A Heaps Estrin Publication Breathing New Life Into an Old House HOW CAILEY HEAPS RENOVATED HER HERITAGE HOME CHUCK MAGWOOD: FROM THE SIZZLE OF THE SKYDOME TO SLOW LIFE ON A VINEYARD **URBAN ARTIFICIAL INTELLIGENCE:** HOW AI WILL TRANSFORM TORONTO **MEMBERS ONLY:** A PEEK INSIDE TORONTO'S MOST EXCLUSIVE CLUBS LLLLIMILLULL 2024





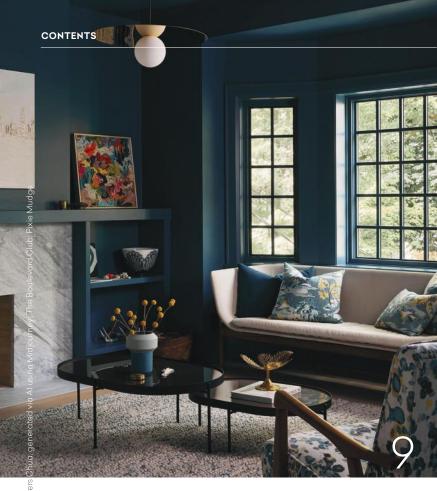






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WELCOME HOME

AND JUST LIKE THAT, IT'S AUTUMN—ONE OF MY FAVOURITE TIMES OF THE YEAR.

After the adventures of summer, fall is the season we come home to, when everything feels calm and cozy.

I look forward to what fall has to bring. The last nine months have been challenging for real estate, which saw a quieter market in the face of higher borrowing costs and continued uncertainty around interest rates. Yet as we've seen amid similar environments in previous years, constrained market conditions can also present great opportunities. These are times when the right strategy, executed by the right real estate team, can truly make a difference. We've proven this time and again at Heaps Estrin, and we continue to take a carefully considered, strategic approach to achieve the best outcomes for our clients.

As the weather gets cooler, there's a good chance that temperatures in the real estate market will start heading in the opposite direction. Many of the country's top economic analysts foresee better times just around the corner as inflation cools and interest rates continue to go down. I'm optimistic that the rate cuts will reignite the real estate market.

In the meantime, I invite you to turn this page and read our latest stories in BEYOND. Wondering what you can buy for \$2 million in today's real estate market? We've scoped out four great properties from east to west-Halifax, Toronto, Edmonton and Vancouver Island—with price tags ranging from just over \$1.5 million to \$2.5 million (page 16). We also offer you a behindthe-doors look into some of Toronto's top private clubs, which aim to bring together like-minded individuals (page 20). Another sneak peek you won't want to miss: our take on Toronto's AIpowered future (page 24). From our private living spaces to our municipal infrastructure, the city is poised for transformation driven by artificial intelligence. We give you a glimpse of what the city may be like in 10, 25 and 50 years from now.

But back to the present: In the spirit of coming home to fall, I'd like to welcome you all to my home (page 9). I bought this house, built in 1905, almost five years ago and embarked on a 13-month renovation that added modern and vibrant elements to the existing heritage structure. (I refer to it jokingly as a bit of a "mullet house"-traditional in the front and contemporary in the back.) Among the many homes I've lived in, this is my favourite, not only because of how great it looks post-renovation but also because it feels so full of life, with people coming in and out all the time. So yes, please come in and feel right at home.

I wish you all a calm and cozy autumn.

CANON

Cailey Heaps

President & CEO, Broker of Record

The Heaps Estrin Real Estate Team

MASTHEAD

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MARKET Watch

THE FIRST
RATE CUT IN
FOUR YEARS
HAS BUYERS
TENTATIVELY
RETURNING TO
THE MARKET

WORDS BY

JOE CHIDLEY

THE THIRD QUARTER OF 2024 STARTED ON A POSITIVE NOTE for the Toronto real estate market. On June 5, the Bank of Canada cut its benchmark rate by 25 basis points to 4.75 per cent, and on July 24, the rate dropped again to 4.5 per cent. After more than two years of rising rates that limited buyers' borrowing capacity and strained household finances, the first rate cut since March 2020 came as welcome news. And there are widespread expectations that more reductions will come before the end of the year.

While it was tempting to see June 5 as a stark watershed moment that would totally change the outlook for the market, the reality is probably a lot more complicated than that. The Toronto housing market in the first half of 2024 proved to be quite challenging.

While in the GTA the aggregate price of a home increased by 5.2 per cent year over year in the first quarter, central Toronto statistics told a different story. According to data from Central Toronto Realtors, the average price of a detached home in central Toronto decreased by six per cent year over year in May and June.

"In the early part of 2024—and for the first time that I can remember," says Cailey Heaps, president and CEO of Heaps Estrin, "the more suburban neighbourhoods around downtown were outperforming the central core."

The anticipation around the Bank of Canada rate cut helped keep inventory higher than expected in both the downtown core and the GTA at large. Thinking a rate cut could lead to a surge in buying activity, some sellers likely decided to get into the market to

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capitalize on the expected increase in demand.

According to data from the Toronto Regional Real Estate Board, new listings in the GTA saw year-over-year increases of 47.2 per cent in April (with inventory reaching its highest April level since 2021), 21.1 per cent in May and 12.3 per cent in June. In Toronto proper, inventory rose more than 17 per cent year over year in June.

While Heaps anticipates increased volume, she expects that "pricing may necessitate further rate reductions."

I spoke recently with Pattie Lovett-Reid, chief financial commentator for HomeEquity Bank, and she also sounded anything but certain about the path forward. After two years of high rates and—let's not forget—high inflation, "there's been a lot of damage to the household balance sheet," she said. "In many cases, consumers have little to no financial flexibility." She also noted that unemployment has been rising and the Canadian economy has been slowing.

"So, if you're in the housing market, are you happy because you think things might become a little more affordable?" asked Lovett-Reid. "Or are you feeling apprehensive about the economic realities that prompted the cuts in the first place?"

