4dr 4x4

69,010 KM | Stock #: PL91804

CASH PRICE $50,922 + TAX & LIC



2023 Land Rover Defender X-Dynamic SE 2dr 4x4 90

9,677 KM | Stock #: PL35815

CASH PRICE $98,900 + TAX & LIC



2022 Land Rover Range Rover Evoque R-Dynamic SE All-Wheel Drive

43,225 KM | Stock #: TL70104

CASH PRICE $54,922 + TAX & LIC



2021 Land Rover Range Rover P525 Autobiography 4dr 4x4 LWB

44,969 KM | Stock #: PL38817

CASH PRICE $121,922 + TAX & LIC

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