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Preparing for The Big Show



FALL HAS ALWAYS BEEN AN exhilarating time of year. There's a pulsing energy that comes with it—one that no doubt traces back to our earliest back-to-school memories: freshly sharpened pencils, crisp new outfits and maybe even a new lunch box. The same is true in our industry. In real estate, fall is traditionally one of our busiest times of year. We spend the languid days of summer preparing for what feels like the big show when buyers and sellers return from their holidays and turn their attention back to the market.

This year feels a little bit different. The world, and the market, have been marked by moments of uncertainty. But even in an unsteady landscape, Toronto's resilience stands out. Life keeps moving—families grow and change, needs evolve and new chapters begin. We're fortunate to have a front-row seat to these moments, and we take great pride in guiding our clients through them with the experience and care they've come to trust.

Outside of our work in the market itself, it is also a privilege to share the stories that make this city so unique in the pages of this book. *BEYOND* started as an ambitious idea, and like many bold initiatives, it was a test-and-learn experiment. Now, in its sixth edition, we're thrilled to see how beautifully that test has played out. The magazine has become a brand ambassador at our events,

The world, and the market, have been marked by moments of uncertainty. But even in an unsteady landscape, Toronto's resilience stands out.

a fixture in thousands of Toronto homes and something our readers tell us they look forward to receiving twice a year.

This issue is no exception. In the following pages, we explore how art shapes our urban experience in "Building A City of Culture" (pp. 24), we look at the return of the travel agent and the rise of bespoke travel planning in "Have Agent, Will Travel" (pp. 17), and unpack the realities of caring for multiple generations in "The Sandwich Generation" (pp. 12). We also sit down with celebrated Canadian designer Tommy Smythe in this edition of "In Conversation With..." (pp. 34) and share the remarkable story behind the sale of one of our most iconic listings (pp. 21).

Our hope is that these stories resonate with you—whether they reflect your current season of life, offer a new perspective or simply celebrate the vibrant community that we are all part of. In a time marked by uncertainty, we're especially grateful for the familiar excitement that fall brings every year—a welcome reminder that fresh starts and new beginnings are always possible.

Thank you, as always, for reading.

Warm wishes,

CAILEY HEAPS
President & CEO, Broker of Record
The Heaps Estrin Real Estate Team

The Three Cs of Investing

When it comes to building your portfolio, it's important to balance today's needs with tomorrow's legacy.



WORDS BY
Lyle Stein

UNCERTAINTY IS ALWAYS WITH US. In today's world of headline-driven market gyrations—tariffs, inflation, recession—it is only natural to be concerned about things over which we seemingly have no control.

But to quell this worry, I often think back to the former New York Yankees centre fielder Mickey Rivers' words: "If you have no control over something, ain't no sense worrying about it—you have no control over it anyway. If you do have control, why worry? So either way, there ain't no sense worrying."

This dose of wisdom, courtesy of "Mick the Quick," easily translates to the world of portfolio management. When uncertainty and risk are put in the context of time, much of an investor's concern about normal market volatility can actually be set aside and even turned into an advantage.

At its core, an investment portfolio is built around "pots" of different assets: there are pots that generate cash flow to support the present, and pots that are held for future consumption. Different pots have different objectives, with time being the key differentiator.

Most people think of their investment portfolio as a static allocation to a pot of stocks and a pot of bonds. Stocks, with their higher inherent volatility, are considered riskier than bonds; when stocks go down, investors feel bad because their static portfolio is down. Now, instead of stocks and bonds, think of a portfolio as a pot of "now" and a pot of "later." The pot of now pays predictable interest and dividends, totally satisfying the investor's need for near-term cash income, rendering market gyrations meaningless. The pot of later will fluctuate with markets, but since the investor doesn't need the money today, the near-term market fluctuation is just bothersome noise. In a now-and-later portfolio, risk is no longer solely about volatile market fluctuation. By matching your holdings to when you need the money (i.e., a growth stock for retirement), near-term volatility concerns can be overlooked. Essentially, you are in control—why worry?

When we apply Mickey's philosophy to an investment portfolio, we're viewing it through the lens of time preferences. These preferences are best defined as the three Cs: comfort, calamity and children. Once comfort is secured and calamity is planned for, the rest is for your children.

Comfort

This is secured by meeting your cash flow needs of today and the foreseeable future. To achieve this, aim for a globally diversified mix of dividend and interest-paying securities.

Calamity

This is mitigated by safeguarding your cash flow needs against unforeseen risks primarily caused by inflation



and geopolitical dislocation. Go for unique assets, like gold and inflation-linked bonds.

Children

This is what you leave behind—your legacy. Your children will be provided for by investing in world-leading sectors of the global economy.

Once you look at your portfolio in these terms, where your income needs are met and you're insulated against inflation and political concerns, why worry about near-term volatility? In fact, if you're investing for your legacy, near-term volatility can actually create opportunities since you can buy good assets on sale. For long-term investors, time is on your side.

Of course, there could be an unforeseen event (think: a meteor strike) over which you have no control. But since you have no control, as Mickey might ask, why worry?

Too many investors view near-term uncertainty as a loss of control over the entirety of their portfolio. The time-based three Cs approach to looking at your investments shows just how much control an investor really has over a well-constructed portfolio. ■

Lyle Stein is the president of Forvest Canada. He has been a top-rated sell-side analyst, an award-winning mutual fund manager and a CEO, and is a frequent contributor to BNN Bloomberg. Contact him at l.stein@forvestglobal.ca.

The Bain House

A historic residential landmark in our city that speaks to a quiet reverence for Toronto's past.



the shores of the St. Lawrence River during the first half of the 19th century. The style has strong ties to Britain, although following the Revolutionary War, Americans adapted it with more delicate features and renamed it "Federal."

The Bain House showcases many hallmarks of the Georgian Revival: a symmetrical five-bay façade, a side-gable roof punctuated by tall brick chimneys, a central entrance with sidelights set within a pedimented portico, and six-over-six hung windows. Most impressive is the raised first floor, featuring dramatic stairs up to the entrance, a design element that would have provided sweeping views of the surrounding fields and hills from the primary entertaining rooms when the house was built, as well as cool and well-ventilated service, storage and sleeping quarters on the lower level.

The remarkable preservation of an original farmhouse in the city is a testament to the Bain family's care for nearly a century and the vision of owners like Holly Dymont, who saw the potential and intrinsic beauty in old architecture. Added to the Toronto Heritage Register in 1988, the property speaks to both the rural origins of Riverdale and the nature of change in our city's neighbourhoods. It's a quiet reminder that even as a city grows, its storied past can still be found amid the treasures that line its streets. 🏡



WORDS BY

Alex Corey,
Heaps Estrin
Real Estate Agent
and Architectural
Historian

RIVERDALE, PERCHED ABOVE THE DON RIVER, has been a bustling residential neighbourhood almost since its annexation in 1889. One of Toronto's early streetcar suburbs, its streets are now lined by brick bay-and-gables and single-family houses, leaving few traces of its earlier rural past, thus making the home at 14 Dingwall Ave. a truly special property.

Dubbed the Bain House, it is a rare remaining example of a Georgian Revival farmhouse, constructed around 1860 for Robert Sargent, a dry goods merchant. The house was sold in 1869 to Neil Bain, a feed and flour merchant who immigrated to Canada from Dingwall, Scotland, and whose name and hometown are commemorated in surrounding streets. The impressive abode remained in the Bain family until 1966, during which time the surrounding 200-acre farm fields, worked by Neil and his sons, were gradually (and then rapidly) transformed, cut through by roads that followed the rises and falls of the landscape, and populated by families attracted to the growing Riverdale community.

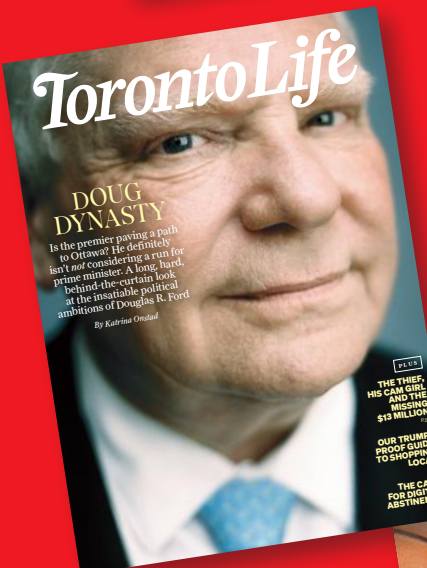
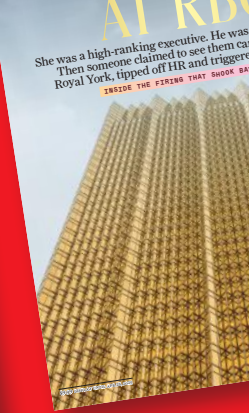
When 14 Dingwall was sold by the Bain family, it was in much the same condition as it had been a century earlier: no electricity, heated by fires in the deep-set hearths and illuminated by dappled sun through original six-over-six windows. The house briefly served as the Withrow Park Day Nursery, providing child care for impoverished and immigrant mothers, before becoming a rooming house. In 1997, the nine-bedroom property was purchased by the late designer and jewelry maker Holly Dymont, who undertook a multi-year labour of love restoration.

The house is a fantastic example of the Georgian Revival style, popular throughout southern Ontario and along

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Caffeine High

Pilot Coffee Roasters is a local favourite for specialty drinks and coffee-themed merch.