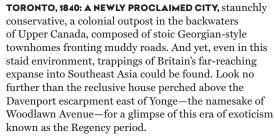
Even the prospect of lower rates might have a complicated effect on the market this year. "I think a lot of people who are looking to buy are in a quandary," Lovett-Reid said. "The big banks say two more interest rate cuts this year. So do buyers wait, or do they get out ahead of the cuts?" In short, she added, "there are a lot of moving parts to the market right now." "



THE WOODLA

THIS HISTORIC SUMMERHILL HOME WAS ONCE AN ESCAPE FROM TORONTO'S DOWNTOWN CORE

WORDS BY **ALEX COREY**Heaps Estrin Real Estate Agent
and Architectural Historian



In 1834, a young Irish aristocrat named William Hume Blake immigrated to Canada with his wife, Catherine Honoria Hume, to begin a new life with his widowed mother, siblings and friends. Establishing a successful law practice alongside Joseph Morrison, Blake was known for his wit and Reform politics, and in later life became a successful politician and influential figure in the government of Upper Canada. At the time of his arrival, the city of Toronto's northern boundary was Bloor Street; it wasn't until 1839 that Yonge Street was paved, providing reliable access northwards. In 1840, William and Catherine purchased a sprawling lot southwest of Yonge and St. Clair and commissioned a summer cottage, dubbed "Woodlawn," for their growing family and to escape the polluted and muggy downtown.

Woodlawn was completed in the same year to designs by the architect John Howard, a self-taught draughtsman with impeccable skill and talent. The house was designed in the popular Regency style, named after the regency of the last Georgian king, King George IV, as Prince of Wales (1811-1820). This period—reaching its zenith at the time-was defined by a fascination with and embrace of exoticism, spurred by Britain's sprawling colonial empire, which saw design motifs from Asia working their way into art, design and architecture. Architecturally, Regency-style houses share a foundation with their Georgian counterparts (symmetrical facades, hipped roofs, classical details) but incorporate exotic elements such as verandas, intricate lace-like trim, fulllength French windows and oriental motifs. Of utmost importance was the connection of house to landscape, embracing principles of the picturesque to blur the line between architecture and nature and in contrast with the more formal Georgian styles that preceded it.

No stranger to Regency style (having designed his

own home, Colborne Lodge, in 1836), Howard built Woodlawn as a quintessential Regency cottage. A gatehouse on Yonge Street made way for a driveway that led to the single-storey house, which had soaring 13-foot ceilings, a hipped roof and a full-length veranda featuring ogee-style trim work and enclosing a grand entrance flanked by French windows on either side. The Humes resided at Woodlawn for only four years before selling it to Joseph Morrison and his wife, Elizabeth Bloor, daughter of the brewer, co-founder of Yorkville and namesake of Bloor Street, Joseph Bloor.

The Morrisons established Woodlawn as "the centre of all that was fashionable in the life of the city" for close to four decades, adding a sprawling greenhouse designed by William Muncie, Canada's pre-eminent landscape architect of the time. Morrison was known for hosting elaborate parties at Woodlawn, attracting the who's who of Upper Canada and the newly formed country for champagne breakfasts and garden parties, and greatly expanding the original three-room house with additional floors and wings.

By 1888, the surrounding neighbourhood had been annexed by the City of Toronto, and with land values skyrocketing, the heirs of Woodlawn subdivided the estate, retaining a small portion, including the house, now accessed by a small drive located off Woodlawn Avenue. Following occupancy by a series of tenants, the house was purchased in 1920 by the Saunders family, who lovingly restored both the interior and exterior over a 20-year period, and retained ownership of Woodlawn through most of the 20th century.

Today, Woodlawn remains an elusive but no less significant residence in Toronto, and is notably counted as the second-oldest continuously inhabited private home in the city (after Rosedale's Drumsnab). The property is a rare example of architecture from a brief but significant period in the history of design and empire, when global influences found their way to some of the most remote and surprising locales. Its handsome facade now stands as a welcome reminder of the delightful architectural disruptors that injected something new and unexpected into the otherwise repetitive streetscapes of their respective eras, and interrupted the architectural narrative of early Toronto in a playful and most intriguing way.



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CAILEY HEAPS **EXPLAINS HOW SHE** MADE HER NEW-OLD ROSEDALE HOUSE FEEL JUST LIKE HOME.

home

heritage

WORDS BY **DOUG WALLACE**

"I HAD BEEN SPEAKING TO A LOVELY FAMILY FOR YEARS ABOUT

THE SALE OF THEIR HOME. It was a few years from our first meeting before they decided they were ready to sell. When I went to list the house, I had this overwhelming feeling that I was meant to live there."

Heaps Estrin president and CEO Cailey Heaps had been in this classic, red-brick Rosedale home dozens of times before without experiencing such a premonition. "Then that one day, I thought, This is where I'm meant to be."

So, she bought it—and began what would be a whirlwind 13-month renovation, giving a historical house built in 1905 not just a facelift, but a whole new lease on life.

"The renovation was fairly extensive—essentially a rebuild," Cailey says, "because I wanted to change the ceiling heights." Due to the house's heritage status, the front and side walls were to be kept, but the back of the house was removed and rebuilt, and the basement was underpinned.

"I believe that you have to respect the vernacular of a home," says Cailey. "You're not going to turn a heritage home into a glass box. Having said that, it's a bit of a 'mullet' house, where the front

of the house is business but the back is a little bit more contemporary. So it does have a more modern aesthetic than when I purchased it. I wanted something that would have a heritage feel similar to a home in central London or New York, a home that has a bit more depth to it—but I also wanted a lot more light while maintaining walls for my art collection."

Cailey enlisted the help of Kelly Doyle and Stephanie Vermeulen from architecture firm Sixteen Degree Studio, who worked with her to design the space and collaborated on the finishes and furnishings too.

"Having worked with Cailey before, I think we were very much aligned with the direction of the project," Doyle says. "She has a very vibrant sense of design. She's drawn to all these wonderful patterns and colours. She looked to us to help her figure out where to use it all, to find the best way to incorporate all of her ideas."

Cailey had also worked with the builder Ward Bruce of Arceo Design + Build many times before. "We speak the same language, and because he knew me and my kids so well, he was able to provide wonderful insight," she says. It helped that Cailey was very clear about what she wanted and didn't want, which sped up the process considerably. And while the last two months of the renovation were impacted by COVID-19, the delays to the project were insignificant.

"But what was interesting is that I bought the house as a married woman with three children and moved in as a single mom with three children," says Cailey. "I hadn't anticipated that when buying the property, but it all worked out well. It sort of signalled this change in our lives. It's a very happy house for us."



The front of the five-bedroom house looks how you would expect a traditional historic home to look—all gabled roofs and leaded-glass windows. Sitting rooms in the front retain a traditional feel and a rich colour palette, and a dark wood staircase has a heritage feel.





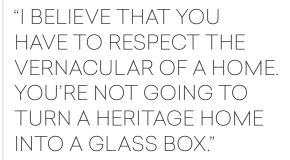


Lauren Miller for Heaps Estrin

"We kept a lot of the existing formal spaces at the front, but we opened the space and removed crown mouldings and doors to make it seem more contemporary," says Vermeulen. But the formality drops off, the mood lightens and the lines become cleaner as you move through to a modern dining room and a large kitchen, each filled with bright colour and bold modern artworks. "You go from this moodier, more formal zone at the front to this lighter, brighter, contemporary family space at the back."

The south-facing family room overlooks the fully landscaped garden. There's a statement masonry wood-burning fireplace that creates a glowing backdrop and helps extend the outdoor season when they're entertaining. "We introduced a variety of levels to the backyard to create these different outdoor entertaining areas," says Doyle. "You meander through, stepping lower and lower before reaching the pool. It's tucked behind the detached garage, so it's not the first thing you see and that was very intentional, making it seem like more of a destination and also creating a sense of privacy."

New homes are invariably sustainability focused, of course. "Where possible, we integrated initiatives that would help with the rating of the home," says Cailey. "But I think the biggest investment in 'greening' the house is the green roofs over the rear addition, garage and cabanas. They're full of bees and birds. It's just amazing."



In the end, each element—whether dictated by the architectural style of the original house or a product of the new design—fits together in a single tidy package, one that spans just over 5,000 square feet.

Cailey says that she doesn't have a specific favourite feature of the house, although she is quite fond of the garden and the front porch. But overall, she appreciates the home's flow and division of space, with its integrated blend of private and public sections.

"I'll find my son sitting in the bay window in the front reading a book, and my daughter will be on the couch in the family room," says Cailey. "And my other daughter will be in the basement with her friends. The doors are always open, and there are people coming and going all the time. I think it's my most favourite house I've ever lived in." ∺









_auren Miller for Heaps Estrir

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Cultivatin

ONCE QUOTED AS RELISHING THE SIZZLE OF DEVELOPING THE SKYDOME, CHUCK MAGWOOD HAS TRANSITIONED TO A DIFFERENT PACE OF LIFE ON A FARM AND VINEYARD. LEARN HOW THE VIGNERON DEFINES PROSPERITY NOW

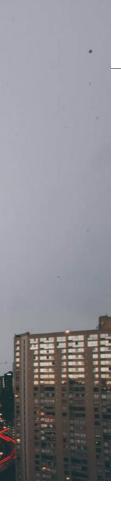
WORDS BY ALYSSA SCHWARTZ

IT'S HARD TO IMAGINE THE TORONTO SKYLINE WITHOUT THE ROGERS CENTRE-

OR SKYDOME, as die-hards still call it even 19 years after the iconic stadium was renamed. As such, when the Dome is your professional calling card, as it is for former real estate developer Chuck Magwood, you don't really need a resumé.

"I don't even know if I have one. I've never really applied for jobs in a traditional sense," he laughs. And yet, from building malls to developing the baseball park that helped reimagine downtown Toronto to now cultivating vines in Ontario's most off-theradar wine region, Magwood's has been a path that is as thoughtfully constructed as the city's entertainment zone.

"I was available and intrigued," recalls the former developer, who was given an interview by the Dome's hiring committee, shared his ideas about the challenge of building a new stadium and was surprised to be offered the job a day later. For some, the allure might include building their own brand. But for Magwood, it's about a love of building-period.



"The last thing I've ever wanted to do is have a profile," he says.
"I think we're all wired a little differently. For me, I want to see the fruits of my team's efforts. I want to know for all my trying and working I have something to show for it. I love looking back and seeing what I've done, knowing it wasn't easy, but wow, that was worth it. It's like having a good workout or going for a long run. You want to feel good for what you've done."

Magwood's list of accomplishments indeed checks all the boxes. Originally trained as a lawyer, he shifted focus early, transitioning to a career that satisfied his drive.

"Maybe mine is a story of somebody that had a fairly traditional successful business career in Toronto, with a great family in a great neighbourhood, who was fortunate to be in the times we were in," he muses. "I left the legal profession after just a couple of years to move into the real estate world. I got involved with a company that built regional shopping centres initially, and then we moved into revitalizing downtowns."

When the opportunity arose to get involved with building the Dome, Magwood couldn't resist. "I was brought on as CEO for the stadium corporation right at the beginning," he recalls. "So we really had to lead the way for the whole thing: selection of the site, selection of the architects, the contractors, the design, construction, negotiating major tenants, leases, finishing the project and opening it to the public."

But Magwood is a builder, not a manager. So after the Dome opened its roof in 1989, he was ready to move on.

"From there I was asked by OMERS pension funds to set up a separate real estate entity called OMERS Realty Corporation, the focus of which was to increase the percentage that OMERS held in real estate," Magwood says. "It was a very interesting time. A lot of people forget that in the early 1990s, we were in a deep real estate recession where so many successful companies went bankrupt. The real estate industry was decimated—interest rates went up through the roof, and people saw their home values fall by as much as 50 per cent in Toronto. It was a tough time, but it was a very opportune time."

After that, he dabbled in internet startups and other ventures before making his next move—one that might seem surprising for a guy who had always been immersed in such large-scale projects.

"Our family has always had a farm in the country," he says. "And more and more, as I got to be in that middle age in life in your late 50s, early 60s, I started looking for other ways to find joy and happiness." That desire brought the family north—to a plot of land close to the shores of the Georgian Bay—and to a more hands-on type of building that he'd done in the past.

"For me, it was a form of relief to work physically," he says. "It provided me with a kind of outlet, not only for physical well-being and fitness but for mental health and emotional happiness. This focus of living outside and learning to fix things and grow things and take chances and fail—fail a lot and learn through that—that's really been the latest chapter."



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A Heaps Estrin Publication BEYOND

PLANTING after buying his farm in 1993 have flourished into something much larger. Located in the Creemore Hills, Four Wheel Farm now totals 250 acres of vineyard, organic gardens, maple sugar bush and more.

"When we came here, we looked around at the things that thrived and saw wild grapes," says Magwood. "They grow over everything—they envelop the trees and weave their way through the fence lines. So a little light bulb went off in my head—if those grow so well, why can't we plant vines for wine grapes?"



As he'd learned to in his past life as a developer, Magwood began to do some digging. "I found a guy online who was promoting something called hardy vines—vines that were winter hardy. That kind of intrigued me and got me infected with this desire to explore and move into new ground. Because no one was doing that up here. Making wine was a totally foreign thought."

First, Magwood planted hybrid grapes like Frontenac and Maréchal Foch. When those took off, he expanded into European vinifera—grapes like pinot noir, pinot gris and chardonnay. "I see it as a high-risk scene where climate change is providing new challenges, and also new opportunities," he says. "It's all very neat, but the techniques are pretty high maintenance."