East Side Story

From gritty to gentrified, the once-industrial Leslieville makes a captivating case for heading east, including quaint houses, a renowned farmers' market, cool cafés, and eateries and parks galore—including a secret one.

WORDS BY Iris Benaroya

As city-centric topics go, the east side vs. west side debate in Toronto is a heated one. But talk to a Leslieville local, and they'll enthusiastically—and definitively—say there's simply no contest. East is best.

Leslieville started as a small village in the 1850s and flourished around the Toronto Nurseries owned by George Leslie and his sons, which is where the community gets its name. Although the neighbourhood—which is helmed by the Canadian National Railway line and Gerrard Street to the north, McGee Street to the west, Eastern Avenue to the south and Coxwell Avenue to the east—has a gritty past, it is very much lauded

today for its thriving local businesses, abundant parks and family friendly vibe. Plus, its prime location between The Beach and Yonge and Queen means it's as close to R&R as it is to commerce.

Architectural remnants of its past industries remain, of course, as evidenced by historic structures like the Wrigley Buildings (as in the chewing gum) on Carlaw, the Woods Manufacturing building on Logan and the Consumers' Gas Station building on Eastern. But that's all part of its charm.

"Leslieville was very much a frontier neighbourhood [two decades ago] within the mindset of first-time buyers and young families," says Alex Corey, real estate agent and architectural historian at Heaps Estrin. Today, it's a hot pocket for families with kids.

For residents looking to move into the neighbourhood, Leslieville offers a cornucopia of options, from condos in the \$725,000 range to luxe detached houses for \$2 million and above. And architectural styles abound.

"The eastern parts have a lot more Craftsman-style houses. Those are your semis with minimal decoration," Corey says. "But Riverside has beautiful brick Victorians with all the trappings, such as sleeping porches and gingerbread details. You also have Ontario cottage-style homes from the 1860s [and onwards], alongside contemporary infill housing from the past 20 years."

A wonderful area for buyers to consider is the strip of Pape between Queen and Dundas, where the BB streets—Blong and Brighton avenues—are located. Here, beautiful old homes and big trees are the norm. And then there's the aptly named Hideaway Park, an in-the-know interior block park favoured by locals. Parents throw weekend kids' parties there, and dogs play in the fenced-in run.

"The real appeal of Leslieville is that it is possible to buy a semi or townhouse in the neighbourhood on a first-time budget, with an average selling price of \$1 million," says Corey. But be aware: "With the average days on market of

just over one week, being agile, quick and ready to jump is essential to secure these properties."

Tamara Robbins Griffith, co-designer at Kerr + Field Interiors, moved to Leslieville 13 years ago when she was pregnant with her first child. "When we bought our house, I really had no idea just how family-friendly this area is. We truly lucked out and fell in love with the Leslieville Farmers' Market our first summer here," she says of the year-round market at 150 Greenwood Ave. "It's been a cornerstone of our weekends ever since."

From a parental standpoint, she was also pleasantly surprised to find that despite being in a large city, there's a distinct feeling that everyone is working together in Leslieville. "Our street has such a tight-knit community of kids and parents, it really feels like a village—we are all looking out for one another."

Where to Fuel Up

Carb crashing? Fill up your tank with Japanese-inspired pastries at Issho Bakery (583 Gerrard St. E.). The milk chocolate matcha cookies, canelés and sables are habit-forming, alongside a single-roast coffee. On a different outing, amble south for your new favourite flat white at Pilot Coffee Roasters (983 Queen St. E.). While there, grab a bag of Catalan coffee beans that taste like gummy bears and browse the coffee-themed merch. The tin-ceilinged, brick-walled Tango Palace Coffee Company (1156 Queen St. E.) has a quirky, 1990s nostalgic setting and excellent carrot cake. Score Egyptian coffee and sandwiches at Maha's Cafe (978 Queen St. E.) or for the full Middle Eastern Monty, pop into Maha's Brunch (226 Greenwood Ave.), a homey joint serving shakshuka and tasty dips.

Where to Go

Cultural spots are scattered throughout Leslieville, so put on your walking shoes and start exploring. From painting to pottery, evolving Canadian creations are on display at the Blue Crow Gallery (1330 Gerrard St. E.), which sells great gifts, including jewellery.

A Local Icon

The Leslieville Mural, found at the corner of Queen & Jones and painted by renowned muralist Elicser Elliot, is a beloved symbol that nods to the neighbourhood's past, present and future.





Artsy adults and kids can also sign up for classes. Dianna Witte Gallery (1122 Dundas St. E.) features a reliably rousing selection of contemporary and photo-based art and offers framing services. Grab a book or three at Queen Books (914 Queen St. E.). The shop has a warm, friendly feel and a good children's selection. Pop into the Toronto Public Library (765 Queen St. E.), which is housed in the former Postal Station G building. The ornate building, built in 1913, was designed by the architect E.J. Lennox, the guy behind Casa Loma, Old City Hall and The Omni King Edward Hotel.

Where to Shop

Leslieville is rife with eclectic stores to discover. Rummage through the flea market at Ashbridge's Estate (1444 Queen St. E.), with over 60 vendors selling collectibles. The tiny but mighty antique vintage store Gadabout (1300 Queen St. E.) is a treasure trove of throwback wares, featuring everything from collector's stamps to lamps, and vintage designer clothing to bolts of fabric. The ethically-minded Kotn (978 Queen St. E.) offers crazy comfortable, sustainable threads

for a modern lifestyle. Now that your summer outfit is settled, why not dress the patio, too? Montreal furniture studio DE GASPÉ (262 Carlaw Ave.) recently opened its first Toronto showroom in the Reliable Toy Factory. The airy, industrial space boasts polished concrete floors and exposed brick.

Where to Dine

Hi-low dining is the name of the game here. Grab a club sandwich and a budget bowl of soup at the no-frills (read: rugged) Gale's Snack Bar (539 Eastern Ave.), a stalwart since the 1960s for truck drivers and factory workers. Fried chicken sandwiches and crinkle fries satisfy at the popular pub Betty's East (1301 Queen St. E.). Then, wildly pivot by hitting up the trendy Piano Piano (1190 Dundas St. E.), where the blistered pizzas and decadent desserts are no misses. Look to Lake Inez (1471 Gerrard St. E.) for delicious grub and biodynamic wines in an eclectic setting—snag a reso, if you can, on the Mystery Patio to sample the surprise tasting menu. Conci (1300 Gerrard St. E.) is a petit café offering amazing French pastries, sandwiches and natural wines. Grab a sub at Lambo's Deli (1372 Queen St. E.), or head to Eastside Social (1008 Queen St. E.) for elevated pub fare and chill vibes—patrons swear by the molasses bread and butter. Choose from two new flavours of doughnuts daily and excellent comfort food at White Lily Diner (678 Queen Street E.).



Clockwise from top left
Lambo's Deli;
Piano Piano;
Dianna Witte
Gallery; Eastside
Social.



The Sandwich Generation

Caught between caring simultaneously for aging parents and children or grandchildren, a growing group of Canadians is making up the so-called Sandwich Generation that's straddling two generations in need. And the double-layered financial, physical and emotional pressures are spreading them too thin.

WORDS BY Alex Cyr

When Jane Allin retired in 2014 after a 30-year career in education—most recently as a high school principal in Toronto—she had grand plans for her golden years. She and her husband, Stephen, a retired entrepreneur who once helmed the largest garden furniture manufacturing company in North America, had mapped it all out: they would travel, get in shape and settle into a slower pace of life. And for a while, they did. The couple moved from midtown Toronto to Mill Village, a quiet coastal town in Nova Scotia. They bought a two-storey home with a wide porch near the ocean where Stephen spent peaceful days, and she enjoyed sewing and kayaking.

But it was a short-lived reprieve for Allin. Now 70 years old, she spends her days juggling medical appointments, banking portals, transportation logistics and emotional check-ins across three generations of her family: she assists her aging mother, helps with her young grandchildren and is the primary caregiver for Stephen, who was diagnosed with Alzheimer's four years ago. And she does it all while straddling two provinces.

Allin is part of Canada's Sandwich Generation: adults caught between caring for aging parents and spouses, and supporting their children and grandchildren. Once a statistical footnote, this group now represents a growing segment of the population comprising over 1.8 million Canadians, or roughly four per cent of the population, according to Statistics Canada. The proportion of seniors in Canada has climbed to 18.9 per cent in 2023 from 12.6 per cent in 2000, and projections suggest nearly 30 per cent could be seniors by 2068.

For many, caregiving is no longer something that might happen someday. It is already here, and not everyone is ready.

"It's so challenging," Allin says. "Having to deal with every aspect of somebody else's care is also letting yourself go in the process. You lose yourself because it's not about you anymore in any way."

"Having to deal with every aspect of somebody else's care is also letting yourself go in the process. You lose yourself." —Jane Allin

The Double-Decker Sandwich

"Fifty years ago, no one at 40 was having children," says Rachael Pilitch-Loeb, a public health expert with academic appointments at the City University of New York and Harvard University. "Now, people are starting families later and their parents are living longer." That means caregivers today may be supporting aging grandparents, ailing parents, their own children and even grandchildren—that's a quadruple-layer caregiving load.

Pilitch-Loeb knows this from personal experience. Her father was diagnosed with Alzheimer's the same year she had her first child. In her late 20s and navigating early motherhood, she suddenly found herself carrying the additional load of scheduling medical appointments for her father. Her recently published book, *The Millennial Caregiver*, offers a handbook for others in a similar position.

"Caregiving is an extremely isolating experience," she says, adding that the weight of it makes it hard to engage in lighthearted interactions. Pilitch-Loeb's saving grace was a supportive husband and keeping a regular dinner with girlfriends—a small but crucial act of normalcy.

The Health Pinch

For single parents or those with strained family dynamics, the situation can be even more precarious. If siblings live far away or are unwilling to help, the burden tends to fall disproportionately on one person who is expected to shoulder it all. And the health ramifications can be dire.

A Canadian longitudinal study examining mental health effects in caregivers during the COVID-19 pandemic found that rates of anxiety and depression among caregivers were significantly higher than in the general population. And things were looking grim even before then. In a 2016 report from Health Quality Ontario titled "The Reality of Caring," caregiver distress was used as a model for examining the effects of chronic stress. It concluded that negative effects on caregivers ranged from back problems, migraines and stomach ulcers to hormonal changes, anxiety, depression and even early death. In addition, many caregivers experience anticipatory grief, the emotional toll of watching a loved one decline over time, knowing what's coming.

"It's typically much more intense for caregivers than non-caregivers because of the close bond they form with the people they are caring for," said Barbara Karnes, a hospice nurse and author of *The Final Act of Living*, to *Brain & Life*, the magazine of the American Academy of Neurology, in 2023.



As Stephen's condition worsens, Allin is watching her time and energy vanish. She struggles to find time to sew and kayak; she can't focus on helping her daughter, a school principal, navigate her career, and she wishes she could be more present as a grandmother. Plus, she constantly feels like she is falling short in caring for her own mom.

"I feel very torn in how I help my mother," she says. "And I resent any need she has of me, even if it's just to chat. Because I have no chat left in me."

The Financial Toll

The cost of caregiving isn't just emotional. A 2019 study found that Canadian caregivers spend an average of \$5,800 out-of-pocket annually. These costs include health services, equipment, transportation, home maintenance, and even modifications like wheelchair ramps and walk-in tubs.

Nearly one in four caregivers say their responsibilities have affected their careers; more than one-fifth have had to reduce their working hours or take lower-paying roles. According to Statistics Canada, 86 per cent of sandwich caregivers report at least one negative impact on their well-being.

And that's in normal times—the current affordability crisis is making matters worse. In spring 2024, 45 per cent of Canadians reported that rising prices were greatly affecting their ability to meet day-to-day expenses. The Consumer Price Index rose by 17.1 per cent from January 2021 to August 2024, equalling the cumulative increase over the prior 10 years. Meanwhile, child care has outpaced inflation in recent years. Even with the federal government investing billions to cut child care costs, the elevated price of food and clothing means many Canadians are waiting or refraining from having children altogether.

It all makes for a recipe for financial stress. Dave Giles, a financial planner and advisor at Sun Life, says families who own real estate are clearly in a desirable position for caregiving. He explains that if they have a property that's worth anywhere between \$500,000 and \$2 million, they can use that to fund long-term care, living expenses, and even food and clothing. Without that asset, however, it often falls on adult children to financially support their parents for the rest of their lives.

The Long-Term Care Dilemma

For many caregivers, the obvious solution to the added stress would be to place aging parents or spouses in long-term care, but that option remains prohibitively expensive

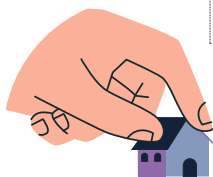
for many. Private facilities can cost from \$2,000 to upwards of \$6,000 a month, and government-subsidized spots are scarce.

Others eschew assisted living facilities because they carry a stigma. Allin has no plans to put either her husband or mother in one, especially since a past hospitalization experience left deep scars. She said that following a recent stroke, Stephen was admitted to the hospital, where he was left mostly alone for 12 hours at a time. When he asked for help to go to the bathroom, he waited a long time and raised his voice at a caretaker for not being more attentive. Then came a written warning about his "behaviour." "After five days, he begged me to take him home," Allin says.

Situations like these are borne of a severely strained long-term care and health care system. In 2024, the C.D. Howe Institute warned that Canada isn't prepared to handle the surge in care needs for seniors, citing shortages in long-term care beds and critical gaps in quality of care. A report from October 2024 revealed that some Canadians were waiting up to 18 months to see a geriatrician. Many caregivers spend months navigating bureaucracy only to end up with waitlists or facilities far from home.

The Real Estate Lifeline

Sound real estate decisions have so far allowed Allin to avoid long-term care altogether. Her home in Nova Scotia has a main-level bedroom and wide doors that accommodate a wheelchair. She and Stephen also still own their home in Toronto: a three-storey house in which her son and his family currently live. But in two years' time, she plans to sell it to help offset caregiving costs—a move she dreads.



Prepping for a Caregiving Future

Although it might not be a pleasant thought for most, making sure you're prepared for a future that could include both ailing parents and kids in need of support is a wise move. And one that many Canadians are not ready for.

The cost of child care is at an all-time high. Statistics Canada estimated that the cost of supporting a child's first 17 years of life averages \$293,000, or \$17,235 per year, for a two-parent, middle-income family with two kids. That estimate varies, of course, based on family size and income, and has skyrocketed due to the rise in housing, food, clothing and transportation costs.

Parents can expect to pay closer to \$400,000 when children stay home for their early adult years (or until 22), which is an increasingly common occurrence.

According to a 2024 survey by Simplii Financial, there's a striking gap between expectation and preparedness. While one-third of Canadians are already caring for aging parents, more than half

"I can't even tell my husband," she says. "Selling that house is like wrenching me away from one more piece of the past."

The motivation to avoid such scenarios is making multi-generational living more common. Amy Coupal, CEO of the Ontario Caregiver Organization, notes that when caregivers live with the people they care for, the quality of support and time spent together improves dramatically. But she says the arrangement isn't always prescriptive. Some caregivers are long-distance, while others live in the same household but still struggle to meet medical, emotional and logistical demands.

Coupal argues that multi-generational setups, when done with proper planning, can ease both financial and emotional burdens. Shared child care, eldercare and even grocery shopping save time and money, but you need ground rules, including privacy expectations, division of labour and even time away.

"When a caregiver lives with the person they care for, they are probably spending more time caregiving [than if they lived elsewhere]," she says.

The Need For A National Conversation

As our population ages, more Canadians are expected to become members of the Sandwich Generation in the upcoming decades. And it's a fact that should be prompting a larger, more encompassing conversation.

According to an Ontario Caregiver Organization survey, employers should be offering flexible hours, caregiver leave and caregiver days akin to sick days. But that kind of support remains out of reach—and it



could soon become a major workplace issue, Coupal says.

Experts agree we are in need of a cultural shift toward collective preparation and more comprehensive government policies. Several Scandinavian countries, for example, have experimented with intergenerational communal housing, pairing younger people with seniors to share resources and build community.

Allin wonders if such a system could facilitate life for people in her situation in Canada. Federalizing health care would help, too, she says. Because she retains an Ontario doctor, she cannot access mental health services tied to her Ontario residency in Nova Scotia; meanwhile, Stephen only recently found a general practitioner in the Maritimes. "If health care was federal," she says, "maybe these things would have been picked up earlier."

But the road ahead feels steep. For now, Allin finds strength in small, gratifying rituals: morning coffee on the porch, watching birds, talking to her grandchildren on the phone. "There are moments that remind me why I do this," she says. "That's what keeps me going." 🐦

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Interested in exploring this topic further? Scan the QR code for details about Heaps Estrin's upcoming info session, **Real Estate Explained: The Sandwich Generation.**



expect to take on the role within five years—yet less than four in ten have had serious financial discussions with their parents.

And while owning a big home is a good start, it's not the only way to prepare, says Sun Life's Giles. He tells his clients to take additional steps. Some are investing in accumulation annuities—insurance GICs that bypass probate and go

directly to beneficiaries. Others are squirrelling away money in TFSA's that can be tapped for tax-free emergency relief. He also advises creating financial and medical powers of attorney before a crisis hits.

Above all else, have a plan in place. "I like to test it at \$10,000 per month," says Giles, in an example of how much living and caretaking tends to cost in the GTA, where he does

much of his work. "How long can your plan last with that amount of expenditures?"

Coupal of the Ontario Caregiver Organization seconds this. "If you anticipate becoming a caregiver, the most important thing to do is to open the conversation with the person that you expect to care for, whether that's around housing, finances, medical care or driving."

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Anyone can book a flight online. But if you're looking for an unforgettable experience complete with a once-in-a-lifetime itinerary, customized accommodations and foolproof support, you'll need a travel agent. Yes, they still exist, and no, you can't do it without one.

WORDS BY Leah Rumack





Maryann Gaskin, owner of the luxury travel agency Gaskin Travel Inc., had to jump through a few hoops to hide a photographer in the woods in France. But when he captured the exact moment her client proposed to his girlfriend on their vacation, it was worth it. She had also arranged for a post-proposal picnic with a bottle of the couple's favourite champagne and had framed photos of the pair placed in their hotel room. "It's the little things that make a difference," Gaskin says.