To that effect, Magwood is ready to take a page out of his SkyDome playbook and hand over the reins. He's partnered with The Roost Wine Company, a local small-batch winery that makes low-intervention wines with Magwood's grapes, and his family is readying to sell his farm.

"Mostly because of age, not because I don't love it," he clarifies. "When I think about the similarities of these chapters, both involve risk and having the courage to take on something new. They are both driven by a lot of adrenalin. That's a good thing, but it's hard on you. You need to start finding your kicks in different ways, with a different pace." 📙



BEYOND THE BLUEPRINTS

Get to know Chuck Magwood even more in the second episode of Beyond the Blueprints with Cailey Heaps, a podcast by Heaps Estrin. Magwood talks more about the SkyDome, his farm and how, according to him, "the best structures we can build are the lives we live." Listen now wherever you get your podcasts.

op Right: Harrison Haine. Bottom Left: Heaps Estrin Team



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Dried floral arrangements workshop with May Flowers: TL Insiders joined May Flowers founder and floral designer Annie Tran-Shuttin for an immersive experience in the art of floral arrangement. May Flowers supplied a variety of dried flowers, which members selected to fashion their own unique designs.













Elle Cuisine Mother's Day high tea at The Symes: The Symes and Elle Cuisine teamed up to host a one-of-a-kind charity event for Mother's Day. With TL Insider as a partner, the collaboration offered a unique luxury high tea experience to raise funds for Shelter Movers. Guests enjoyed scones, finger sandwiches, petits fours, tea service and more in traditional English tea fashion.

Alvéole honey tasting and mixology experience: The Taylor, a Tricon Residential property, partnered with urban beekeepers Alvéole for an information session on the role of pollinators. Afterward, TL insiders tried their hands at making a bee's knees cocktail using monofloral honey.

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Timberlea, Nova Scotia

257 GOLDENEYE DRIVE, TIMBERLEA, NS

OVER 3,000 SQUARE FEET

4 BEDROOMS, 3 BATHS

Nestled on 10.7 acres of treed land, this \$1.5-million private estate is elegant yet laid-back. Enter through a covered porch that leads into an open-concept great room with nine-foot ceilings. The kitchen is perfect for those who love to entertain, with a stone-topped island, modern appliances and an airy adjoining dining area. Fully accessible, it has seven exterior doors leading to a spacious yard, including an outdoor living area with a fireplace, a hot tub and a pond with a waterfall. "The landscaping is extraordinary," says realtor Stacey Falkwin of Falkwin Group. "You've got seamless indooroutdoor living in almost all seasons." Plus, there's a deck and connection for an RV, and lake access across the street via Goldeneye Park. Located 15 minutes from downtown Halifax and close to great schools, it's an ideal family home. "It's an incredible escape from that hustle and bustle of city life without feeling that you're driving to a rural area," says Falkwin.



Toronto, Ontario

2 BURNHAM ROAD, TORONTO, ON

2.950 SQUARE FEET

4 BEDROOMS, 3 BATHS

Beyond its charming facade of yellow brick, there's a warm elegance to this \$2.5-million home. Located in a quiet enclave with no-through streets in the coveted Bennington Heights neighbourhood, it's perfect for those looking for a tranquil retreat with all the convenience of being in the city. The community truly has it all, with an excellent school, easy access to public transit, green spaces and essential shopping just a short walk away. "The ravine across the street is an integral part of the community too, as it's tied to all the beautiful pathways through the Don Valley," says Heaps Estrin realtor Amanda Gaskey. Inside, it's warm and inviting, with spacious main-floor living and family rooms, a bright kitchen and a fully finished lower level. "The home was recently updated and extremely well maintained by the previous family," says Gaskey.





Left: Falkwin Group, Right Heaps Estrin

Edmonton, Alberta

15413 RIO TERRACE DRIVE NW. EDMONTON. AB

3,770 SQUARE FEET

5 BEDROOMS, 4.5 BATHS

This \$1.8-million architectural gem elevates the outdoor experience with beautifully landscaped grounds and stunning views of the River Valley. The garden provides a serene space to unwind but can also accommodate large groups of family and friends. Expansive windows and a rooftop patio offer a year-round connection to nature, and there's plenty of space in the open-concept dining and living rooms, which teem with elegant modern fixtures and wood finishings. "Its curated spaces feel like a true sanctuary to relax and rejuvenate," says realtor Nathan Mol of Liv Real Estate. The connected two-storey guest house and parking for four vehicles make it ideal for expanding and for multigenerational families. Schools, shops, parks and community centres are just a 15-minute drive away.







Oak Bay, British Columbia

1598 WILMOT PLACE, OAK BAY, BC

3,249 SQUARE FEET

5 BEDROOMS, 4 BATHS

Situated on a beautiful tree-lined street, this \$2.1-million three-level home is full of character, with high ceilings and hardwood floors. A grand living-dining room with bay windows overlooks the front porch. "It's one of the nicest upscale communities, with beautiful beaches, green spaces and a high walk score," says realtor Saira Reynolds of Modern Real Estate Team. There's ample space for guests, with a modern kitchen and family room. The primary suite includes a walk-in closet and four-piece ensuite, and on the lower level there's a large media room. Steps from Oak Bay Village and less than a kilometre from the beach, there's a strong sense of community yet complete privacy on the no-through street—perfect for those who want the best of both worlds. "It's one of the sunniest, most temperate places in Canada, with 100 fewer days of rain than Vancouver," says Reynolds.



Whether you want a sprawling estate in Nova Scotia or a characterful classic in British Columbia, \$2 million unlocks a variety of lifestyles across Canada. And for those seeking opportunities beyond our borders, Heaps Estrin Global offers infinite possibilities to find your dream home anywhere in the world. 旨

Left: Liv Real Estate, Right: Modern Real Estate Team



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TORONTO'S PRIVATE CLUBS OFFER ACCESS TO HALLOWED SPACES ACROSS THE CITY, WITH PRIVILEGES WORTH PAYING FOR—THESE NINE ARE SOME OF THE OLDEST IN THE COUNTRY

WORDS BY ALICIA COX THOMSON

TORONTO HAS A LONG-STANDING TRADITION OF PRIVATE CLUBS that require currency to join—whether that currency is professional, personal or actual money depends on the club. They offer something that's hard to put a price on, but easy to understand: access to the leaders, tastemakers and disruptors who form the upper echelons of city society. Membership is exclusive, and for a few, it can come only in the form of a personal invitation. Others require a connection to an active member, and some are open to anyone able to pay the initiation fee and yearly dues.