Indeed, those "little things" are what make luxury travel agents (or travel designers, as some like to be called) such a big asset to those looking for an unforgettable getaway. While it's tempting to think that travel agents are a relic of a bygone era, the chaos of the internet has inspired affluent travellers to turn to bespoke advisors more than ever to guarantee next-level trips with seamless transitions, authentic encounters, personalized itineraries and special touches.

In 2023, Virtuoso, a network of luxury travel agencies and preferred partners (including vetted hotels, cruise lines and tour operators), saw a 50 per cent jump in people looking to book with a travel advisor instead of going it alone. A 2024 study from Transat Distribution Canada and Ipsos found that the number of Canadians looking to book through a travel advisor was on the rise.

The IYKYK Pros

It's true that internet search engines and airline booking sites have made it easy for anyone to flip open their laptop and book a holiday, but discerning vacationers often don't have the time—or the desire—to waste hours perusing Tripadvisor reviews written by random travellers. This is, after all, a clientele that's very accustomed to relying on experts to curate their lives; they might have investment advisors, personal shoppers and trainers, and they definitely have real estate agents and lawyers. A knowledgeable travel advisor is just another well-connected professional in their arsenal, helping them live their best lives.

"I often use the analogy of an interior decorator," says Kathy Stewart, owner of Porte Travel, a bespoke travel planning firm. "I'm helping to edit the client's choices. I know when to go, who to go with, which rooms to book, who the reliable partners are, and when you should splurge and when you don't need it."

Super hands-on (or as they like to say, "high-touch") travel advisors who specialize in premium experiences live and breathe luxe travel. They've often visited the destinations (tough gig), have cultivated relationships with local guides and suppliers, and have access to secret travel designer platforms. Plus, their buzzy network of industry pros worldwide, whom they lean on for advice, allows them to offer up-to-the-minute insights that your friend from pilates who just loves the Maldives could never provide.

"I have lots of clients who are very familiar with New York—they've been a million times," says Andrea Bunker, a senior travel advisor at TWIL Travel boutique travel consultancy. "But they always ask me to book them because they want the latest and the greatest. They want that insider intel. Even if it's just having somebody who can say, 'Oh, that hotel has gone downhill,' or 'the property next door is under a massive renovation, and you're going to hear noise morning and night.' It's so valuable to have that on-the-ground knowledge."

Ask And Ye Shall Receive

Like a concierge at a posh hotel, Bunker often fields requests for unusual experiences. An Algarve snorkelling trip that will accept a four-year-old? No problem. A teenager who wants to go surfing in India? Done. She says that it's the detailed conversations she always has with clients—ones that address all manner of extra challenges, like families with special needs kids or travellers with severe food allergies—that help her design the ideal trip.

Surprisingly, it's actually not that much more expensive to use a travel advisor to plan your vacation. Although each agency varies, usually they charge an upfront planning fee that runs anywhere from \$250 to \$1,500, depending on how complicated the request is. This usually covers designing and booking an itinerary, and in-destination support. Others might charge a per-person "package" fee for super complex, uber luxe trips, instead of the planning fee. Ultimately, the bulk of their income comes from commissions.

But where clients really come out on top is through advisors' access to perks like complimentary room upgrades and resort credits. What this means is that there's a possibility to actually spend less and ultimately have a more rarefied experience, because the hotel or the tour operator knows the advisor who booked with them and wants to get that booking again. It's one white-gloved hand washing another.

"Booking.com or Airbnb don't care who you are," says Stewart. "I have relationships with all my vendors. I can call and say, 'Why is Mr. Jones' room facing the parking lot?'"

"No Andrea Bunker client is ever looking at the parking lot," Bunker echoes in horror.

24/7 Service

But even the best-laid plans can go awry, especially when it comes to travel. And if something goes wrong—delayed flights, lost luggage, sick kid—at this level, travel advisors are always ready to jump into the breach. They all use specialized travel itinerary apps to keep in touch

with their clients, and their network of high-end local suppliers will leap into action sometimes before these agents (who can be halfway across the globe) even know something is amiss. If you've booked on your own, it's up to you to solve any problems; if you've booked with a travel advisor, they're the point of contact for the whole shebang.

Gaskin has handled many mishaps, including one where a series of nail-biting travel delays on a couple's journey to an Australian cruise necessitated her booking them on other flights, finding a last-minute interim hotel room and changing drivers—all on a dime and in another time zone. "We took them straight to the cruise ship with only two hours to spare," she laughs. "Believe me, I popped a really nice bottle of wine that night."



Bunker, too, has harrowing tales. Like the time she arranged for two cars (one for the humans, one for their luggage) to meet a family at the airport in Florence, but her clients' plane had been rerouted in the middle of the night to Siena while she was still fast asleep. "My on-the-ground guys realized that the flight had been redirected, so they had the drivers take the cars to Siena. My clients came out of the airport in a completely different city than they were supposed to land in, and their cars were there. I was pretty proud of that."

This vital human assistance is another reason the savviest travellers don't make that other, very modern travel mistake of relying on ChatGPT to plan their vacations. Not only is its information often out of date compared to the travel advisor who has every cool concierge on speed dial, but it just can't help you when you're panicking.

"If your car doesn't show up at Charles de Gaulle airport, are you calling AI?" asks Stewart.

Not if these advisors have anything to say about it. 卐

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Arts and Sciences

The symmetry and proportion at the heart of the golden ratio principle guided the design of this standout home.



The Touch Of Gold

How strategy and care brought 11 Thornwood Rd. to its next chapter.

WORDS BY
Jane McIver



Masterful Measures

Also known as Thornwood House, it was designed by award-winning architect Marianne McKenna, and structured to serve as much as a family dwelling as a striking canvas for contemporary art.



Some say beauty is in the eye of the beholder, but those who are more mathematically inclined might argue it can be proven by a formula. For millennia, the golden ratio—that timeless principle rooted in symmetry and proportion—has been used to define and measure beauty, from classical architecture to fine art. When 11 Thornwood Rd. was conceived, it was this very concept that guided every line and angle, yielding a residence as harmonious as it is striking.

Nestled on a quiet Rosedale street, the home known as Thornwood House is something of a local landmark. In a neighbourhood known for its standout properties, this one holds iconic status. Its compelling façade and masterfully scaled interiors have turned heads since the day it was built, so it came as little surprise that when the property was quietly brought to market, it attracted immediate and highly discerning interest.

A Bespoke Approach

Listed by Cailey Heaps and Martha Grant, the journey began well before the sign went up. It started with getting to know the homeowners—their goals, their vision and their preferences—and then crafting a plan that honoured the uniqueness of the home and the priorities of those who loved it most.

The property launched with an elegant broker's open, complete with soulful live music by Chris Oday and with Heaps Estrin's vintage bus, HERB, stationed out front. Among the first through the door was a very famous NHL player and his



dog (much to the delight of many in attendance, although a few remained comically oblivious).

Bringing a home like 11 Thornwood to market was never about casting the widest net. A smaller pool of buyers demands a tailored approach. This was about telling the right story to the right audience.

An intimate fireside chat hosted by Cailey with award-winning architect Marianne McKenna, whose firm KPMB designed Thornwood, drew an eager crowd of Rosedale neighbours, architecture aficionados and design enthusiasts alike, all keen for a rare look inside. Meanwhile, carefully orchestrated media outreach efforts secured thoughtful features in *Mansion Global* and *Toronto Life*, among others, amplifying the home's profile among both local and international audiences.

And because Thornwood House was quite literally designed as a canvas for exceptional art, collectors were a natural part of the conversation and were engaged through bespoke storytelling and targeted outreach.

"We brought this home to market during a transitional time," says Cailey. "But strategic positioning and having the right network made all the difference. It's not just about exposure—it's about the right kind of exposure."

"We brought this home to market during a transitional time," says Cailey Heaps. "But strategic positioning and having the right network made all the difference."

Personal Service, Lasting Impact

Behind the scenes, every showing was handled with meticulous care. The team was present at each appointment, ensuring the home was experienced exactly as the owners wished: every light on, every detail perfect, every question answered.

"Selling a home is always personal," says Martha. "Listening to the homeowners—really listening—and understanding their priorities is paramount. It shapes every part of how we approach the process."

In the end, the right buyers were found within Heaps Estrin's own robust network of discerning clients—an added benefit of working with the brokerage. It was a family who appreciated the home's architectural pedigree and thoughtful design, and who was ready to continue its story as their own unfolds within its walls.

11 Thornwood reminds us that true magic happens when all of the elements align. When proportions are just perfect and every angle serves a purpose, or when thoughtful positioning and meticulous care help defy market conditions. It's the golden ratio brought to life: an elegant equation of design, strategy and just the right measure of heart. 🏡

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Heaps Estrin is celebrating 25 years of Toronto success stories. Yours could be next. **Scan here to view current and off-market listings.**



Building A City of Culture



There's no shortage of high-profile art fairs or heritage institutions in Toronto, but pushing the city into capital-C culture takes more than a checklist of museums and international exhibitions. It involves giving space to diverse initiatives, providing fertile ground for burgeoning artists and getting financial backing from City Hall. The good news? Toronto is well on its way.

WORDS BY Maryam Siddiqi

Passing through the intersection of Lake Shore Boulevard and York Street, you might spot an odd sight: three boom lifts (construction equipment often found at the side of the road for perpetual repairs to the underside of the Gardiner Expressway) wrapped in bright blue, purple, green and red vinyl with giant googly eyes added to them. One even has a shaggy head of multicoloured hair.