Top: John O'Neill, Wikimedia Commons, National Club (Toronto). Bottom: torontolawn.com

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While many clubs are focused on athletics-the Granite Club, the Toronto Lawn Tennis Club and Rosedale Golf Club, to name a few-some of the oldest were formed around other shared interests, such as business, political affiliation, arts or academia. They were considered fortresses of power, places where deals were made and alliances cemented. The benefits of membership beyond professional connections, however, are wide ranging, from fitness options such as golf, pickleball and tennis to lifestyle perks such as rare wines, fine cuisine and prestige events.

More than that, a private club grants entry to an exclusive space where you can always find like-minded people. The social aspect of club life is perhaps the greatest perk of all. The connections and community you create last a lifetime.

These nine private clubs are some of the oldest in Toronto—some predating Canadian Confederation.

TORONTO CLUB

Founded in 1837—making it the oldest private club in Canada and the third oldest in North America-Toronto Club is located downtown in a 40,000-square-foot registered heritage property that was designed back in 1888. Membership is by invitation only, making it one of the most exclusive clubs in the city. Decorum, privacy and traditional values are hallmarks here. Business attire is required at all times, and members must keep all devices on silent except when working in the Business Centre or in the phone booths. Known for excellent fine dining, wine and service, Toronto Club also offers its members privileges with certain international clubs in the United States and Europe.

THE NATIONAL CLUB

Located on Bay Street around the corner from the Toronto Stock Exchange, The National Club has



has been home to some of Canada's top finance and business leaders since 1874. Notable members include Joseph E. Atkinson, editor and later publisher of the *Toronto Star* in the early 1900s, and Timothy Eaton of Eaton's department store. The 1907 designated heritage building includes spaces to work, a rooftop patio, grill and tap room, and accommodations for members and guests. The wine cellar has 40,000 bottles. Members can also access golf and ski privileges at a selection of affiliated clubs throughout the Greater Toronto Area.



THE TORONTO LAWN TENNIS CLUB

For over a century, The Toronto Lawn Tennis Club has been more than just a place to play; it's a cornerstone of Toronto's sporting and social elite. This historic club, nestled in the heart of Rosedale, offers an unparalleled tennis experience. With meticulously maintained clay and indoor courts, members can enjoy their favourite sport year-round. Beyond the impeccable facilities, the club fosters a strong sense of community, hosting a range of events and programs for players of all levels. From world-class coaching to friendly competitions, The Toronto Lawn Tennis Club is where passion for the game meets luxury.

A Heaps Estrin Publication BEYOND



THE UNIVERSITY CLUB OF TORONTO

Academics, creatives and a variety of professionals count themselves members of this historic club started by University of Toronto graduates in 1906. The clubhouse, located within a designated heritage building on University Avenue, is where members can entertain friends and colleagues, with its warm yet grand atmosphere and collection of art by the Group of Seven. The Library offers lunch and dinner in a gorgeous Georgian room. Event spaces and accommodations are available. There's a fitness centre with squash, yoga, personal training and more, and golfing privileges at a selection of private clubs in the region are also included.



THE ALBANY CLUB

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"Where Canada's Conservatives Connect" has been true of The Albany Club since 1882, when it was founded by friends of Sir John A.

Macdonald. It has steadfastly remained a Conservative haven, welcoming politicians at every level of government, leaders of business and others with similar political views. Located in a historic property on King Street since 1898, it's a place of business as well as relaxation. Members can

take in the original features in the main dining room while enjoying a locally made or rare imported wine, or admire the view from the rooftop patio overlooking King Street.

THE YORK CLUB

For over a century, The York Club has been a cornerstone of Toronto's elite social scene. This historic Annex landmark, once the opulent residence of George Gooderham, offers members an exclusive escape from the city's frenetic pace. From its meticulously preserved heritage architecture to its white-glove service, the club caters to those who appreciate the finer things in life. Membership is a passport to a community that values tradition, discretion, and gracious living.



THE ARTS & LETTERS CLUB

The Arts & Letters Club was founded in 1908 by a group of academics, musicians, writers and architects to celebrate English-speaking creative and performing arts in Canada. Its constitution states that the majority of members must be employed in an artistic endeavour. The club is located downtown in St. George's Hall, deemed a building of National Historic Significance by the government of Canada. The Great Hall has an impressive grand fireplace, a woodpanelled ceiling and original Gothic revival windows, but it's not a formal space. There's no dress code, and

meals are eaten family style. It's a scholarly, inviting room that suits the lively performances, concerts, literary talks, art shows and other events put on there. Every artist in the Group of Seven was a member here.

THE BOULEVARD CLUB

This lakeside sport and social club has been welcoming members to the shores of Lake Ontario since 1905. Founded by a group of young men interested in canoeing, the club evolved to include tennis, ladies' softball, lawn bowling and other grass sports. Today, water pursuits such as dragon boating, yachting, sailing and swimming are also popular. A familiar presence along the Lakeshore, the family-friendly club includes state-of-the-art fitness facilities for tennis, badminton and pickleball, as well as several dining options with incredible water views. The club's breathtaking indoor pool, added in 2005, is reason enough to join.

VERITY

This elite club for women was started by entrepreneur and investment banker Mary Aitken in 2003. Verity may not be historic in age, but it is historic in that it was the only one of its kind when it opened. Many Toronto men's clubs began admitting women in the 1990s, and other private women's business clubs had existed, but none remained by the 2000s. Located downtown in a refurbished former chocolate factory, Verity is a cheerful space with colourful interiors. Members gather to make friends, conduct business and share ideas. Dine at George, the award-winning restaurant on the first level, swim in the indoor pool, take classes in the fitness centre or book a service at the Sweetgrass Spa. Verity runs networking events and social gatherings with an emphasis on female mentorship and friendship, like MasterMIND, where small groups meet to share specialized professional advice.