They have names—Trekker, Tinker and Trouper—and are a whimsical reprieve from what you'd normally see on that stretch of the road, i.e. bumper-to-bumper traffic. They are also the main characters of *Boom Town*, a project akin to “street theatre” that uses art, colour and lighting to improve road safety for pedestrians and cyclists.

Boom Town first went up in 2023 and is on view until the end of the year as part of a collaboration between the City of Toronto, two neighbourhood business improvement associations and The Bentway, an organization whose mission is to use art to breathe new life into the urban spaces underneath the Gardiner.



Right

Museum of the Moon by Luke Jermann; mural on the Heaps Estrin building by Jacquie Comrie

“When The Bentway was first proposed, it was a bold new way of thinking about placemaking. To identify the space that we have all seen and experienced in maybe not necessarily the most positive way, and to reconceive it as a place of connection, celebration and experimentation,” says Ilana Altman, co-executive director of The Bentway. “There was a real understanding that art could be an important way of continuing that experimentation.”

The Bentway, which opened in 2018, is a public space for everything from fashion shows to mega art installations, like Luke Jermann’s *Museum of the Moon*, a seven-metre-wide recreation of the moon that hung under the Gardiner for six nights in 2019. It is, in what many would overlook as an unusable urban space, a representation of the diversity of this city’s passions and skills, cultures and histories, and just one example of a broader approach to art as a way to enhance everyday life and bring Torontonians together.

It is also just one instance of a larger strategy from City Hall to leverage our world-famous diversity to transform Toronto from a city of cultures to a city of capital-C culture. By using art to address equity and history, and offering the city as a canvas for artists from underrepresented communities to tell their stories, Toronto is embracing a transformation that is rooted in rethinking how space can be used and who it is for.

A Commitment From City Hall

“Increasingly, artists are looking for ways of reaching the public outside of traditional institutions, so the public sphere has become a much more desirable place for artists to work,” says Altman.

In December 2019, Toronto City Council acknowledged the value of art in the public sphere by adopting the Toronto Public Art Strategy (TPAS). The 10-year plan has ambitions of enhancing public art experiences in the city, using them to provide a platform for underrepresented groups, like Indigenous communities, and to serve as a bridge for newcomers and long-time residents alike.

The strategy officially launched in 2020 and lays out a plan that commits to, among other things: creating new opportunities for artists to work with the city on public art projects; embracing temporary art to keep spaces fresh and engaging; developing online resources so residents and visitors can more easily find and learn about the art that exists; and proactively maintaining and protecting artworks once they’re installed.

That last commitment is particularly important as maintenance is something Toronto often falls short on—think public washrooms not open when they should be, and broken water fountains in parks. This is such a well-established fault of our municipal government that The Bentway, which is primarily funded through a private donation from residents Judy and Wil Matthews, carried the disclaimer that it would only come to fruition if it were bolstered by a commitment from the City that it would be properly cared for.

Funding for an entire art project’s scope—including ensuring its longevity—is another element that often prevents ambitious art activations, like the ones TPAS intends to champion, from coming to life.

“The funding landscape has not been aligned with the actual cost of things in today’s world. You’re still getting the same amount of funding as you did five or 10 years ago, but with the same requirements for impact,” says Anjuli Solanki, program director at STEPS Public Art, a charitable organization that develops public art initiatives with urban communities across Canada. “There may be an idea or appetite for a project, but the funding that is needed to realize it takes longer to come to the forefront.”

The launch pad for Toronto’s new creative vision was ArtworxTO, a year-long celebration of the city’s public art collection and the creatives behind it, which came to life thanks to an \$11 million commitment from City Hall. Dubbed “Toronto’s Year of Public Art,” the event ran from September 2021 to October 2022, and prioritized equity and inclusion by allocating 85 per cent of grant funding to BIPOC artists and gave birth to more than 350 new murals, installations, exhibitions, events and performances. There was a year-long gallery space at Scarborough Town Centre that hosted events for all ages, while across town in Yorkville, an entire block of Bellair Street was covered in a colourful mural by Nina Chanel Abney. It was instrumental in helping establish long-term artworks and legacy projects, and was credited with helping the city recover socially and economically from the COVID-19 pandemic.

The Bloor-Yorkville BIA’s involvement with ArtworxTO furthered the organization’s goal of championing initiatives that bring bold, thought-provoking work to the neighbourhood, says Briar de Lange, executive director of the Bloor-Yorkville BIA. “The Nina Chanel Abney mural ... sparked meaningful conversations and added a vibrant, contemporary cultural layer to our historic streets,” she says.

Why Public Art Matters

Toronto has no shortage of art venues; the Art Gallery of Ontario, the Royal Ontario Museum and the Museum of Contemporary Art are just a few of the major institutions in the city.



Creating Connection Through Colour

When Jacquie Comrie first moved to Toronto from Panama, her biggest challenge was the weather¹ and the lack of colour.

"I came in the middle of winter," she says. "I thought, 'Why am I here?'"

A few years later, she was taking an art class while completing her degree at the Ontario College of Art & Design (OCAD) University, where she learned about colour psychology and its effect on human emotion. "That was a turning point for me," she says. Growing up in Panama, colour was an essential part of daily life, but this class taught her that she didn't just like colour because she grew up with it. "There is actually a science, language and psychology behind it, and how it is linked to our emotions, our mental health, our mood," Comrie explains.

You can spot Comrie's large-scale, geometric and semi-abstract murals around Toronto: adorning a hangar at Downsview Airport, brightening office spaces, she once even covered a TTC streetcar. Her latest piece can be found at 1391 Bayview Ave., on the north side of Heaps Estrin's headquarters. The colourful mural, which comes into view while heading south on Bayview Avenue, depicts a strong woman looking toward the future. "It's about standing strong and moving forward," Comrie says.

Its creation was very much a collaboration between artist and client. "We look for artists whose work speaks to a sense of community, connection and well-being—creators who understand that art isn't just something to look at, but something to feel," says Heaps. "We strive to reflect the diversity of Toronto in our choices. Our collaboration with Jacquie felt like a natural fit because it aligns with our values—creating spaces that uplift, inspire and invite connection."



evenings and on weekends. In Toronto, The Laneway Project is working on a similar transformation on lanes in Riverside and Taylor-Massey.

"Installations are a perfect example of how art can change the way people interact with a space," says Syma Shah, vice-president and executive director of programming for Union Station.

The venerated downtown transit hub became an art destination in its own right with the advent of Unionale in 2022, a corridor at the south end of the station that hosts art installations year-round. Shah cites *Aura*, a series of digital hyper-colour paintings by Jason Zante inspired by Ontario's flora, as an example of how art is pulling people

But public art serves a purpose beyond the artworks themselves, and in the midst of a rapid growth spurt like the one Toronto is currently experiencing, art is a means of reimagining community—both its physical and emotional aspects.

Heaps Estrin has offered up multiple spaces from its properties for artists to create their work—a commitment that goes beyond just beautifying a street corner. "It's about creating a sense of place," says Cailey Heaps, the real estate firm's president and CEO. "Occasionally, someone will question the practicality of investing in public art, but we've found that the moment they experience it—when they see it bringing people together or adding colour to an otherwise blank wall—they understand its value."

Public art can shape and influence how urban space is used. In Vancouver, for example, a nondescript downtown laneway was repurposed as public space, thanks to an investment from the Downtown Vancouver Business Improvement Association. Called Alley-Oop, the once industrial laneway is now painted in bright yellow and pink to look like an abstract basketball court, and can be used for community events in the



into the station. “We’ve seen visitors stop, engage, take photos and truly take a moment to pause—something not typically associated with the hustle of a major transit hub.” It’s also drawing people into Union’s retailers, which now total more than 50 shops and eateries.

The accessibility of public art—namely that it is free and therefore can be viewed by anyone—makes it a unique vehicle to start conversations around social issues by disrupting historical narratives. “If the work reflects aspects of a culture or history, it can foster increased cultural appreciation, especially by making people aware of different art forms,” explains STEPS Public Art’s Solanki.

Disrupting historical narratives around Indigenous communities is a foundational commitment of Toronto’s public art strategy, including addressing the deficit of Indigenous representation in public spaces. One such piece that reflects this is *N’gekaajig Kidowog/My Elders Said* by artist Tannis Nielsen. The expansive mural on Lower Simcoe Street, leading to the lake, celebrates 28 Indigenous people with portraits that reach 10 feet high and seven feet wide. Part of its purpose is to honour the Indigenous presence in the city and the community’s historical connections to the lake and water systems. It also serves to recognize the significance of the work from community members like Eileen Antone, who was the director of Indigenous studies at the University of Toronto, and Anishinaabe First Nations and anti-racism activist Rodney Bobiwash.

Engaging with art is also credited as an act of wellness. A 2024 British study on the impact of cultural activities on health and well-being found that engaging in different types of culture had positive effects on overall physical and mental health. Moreover, visiting art exhibitions or attending performances reduced the incidence of depression and dementia in older adults.

With her work, Toronto-based artist Jacquie Comrie, who recently completed a mural on the exterior of Heaps Estrin’s Bayview Avenue

real estate office, focuses on colour therapy and the use of colour as a tool for wellness. “Colour is medicine for our body, for our soul, and especially right now, thinking of a bigger socially focused context, it’s medicine in a social setting,” she says.