Top: YAdobe, Bottom left and right:: The Boulevard Club

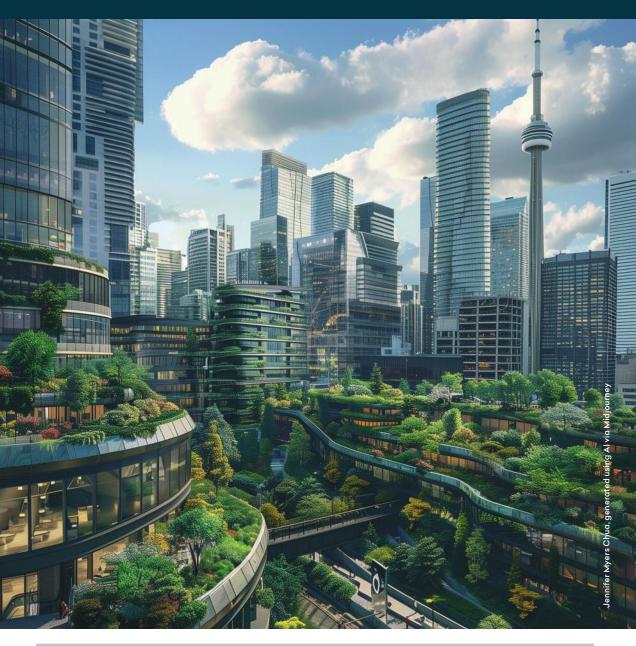
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A Heaps Estrin Publication BEYOND

TORONTO'S AI-POWERED FUTURE

FROM THE NEW SMART
HOME TO AUTONOMOUS
CARS AND OPTIMIZED
TRAFFIC FLOW, ARTIFICIAL
INTELLIGENCE PROMISES
TO TRANSFORM CANADA'S
LARGEST CITY

WORDS BY NICOLLE WEEKS



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TORONTO, THE PERENNIAL DARLING of global livability rankings, is attracting international residents from all walks of life. But the city's rapid growth has taken a toll on our infrastructure, leaving us straining to keep up with our global counterparts.

Cue AI. As Canada's undeniable tech hub, Toronto is ready to harness AI to reinvent itself. From managing traffic flow to streamlining our daily routines, AI can help optimize and transform our bustling metropolis into (dare we say) the world's most desirable and livable city.

HERE'S HOW AI IS POISED TO TRANSFORM TORONTO INTO A SMARTER, GREENER AND UNDENIABLY COOLER PLACE TO CALL HOME.

SMARTER HOMES

Virtual assistants like Alexa and Google Assistant are now commonplace, letting us control lights and thermostats and even order groceries with our voices. We're already seeing refrigerators that suggest recipes based on expiring ingredients and washing machines that optimize cycles.

It's estimated that 20 per cent of households worldwide will have adopted smart home technology by next year and almost 70 per cent will be connected by 2028.

By then, we could have systems that learn and anticipate our routines to stay one step ahead. Appliance companies such as LG and Samsung are already using technology that can not only brew coffee but also turn on the news and help you make a grocery list based on what's in your refrigerator—all before you get out of bed.

AI-powered systems could even be integrated with health-monitoring devices. Imagine a smart toilet that analyzes waste and flags potential health concerns, or a mirror that uses facial recognition technology to keep tabs on your skin health and recommend personalized skin-care routines.

FINANCIAL PROSPERITY

As investments in AI technologies become more commonplace, financial prosperity in Toronto is poised for growth. AI could refine municipal budgets by identifying inefficiencies and reallocating resources, resulting in cost savings that can be reinvested in public services and infrastructure.

While AI can automate certain tasks, reducing the need for some jobs, it can also open new avenues for employment.

Sam Andrey, managing director of The Dais at Toronto Metropolitan University, notes, "A place where I've seen cities innovating is really in customer service, like AI chatbots that answer residents' questions and reduce phone or email traffic. Burlington has recently rolled one out, and Kelowna is another example."

By automating routine administrative tasks, AI promises to reduce the need for extensive bureaucratic processes, making government operations more efficient. This streamlining saves money and speeds up service delivery, benefiting residents and businesses.

TAMER TRAFFIC

Toronto's traffic woes are well documented, but the days of cursing the heavens could soon be over. The city is piloting AI systems that will predict and adapt to traffic flow in real time. Cameras and sensors at intersections are gathering data on traffic volume, speed and congestion. This intel will eventually feed into AI algorithms that dynamically adjust traffic lights, easing bottlenecks, reducing commute times and improving road safety.

Mayor Olivia Chow is championing the project, in collaboration with Rogers, Bell and Telus. "It's important to explore new ways to better manage all forms of traffic so we can keep Toronto moving," Chow has said.



A Heaps Estrin Publication BEYOND

OPTIMIZED PUBLIC TRANSIT

The TTC is Toronto's lifeline, but it's not known for its clockwork precision. By analyzing ridership patterns, AI could optimize bus routes, schedules and frequencies in real time, making public transit more responsive and reliable.

Currently, the TTC is collaborating with a company called Invision AI to gather and analyze data aimed at improving the flow of passengers through subway stations. This technology allows the TTC to test various tactics, such as platform stickers, new announcements, turnstile direction changes and updated signage, to improve the commuter experience.

STRONGER INFRASTRUCTURE

Construction seems to be a constant part of life in Toronto, and while AI tools aren't being used yet, they could foresee and prevent problems before they escalate. Think of it as preventative health care for the city. AI can analyze sensor data from bridges, roads and other infrastructure to identify issues early, reducing repair costs and avoiding significant disruptions.

"Predictive maintenance is very commonly done in industry settings," says Alex Olson, senior research associate at the Centre for Analytics & AI Engineering. "Companies use AI to predict when machinery will fail. If you know a machine is likely to break soon, it makes sense to fix it before it actually fails. This approach can be applied to city infrastructure, allowing for efficient maintenance scheduling and reducing unexpected disruptions."

A GLIMPSE INTO THE FUTURE: TORONTO IN 10, 25 AND 50 YEARS

Federico Berruti, an analyst from global consulting firm McKinsey, recently told BNN Bloomberg that Toronto is poised to skyrocket as an AI hub. With some of the world's top minds and technology, our city should benefit and evolve accordingly.

2034: THE CONNECTED CITY

By 2034, Toronto's downtown core buzzes with about half a million new residents. AI integration has fundamentally transformed the city's urban landscape. Traffic and public transportation systems are seamlessly interconnected. Predictive maintenance is a standard practice, keeping disruptions to a minimum and extending the lifespan of critical infrastructure. This decade sees an increase in data-driven green spaces and affordable housing projects.

2049: THE SUSTAINABLE METROPOLIS

By 2049, sustainability has taken centre stage. Smart grids and AI-driven energy management reduce the city's carbon footprint, while automated waste management keeps streets clean. The tech sector thrives, driven by AI-enabled resource allocation and sustainable development. Electric and autonomous vehicles are ubiquitous, contributing to a greener city.

2074: THE SMART CITY

By 2074, Toronto stands as a beacon of smart city innovation. Autonomous public transit, advanced health monitoring and adaptive infrastructure create a resilient urban environment. Population growth is managed through AI-driven housing solutions, ensuring affordability and inclusivity. Data-driven policies benefit everyone, and adaptive reuse of buildings shrinks the need for new developments.



TORONTO THE GLOBAL AI HUB

TORONTO IS AT THE FOREFRONT OF ALINNOVATION.

thanks in no small part to the contribution of Geoffrey Hinton, a world-renowned academic often referred to as the "Godfather of AI." Hinton's pioneering work in deep learning laid the groundwork for many AI advancements, cementing Toronto's status as a global leader in the field.

- Toronto has the densest cluster of AI startups in the world
- Our tech sector saw over \$3.7 billion in funding in 2022 alone
- The city has a growing network of more than 270 AI startups
- U of T is a global leader in AI research, with more than 110 faculty members focused on AI
- Companies like Samsung, Sanofi and Nvidia have chosen Toronto for AI research centres

CANADA IS AN AI POWERHOUSE

- The federal government's 2024 budget pledged \$2.4 billion for AI development
- According to a 2020 report by U of T, Canada produces the most AI patents per million people among G7 nations and China
- Ten per cent of the world's top AI researchers live in Canada



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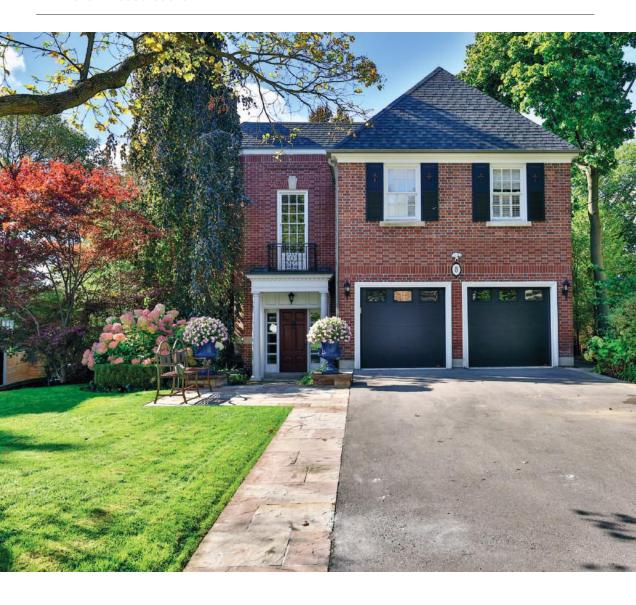
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A UNIQUELY PERSONAL EXPERIENCE

Left and Right: Heaps Estrin



8 LAWRENCE CRESCENT:

A HEAPS ESTRIN SUCCESS STORY

WORDS BY MARJO JOHNE

SHARON HUDSON WAS VIEWING HOUSES CASUALLY

in 2009—mostly out of curiosity, with no real intention to buy—when she walked through the doors of 8 Lawrence Crescent in Lawrence Park.

"I knew it immediately, as soon as I entered: This is my house," recalls Hudson, who had been living in Rosedale with her son, her daughter and a couple of dogs. "I wasn't looking to move, but I just had this feeling that this was where my family and I belonged. So I put in an offer and we moved into the house in mid-August of that year."

Years later, Hudson had that same feeling of recognition and certainty when she met Cailey Heaps, president and CEO of Heaps Estrin, and her sales partner, Megan Till-Landry. Now that Hudson's children had grown into young adults, she was thinking about selling the house she had called home for 15 years. The realtor she had worked with previously had passed away, and she was interviewing a number of agents.

The day Hudson met Cailey and Till-Landry, she knew she had found the right team to sell her home.

"It was this connection I felt with Cailey—she was energetic and excited, and I just really liked her as a person," says Hudson. "So I decided I wasn't going to interview anyone else and cancelled my other meetings."

The three-storey colonial revival house, with four-plusone bedrooms, five bathrooms and a spacious recreation room and den on the lower level, sold in four days for \$5.2 million—about \$300,000 above the asking price of \$4,895,000. That's a notable feat given the stalled real estate market, says Cailey.

The beautiful house had no shortage of admiring potential buyers. Cailey describes 8 Lawrence Crescent as a tastefully updated property with refined architectural finishes and a stunning, southwest-facing landscaped back garden with a built-in pool.

"The house is very unique—in my opinion, it felt more like a Rosedale house in terms of character and aesthetics," says . "So as part of our marketing strategy, we did draw attention to the fact that this home is distinct from its Lawrence Park counterparts. It really elicited a great response."



A Heaps Estrin Publication BEYOND 29





"THE THREE-LEVEL COLONIAL REVIVAL HOUSE **SOLD IN FOUR DAYS FOR \$5.2 MILLION— ABOUT \$300,000 ABOVE THE ASKING PRICE OF \$4,895,000**. THAT'S A NOTABLE FEAT, GIVEN THE STALLED REAL FSTATE MARKET"

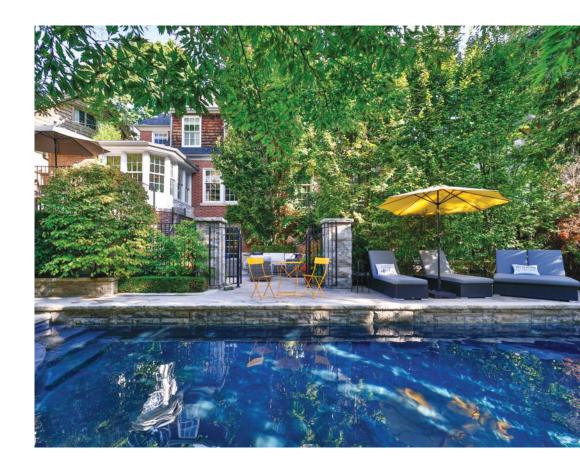
While 8 Lawrence Crescent sold quickly, it had taken Hudson months after her first meeting with Cailey and Till-Landry to feel ready to put her home on the market. Getting to that point was, once again, a matter of simply feeling it was the right thing to do.

"I went to Florida with my daughter in mid-December of 2023, and when I came back home at the end of February, as soon as I walked in the door I just knew it was time," says Hudson. "I try to listen to my heart—it tells me what's right for me."

Cailey and her team went above and beyond to ease the process of selling 8 Lawrence Crescent, says Hudson. As an example, she points to the personal organizer Heaps Estrin sent in to help sort through her belongings and decide what to keep, give away or discard.

"Angela, the organizer, was wonderful—she helped me go through and purge everything," says Hudson. "I have never had that before, and I wasn't really expecting to get that kind of service from a real estate company."