The Growing Appetite For Art

There are more than 1,500 pieces of public art across the city, and major events like Nuit Blanche and the Luminato Festival have been running for decades. But what civic leaders and organizers of events, new and old, are seeing post-pandemic is a hunger for community and a desire to embrace Toronto’s cultural offerings in their many forms.

“Our public spaces are sites of culture, and that has always been the case in great cities, but it took the pandemic to really make people recognize that and appreciate it in a new way,” says Altman of The Bentway. “I think that people now are looking for those sorts of new and experimental ways of discovering their cities, of moving through their cities, of meeting their neighbours. And they have recognized the value of art as a means of ensuring that our cities remain vibrant and inclusive places.”

Patrizia Libralato, executive director of the Toronto Biennial of Art, a 12-week-long free-to-access celebration of contemporary art that launched in 2019, is seeing the same enthusiasm. “Feedback over the first three Biennials has been overwhelmingly positive. It is clear that our visitors crave access to free and accessible arts programming that speaks to the moment,” she says.

Still, challenges remain. “There still is sometimes a reticence for people to give up their space as a canvas, especially for mural work,” says Solanki. “That continues to be an obstacle.”

The key to success is to engage, Heaps says, not just with the artist or with the organization funding the project, but with the community that will be welcoming the work into their neighbourhood and living with it. Altman agrees. The Bentway sits among a handful of the fastest-growing neighbourhoods in Toronto, and her team gets regular feedback from community members. “Often, public art is a means of working through really big challenges that our city is facing, and making those decisions or conversations accessible to a broader public so that they feel that they can really engage in those discussions is a benefit,” Altman says.

As Toronto grows, embracing art as a tool to rethink how space can be used and reimaged in a way that prioritizes inclusivity is essential to the city’s vitality. “Arts and culture are essential to fostering thriving, connected and innovative cities,” Libralato says.

The beauty of public art is that it can be done by anyone, on any surface, for everyone to enjoy. “People undervalue the ability to start small and do it on their own,” says Solanki. “During the pandemic, we had a program called ‘Insiders’ where every day people could [make] a creative work and put it on their porch or in their window to spark joy and connection.” It’s a brilliant reminder that in a city of culture, inspiration—and motivation—is everywhere. 卐



Clockwise from top

mural by Chris Perez outside the Heaps Estrin building; *Large Two Forms* by Henry Moore outside the AGO; *Seeing Celsius* at The Bentway; street art.

Back In Black

Moody, dramatic and luxe, black is appearing more frequently in interiors to elevate spaces from the expected to the utterly chic. Here, four designers speak to how they used inky shades of black to create inviting spaces that will stand the test of style.

WORDS BY Alicia Cox Thomson | **PHOTOGRAPHY BY** Lauren Miller





Left

The saturated black walls create a cozy, yet subtly masculine character in the den, reinforced by a pair of Mauti Lounge Chairs by Sunpan. Organic Modular Table by West Elm.

Fashionable folks know, that if it's an effortlessly chic look you're going for, always bet on black. And as it turns out, this applies to interiors, too. Elegant, cool and mysterious, it's a surprisingly hardworking neutral with unending possibilities. Depending on how and where you're using it, much like its snowy counterpart, black can vibrate with a variety of styles and aesthetics, whether you're looking to modernize a space or infuse it with a retro feel.

"Black is incredibly versatile. It adds contrast and can anchor a space," says Elyssa Maldoff, principal designer at Design State interior design studio. "Black works with any style, whether traditional, transitional or modern. It pairs beautifully with warm woods, aged brass and various tones of marble."

Saturated black walls create a moody cocoon, while rich, veined marble is eye-catching in a small space. If a strong dose of black feels daunting, experts suggest starting with less commitment-heavy strategies. "To dip your toe in, start with small accents: matte black hardware or dark lighting fixtures can all make a big impact. Painting a single cabinet bank or lower cabinets black is a great mid-range move," says Danielle Nicholas Bryk, principal designer at her eponymously named studio. Furniture is another good first step. Think a bed frame upholstered in alluring black velvet or an armchair in luxurious black bouclé.

Surprisingly, although natural light is definitely an asset in black-heavy

interiors, it's not a requirement. In fact, designers say you don't need to shy away from embracing a windowless space. "While black can be breathtaking in a large, light-filled room, it can also create an incredibly cozy feeling in smaller or dimmer spaces," says Bryk. "It's all about how you balance it."

Not only will black invite depth and drama to your space, it's also credited with creating sensations of relaxation, strength and stability. According to the principles of feng shui, a black bedroom will invite calmness and creativity, while a black wall in a home office can help convey power and establish groundedness.

"I find homeowners are seeking spaces that feel personal rather than purely functional," Bryk says. "Black, when layered thoughtfully, is endlessly chic."

Dreamy Den

A den designed for enjoying a well-made digestif, listening to records and reading a good book is just what this client ordered—and received. "The client wanted a home that felt timeless and layered with personality, elevated and transitional with a soulful edge," says Maldoff, who coated the walls in Benjamin Moore's Midsummer Night. "The palette [throughout the house] is grounded in warm neutrals with strategic moments of darkness, like the den and powder room, which add pops of drama to the home without losing any warmth." She selected these particular spaces in the home for a reason. "These rooms aren't meant to feel expansive. They're meant to feel exciting yet intimate."

The room does get natural light, but Maldoff leaned into the darkness to create a space that feels like an intimate getaway all year round—dark and stormy weather only makes this room more appealing. The custom panel moulding adds texture and interest to the walls, a good tip when working with dark colours. "Black walls alone can feel flat. It's a simple, yet effective way to create cohesion," she says.

Maldoff brought in cognac leather chairs for comfort and contrast, pairing them with a solid black coffee table to ground the space. "The key is layering—when paired with luxe seating, textured textiles and soft lighting, the space becomes rich and warm."



Above

Maldoff broke up the black powder room with cream and gold, using the Curves No. 1 wall sconce by Hudson Valley, paired with Phillip Jeffries wallpaper in 1453 Tranquil Weave.



Bottom right

The tongue and groove panelling was painted black for a cohesive, monochromatic look throughout the space. Touch latch doors pop open to reveal wood shelving inside, creating a subtle contrast.

Half-Bath Drama

Another spot of richness in this home is the appealingly luxurious half-bath, where Maldoff made a big statement with black-painted walls accented with cream wallpaper and tones of gold. “We used Railing by Farrow & Ball, paired with a bold marble vanity featuring deep blues and purples,” she says. “With no window in the space, leaning into the darkness felt intentional, and added depth and intrigue.”

A brushed gold faucet from Riobel, and a cream and gold wall sconce by Hudson Valley Lighting bring brightness into the room, while picking up the warm tones in the creamy Phillip Jeffries wallpaper. “They were looking for something with personality without being trend-driven,” says Maldoff.

Moody Mudroom

As the daily entry point for a busy family with two young kids, this mudroom needed to be function-forward. The clients favoured a cool and chic monochromatic palette throughout their Toronto new build, working with principal designer Jaime Polan Zimmerman of JPZ Interiors for two years to bring their black-and-white vision to life.

“This is actually the only room that we did drench in black everywhere. It’s quite dramatic,” Zimmerman says. “I feel like the mud room is the perfect spot to be more fun and bold, because you’re not sitting in there and hanging out.”

Located off the garage and connected to the first floor and basement, the mudroom is a drop-off zone for all the family’s outdoor accoutrements. The all-black space looks cool, of course, but it has its practical uses. Zimmerman upholstered the bench in “a black, vinyl fabric so it can



withstand most mess, and if it gets wet or anything, it’s easily cleanable,” while brass knobs and hooks by Emtek provide open spots to hang coats and umbrellas. “There’s not really any brass throughout the house, but because we did all-black millwork, we needed the hooks and cabinet knobs to warm it up,” she says.

The walls and cabinets are painted in Benjamin Moore Onyx in a matte finish for easier maintenance—the lack of reflective surface means smudges and fingerprints are harder to spot. It’s a room that will evolve as the family’s needs change, but it will never feel dated. “You can never go wrong with black,” Zimmerman says.

**Left**

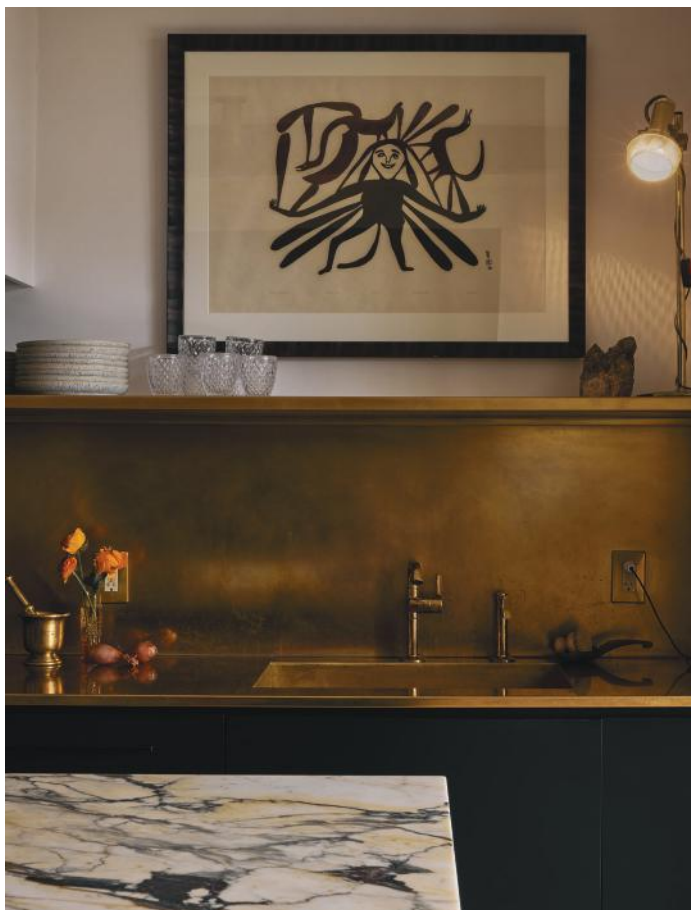
Matte black steel and rich marble introduce surprisingly different shades of black, yet both add drama to this industrial-inspired kitchen.

A Kitchen With Edge

A matte black hood vent, paired with honed marble on the counters and backsplash, is just what this client needed after living for a year with a sterile, all-white kitchen that lacked storage, says Sam Tibshirani, founder of Sam Tibs Studio. “She wanted subtle drama, and she wanted the space to feel edgy and unique to her,” she says of her client. “It needed to be super functional, but I wanted to go moody and bolder with the finishes.”

Tibshirani designed the hood vent herself (along with the media console in the living room) out of cold-rolled steel coated in a waxed finish for a matte, industrial look. “The client previously lived in a hard loft, so she had this real love of industrial style, and I tried to bring in that utilitarian character.” Adding to that industrial vibe, as well as fulfilling the functionality memo, is a rolling ladder made from white oak and the same black cold-rolled steel. “The client had always wanted a rolling ladder in her dream closet, but the closet wasn’t big enough,” she says. “I thought, ‘Why don’t we do it in the kitchen?’ The ceilings are 11-feet high, and the cabinets that go to the ceiling would be totally inaccessible without a four-step ladder.”

On the whole, the space is a study in tones of black and how they can work together in varying degrees of darkness. (Yes, mismatched blacks are a thing and they work.) “The Noisette Fleury marble has gorgeous veining that kind of looks like lightning. It’s the kind of surface that feels like a landscape, which is just stunning,” says Tibshirani. The kitchen stools, by Croft House, have sturdy black iron legs and plush ivory cushions that pick up the veining and create an inviting spot to watch the chef at work.

**A Rousing Restoration**

“This kitchen was the anchor point in a much larger restoration project—one that encompassed restoring the entire home after a fire,” says Bryk. “The space speaks volumes about the owners: confident, creative and unafraid to deviate from the expected.”

The black cabinetry, by Hays Woodworking, emerged from a desire to create something grounded and dramatic, she says. “The cabinetry gave us a gallery-like backdrop for the stunning Calcutta marble island, the moody stonecut [by Canadian Inuk artist Kenojuak Ashevak] over the sink, and the patinated brass.” The custom, unlacquered brass counter, shelf and integrated sink by North American Metalcraft, paired with the .25 Collection faucet by Waterworks, brings a warm glow to the space, balancing out the black. Unlacquered brass has no protective layer, so the metal tarnishes and darkens with usage, gaining that gorgeous organic patina from touch over time.

“I wanted the kitchen to feel both luxurious and tactile,” says Bryk. “Black cabinetry signals a shift away from uniformity—it’s bold but timeless. I think we’ll continue to see black used more in kitchens, especially as part of a larger move toward soulful, character-filled interiors.”

**Above**

The unlacquered brass .25 Collection faucet in this kitchen will patina over time, picking up more of the black tones from the lower cabinets.



Mr. Nice Guy

Tommy Smythe at the CTV Upfront Portrait Studio; with Marilyn Denis at the 100th taping of *The Marilyn Denis Show*.



In Conversation With... Tommy Smythe

WORDS BY
Marilisa Racco

There's a good chance Tommy Smythe has been in your home. Maybe not physically, but the charismatic designer's long-time run on various beloved HGTV shows means his mellifluous voice has likely rung through your home at some point. He stepped off the screen in 2020 to focus on TOM Design Collective, the boutique studio he founded with his partners. There, he works his magic for clients in Toronto and beyond, bringing his signature aesthetic to life. It's a little vintage, a lot modern and rooted in fine art with lots of colour to boot. It's a unique and special vision, one that he often fixes on our city, analyzing what he calls the good, the bad and yes, the ugly.

What do you think of design and culture in Toronto today, and how do you see it evolving?

It's an ebb and flow. Toronto has gone through many booms and busts since I've been in this industry, and we're always at the service of our clients regardless of the economy, but it definitely informs the work and the results. Where we are today really has to do with a few different factors, mostly economic, and

I think that's because the economy informs the culture so much. We're facing an incredibly uncertain future right now in terms of the North American and global economy, and I pay a lot of attention to that because it greatly affects our clientele. So, I don't see us being in another boom time in Toronto in terms of interior design for another two to five years.

Do these factors inform how you design?

I always go about creating as timeless interiors as I can, and that's based on the individuals who live in those spaces. Your interior should never become irrelevant. So, I interpret the client based on what they've experienced and where they're coming from, and I try to give them a home that reflects that. My goal is to give them a house they never thought was possible.

What's the most important space in a home?

Whichever room has books in it. For me, the best room in the house is where the books are. Sometimes that's a dedicated library; sometimes it's a dining room that's also a library. Books are very important to me. My late mentor said to me: "Every time you get a pay cheque, buy a book. They'll keep you company at the end of your life, and they'll tell the story of your journey." I have a diverse collection that includes textbooks, biographies, history books, novels, plays, poetry, architecture and design books. I also keep a lot of periodicals.

What's your favourite space in Toronto?

Toronto has some really significant architecture. I love the interiors of the Osgoode Hall library—I think it's one of the best interior spaces in all of Canada. It has amazing rooms that preserve a period that I really appreciate in terms of classical architecture.

There are also lots of different contemporary spaces that I love. The Sergio Calatrava designed atrium in BCE Place, we're so lucky to have that; and I love the exterior and interior spaces at the TD building



that were designed by Mies van der Rohe. The work that Partisans has done—like Bar Raval, which has that sinuous mahogany bar that's so innovative and beautiful, and the studio is working on a skyscraper that's going to be really beautiful.

But Toronto has the good, the bad and the ugly, like what Frank Gehry did at the AGO. He missed the mark a bit; it's not really representative of what he's capable of doing. There are also a lot of terrible-looking condo buildings that will have to come down in less than 70 years because they're so poorly constructed.

Do you have a favourite neighbourhood?

Cabbagetown. It has the largest intact collection of Victorian homes in North America. And it's so diverse. People ask me why I live there and I say it's because when I go to the liquor store, I have an heiress in front of me and behind me is someone who lives in Ontario housing. It's very valuable to me to have different kinds of people in my neighbourhood. I don't want to live in a gated community that's sequestered from others. Living here makes me a better designer, and it helps me understand human culture if I'm immersed in a neighbourhood that feels diverse.

What do you wish we had in Toronto that we don't?

Better transit. It's a real shortcoming for this city. I spend a lot of time in London and New York, and when you know there's a better way to get around, you really can't ignore that. But overall, I don't think we lack much here. We do a pretty good job of living together in a very diverse city, and it's become a huge city now. I've seen it change for the better and sometimes not; we get a lot of things wrong, but we also get a lot of things right. ㄹ

i

For more of this conversation and others like it, tune into Heaps Estrin's podcast "Beyond the Blueprints with Cailey Heaps."



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Elemental Metaphors

Sandy Middleton's show at The Lobby draws from the elements of sky, water and land to tell a story of personal and global transformation.

WORDS BY
Marilisa Racco



Clockwise
from left

Star Trails, 2024;
Sandy Middleton;
Adrian, 2023



"AN ARTIST'S JOURNEY IS NEVER

a straight line," says Sandy Middleton, a St. Catharines-based artist who uses her technical training in photography to create an inventive medium she calls photo encaustic paper sculpture, which will be on display at The Lobby by Heaps Estrin through the fall.

The medium came to her when, during the pandemic, she was cleaning out her basement and came upon 30 years' worth of photography, prompting her to think about what she could do with it. It began by cutting up the photographs, painting over them with encaustic wax—a technique where melted beeswax and pigment are used as paint—and layering them.

"I liked the idea, but I wasn't getting the result I really wanted," she says. "That's when I started exploring with [printing on] fine Japanese paper like kozo and washi to get the transparency I wanted. That's how the idea was born."

Homebound and eager to continue working with this new medium, Middleton turned her gaze skyward and started photographing clouds. "I let the clouds come to me, and I created a big database of cloud imagery that I started to cut up," she says. Through painting and layering the photographs, she came up with a metaphor for how the global pandemic had changed everything. "Our world was different, and I was picking up the pieces and trying to put them together. They're fragmented photographs, and they no longer look how they originally did, much like ourselves."

As travel restrictions lifted, Middleton went further afield to Newfoundland and various parks in Ontario,

where she photographed water and was hit with another metaphor: "It was about us trying to go back to the ground. We were trying to find our stability with everything going on in the world." Her next thesis was the solar eclipse, and her newest work focuses on rocks.

All these elements—sky, water, land—feature in her show at The Lobby and represent what she's worked through personally and professionally since creating her new niche. The pieces are ethereal and sometimes moody, and the repetitive layers of printed paper evoke the softness of a textile, creating a sculptural, three-dimensional effect.

Middleton always strives to reach new audiences with her work, and when a gallery owner gravitates to it, she knows that their patrons will, too.

"My work is very architectural and isn't as easy to live with as a painted landscape," she says. "I need a unique audience that likes to be challenged with their understanding of what art should be. And I think the audience at The Lobby has that sensibility."

i | Sandy Middleton's show, *Layers of Light*, will be on display at The Lobby by Heaps Estrin from **September 11 through November 7**.



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The Insider

The *Heaps Estrin* team shares their favourite reads.



Fictional Faves

The Push
by Ashley Audrain

"A page-turning psychological drama that serves as an unsettling exploration of motherhood. I absolutely loved it. It kept me engaged from start to finish." —*Cailey, President & CEO*

The Goldfinch
by Donna Tartt

"A sweeping story about art, loss and resilience that lingers long after the final page." —*Raisa M., Real Estate Agent*

Demon Copperhead
by Barbara Kingsolver

"A modern-day reimagining of David Copperfield that is as heartbreaking as it is hopeful." —*Jane M., Director of Marketing and Brand Innovation*

Tomorrow, and Tomorrow, and Tomorrow
by Gabrielle Zevin

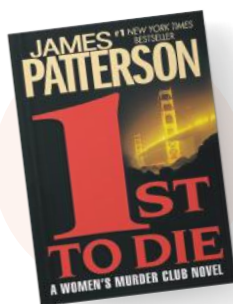
"A beautifully crafted story of friendship and creativity that stays with you." —*Katherine G., Chief of Staff*

The Suspense is Killing Us

The Silent Patient
by Alex Michaelides

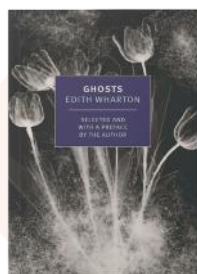
"A suspenseful masterpiece that keeps you guessing until the very end."

—*Amanda G., Real Estate Agent*



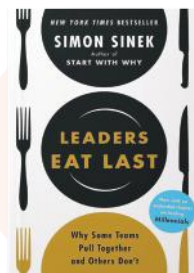
1st to Die
by James Patterson

"Gripping, fast-paced and impossible to put down." —*Katia L., Real Estate Agent*



Ghosts
by Edith Wharton

"True gothic stories that will have you questioning what exactly constitutes 'haunted.'" —*Alex C., Real Estate Agent*



Self-Improvement FTW

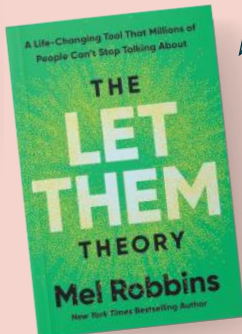
Leaders Eat Last
by Simon Sinek

"A brilliant exploration of leadership and collaboration." —*Cailey*

Meditation 101
by Amie Hill

"A transformative read that changed the way I approach mindfulness." —*Landon B., Sales Assistant*

And the award for the most-read self-improvement manifesto goes to Mel Robbins' **The Let Them Theory**, a team favourite for rethinking relationships and priorities.



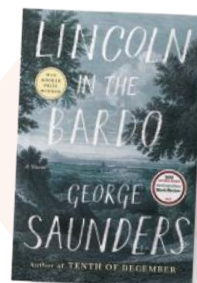
Unexpected Delights

Bored Gay Werewolf
by Tony Santorella

"Fun, irreverent and an unexpected joy. 9.5/10." —*Kyle F., Real Estate Agent*

The Women
by T.C. Boyle

"A fascinating dive into history and character. Five stars!" —*Amanda G., Real Estate Agent*



Lincoln in the Bardo
by George Saunders

"The most imaginative story I've ever read...I laughed, cried and deeply contemplated the universal human condition of grief. It's a wild ride!" —*Ashley M., Chief Operating Officer*



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2. IN KNOTS
Pink Lemonade
Knot cushion, \$120
 Part sculptural *objet d'art*, all soft and plush cushion, these knots are just what your sofa needs to spark conversation and invite lounging.

3. TEA TIME
Studio Nordhaven
Theo Teapot, \$180
 Much has been made of the ritualistic pleasures of brewing the perfect cup of tea, but little is said about the vessel. This teapot blends the minimalist lines of Scandinavian design with the biophilic philosophies of Asian culture, making for a truly special experience.

4. WRAP STAR
Cushendale Mohair
Throw Blanket, \$300
 Studies show* that the most effective and sophisticated way to combat the sudden seasonal chill is to wrap yourself in a luxurious brushed mohair and wool throw. (*Studies were conducted in-house, quite literally, on our couch.)

5. SOAK IT IN
Voyage Et Cie Botanical
Mineral Bath Salt 250ml, \$70
 You wouldn't be at fault for wanting to spend most of Canada's cold months in a warm bath. So why not kick it up a notch with these therapeutic bath salts that blend chamomile, aloe, passion flower, essential oils and arnica extracts.

i For even more items to snuggle up to, visit thelobbybyheapsstrin.com.

The Cozy Edit

AT THIS TIME OF YEAR, it feels as if the seasons change with the flip of a switch. One day, it's t-shirts and ice cream, and the next, it's cashmere hoodies and bubbling bone broth. Unpredictable? Maybe. Exciting? Without a doubt. Because with the chillier weather comes the need to cozy up our lives. If you're in the market to feather your nest with snuggly fabrics, stock your shelves with comforting pleasures or just spend a whole lot more time in a warm bath, look no further than *The Lobby by Heaps Estrin*. Settle into a cushy pillow, wrap yourself in a plush throw and tuck into a steaming cuppa, all while setting your socials to no-thanks-I'm-staying-in-tonight. Then go ahead and brand yourself a cozy influencer. ☕

Little Black Book

Need a contractor? A designer? A financial advisor? *Heaps Estrin* can help. Our extensive list of connections in real estate, finance, lifestyle and beyond means we can support you in all your life's needs. Ask us anything.



Q

I'd like to gift our cottage to my kids. Where do I start and what should I consider?

A Without a doubt, a gift of this nature is very generous, says Jordan Weinberg, partner at MNP LLP, an accountancy and business advisory firm. However, there are a few considerations from a tax perspective.

"You might call this a gift, but for tax purposes, it triggers a deemed disposition at fair market value," he says. What this means is that even if you gift the cottage for \$1, but it's valued at \$1 million, for tax purposes, the transfer is considered to have happened at \$1 million, which is its fair market value. In addition, it can trigger a land transfer tax. The recipient of the gift also needs certain documentation

in place to support their higher future cost base, so they don't get taxed again on the same capital gain.

"Another thing to consider is that once you've given that property away, you no longer have control, which means it can now be sold or torn down. And it's also exposed to your children's [current and future] spouses. Should they marry or divorce, the property can be dragged into a marital dispute."

He also advises to consider the recipients' financial viability: can they afford to pay for the upkeep of the property and carry the bills? Because if they can't, you might be doing them a disservice in the end.

"There are potential ways to structure a transfer to deal with some of the intangible items discussed," Weinberg says. "So it is advised to seek advice before taking any action."

Q

I'm throwing a cocktail party and want to create a signature drink. What's an easy and crowd-pleasing cocktail recipe?

A "For a cocktail party, you're going to need a drink that's simple enough to execute but also holds enough weight to impress your guests," says Aidan Jarvis, kitchen operations manager at BarChef. It all comes down to the gimlet, he says, which comes together easily with three ingredients: gin, fresh lime juice and simple syrup.

And while its status as a classic makes it undeniably sophisticated, its origins are somewhat more therapeutic. "Back in the 19th century, a British Royal Navy admiral named Sir Thomas Gimlette recommended to sailors to add lime juice to their gin to combat scurvy," Jarvis explains.

Wow your guests at your next event with this classic gimlet recipe:

2 oz of gin
¾ oz of lime juice
¾ oz of simple syrup

Pour all the ingredients into a shaker, add ice and shake. Double strain into a coupe or Nick and Nora glass, and garnish with a lime wheel.

The beauty of the gimlet is its adaptability, Jarvis says. So go ahead and use any gin of your choosing, and consider add-ons like elderflower liqueur, which turns it into a French gimlet. "The addition of elderflower gives it a sweet but bold flavour profile," he says.

Q

I have new neighbours and would like to welcome them to the neighbourhood. What's a good gift for people I don't really know yet?

A Back in the day, people would welcome new neighbours with brownies, a casserole or a bottle of wine, but as food allergies and the sober curious movement gain traction, a home-cooked treat seems more like a time bomb than a thoughtful act. So, if you opt for a non-consumable gift instead, try finding a safe route.

Tapping into some universal themes is usually a winner, says Beth Nicholson Crago, general manager of The Lobby.

"Game night at home is popular these days, and a puzzle or fun board game is a sure bet," she says. Take an elevated approach with an art-themed puzzle or a classic game, like dominoes.

It's also nice to welcome your neighbours to their new stomping grounds with a unique item that tells the story of the area.

"The Lobby is collaborating with Canadian home decor label Jaxx & Marbles on a blanket printed with a vintage map of Rosedale, which is a nice intro to the neighbourhood for newcomers," Crago says.

i Want to access our Little Black Book? Visit The Lobby at 1120 Yonge St., or scan the QR code to ask a question. We're always happy to help.



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