One of the things she appreciated most about Cailey and the Heaps Estrin team was how well they understood and respected her desire to ensure that 8 Lawrence Crescent went to a family who would love the house as much as hers did. When the best offers came down to two families, Hudson said she based much of her decision to accept one offer over the other on a letter written by one of the potential buyers—a husband and father of a young family.



"He said that as soon as he walked in the door, he knew it was his house," she recounts. "He described this house and his feeling for the house in much the same way I felt 15 years ago."

Hudson says that, in the weeks following the sale of 8 Lawrence Crescent, she walked from room to room, telling the house how much she loved it and how much she treasured all the memories created within its walls. Even

to the end, the house that had touched her heart the minute she walked through its doors continued to connect with her profoundly.

"SELLING MY HOME WAS A UNIQUELY PERSONAL EXPERIENCE, AND IT MAKES ME SO VERY HAPPY TO KNOW A YOUNG FAMILY WILL BE MAKING THEIR OWN MEMORIES HERE, JUST AS MY FAMILY DID."

"Cailey and her team did a great job and I really felt a personal connection with them," says Hudson. "I would work with Heaps Estrin again." ⊨

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AFTER 35 YEARS. TORONTO ARTIST PIXIF MUDGE IS DEBUTING **NEW WORK** AT THE LOBBY

> INTERVIEW BY LORA GRADY





FOR MORE THAN A DECADE,

beginning in the 1970s, Pixie Mudge was a fixture on the Canadian art scene. She was on the faculty at the Ontario College of Art & Design University (serving as president of the fine arts faculty for one year), winning several grants and awards. She even developed the first sculpture program for blind people in Toronto. But the artist's passion was put on hold when she married sugar executive Neil Shaw (who was later knighted by Queen Elizabeth) and became a "corporate wife" for decades, supporting her husband in his work throughout the UK. "She was super talented, but then had to put it all aside for 35 years," says her son Adam Massey. Twenty years ago, she and Shaw returned to Toronto and she began creating art again, though only part-time. This September, the celebrated artist is back with new work for her residency at The Lobby: Talent Interrupted.

What have you been working on lately?

I'm working on multiples. I think seeing a common subject multiplied several times takes on a different image. For instance, eggs are in your refrigerator and you see them all the time. Out of context, they take on a different image. They become somewhat more important. I love the forms because they're endless.

Is there a significance behind the egg as a symbol in your work?

When I was very young, we lived in Oakville and there was a woman who lived in a small cabin on the other side of the woods. She kept chickens, and any time my sister and I went over there, she'd give us an egg. They were so warm and felt so good in my hand. The beauty of that simplicity has been a lasting memory.

A real egg has life inside, and even though mine are no longer hosting yolks, they're so alive-the way the light transfers across the surface is a constant fascination for me.

What does "talent interrupted" mean to you?

It applies to so many women who gave up their careers because of their husbands, their children, or any number of reasons.

I married (Sir Neil Shaw) in 1985 and I thought I was moving to England to be this great artist in Europe. Over those 35 years, I took hundreds of photographs and did a lot of drawing, but I spent most of the time on an airplane being a corporate wife. When my marriage ended, it didn't take me long to find myself and get right back into my art. I rented a studio and started creating immediately. I was just absolutely content. It's wonderful to be home.



Top: Adam Massey, Bottom: Pixie Mudge photographed by Christina Hodnet

TO SEE PIXIE MUDGE'S LATEST WORK UP CLOSE AND PERSONAL, pop into The Lobby to catch her exhibition Talent Interrupted, on from the beginning of September until late October. FOR MORE INFORMATION, follow @THELOBBYBYHEAPSESTRIN on Instagram, visit THELOBBYBYHEAPSESTRIN. COM or stop by in person at 1120 YONGE STREET.



THE EVERY OCCASION GIFT GUIDE

Have you ever marvelled at that one person who arrives at any event bearing just the right gift? It's thoughtful, it's useful, it's beautiful, it's, well... perfect. Chances are they shop at The Lobby, home to Heaps Estrin's impeccably curated selection of lifestyle goods. This is where you will find something they never knew they needed for everyone on your list. Best of all, for those short on time (read: virtually all of us), the team at The Lobby takes the experience of personal shopping to new heights. A quick call ahead of your visit and a few key questions answered and you will arrive to a thoughtfully chosen, impeccable gift for anyone on your list. Visit thelobbybyheapsestrin.com for more great gift ideas.

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R+D.Lab Bilancia X-Large Flat Bowl Handcrafted earthenware made in Italy. A fruit-bowl still life waiting to happen. \$178



Falcon Enamelware Pitchers, Cups and More

Perfect for serving sangria or displaying fresh peonies for a cottagecore aesthetic. \$95

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Blacksaw The Siempre Recycled Blanket

Luxuriously heavy. Sustainably made in Canada. Perfect for cuddling. \$550



Claude Dozorme Salad Service Tongs

Green-handled tongs for their greens. Handcrafted in France and dishwasher safe.
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FOR THE STYLISH SOPHISTICATE



Imli Robe
Light, colourful and too gorgeous to
only wear indoors.
\$100



Calo Jewelry Opal Gemstone Bracelet

Arm candy that will make any outfit without overshadowing its wearer. \$105

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A Heaps Estrin Publication BEYOND

GEORGE,

WANT TO WOW THE **GUESTS AT YOUR NEXT** DINNER PARTY, AND IMPRESS FRIENDS AND NEIGHBOURS WHEN OUT FOR A STROLL?

Introducing Meet George, Victoria & Edward, a series where we highlight some of the city's most prevalent architectural styles. You'll learn to identify each style so you can talk about it with confidence.

WORDS BY

VANESSA GRANT

fanlight window



grand entrance

brick exterior



symmetrical windows



TORONTO ARCHITECTURAL STYLE: **GEORGIAN REVIVAL**

Now the city of Toronto, the town of York was founded in 1793 during the height of Georgian architecture in Britain. The popular style stuck around in Canada for the early years of the 19th century and made a resurgence in the first half of the 20th as a popular "revival" style. Georgian and Georgian revival-style homes, including two of Toronto's oldest brick buildings-Campbell House (now a museum) and The Grange—are evident throughout the city, as well as throughout Rosedale, Lawrence Park, Moore Park and Forest Hill. Eschewing its British origins, this style is often referred to as Federal in the United States.

GEORGIAN-STYLE HOMES RESEMBLE BRITISH MANORS AND THE STYLE IS NAMED AFTER THE FIRST FOUR MONARCHS (ALL NAMED GEORGE) WHO RULED BRITAIN FROM 1714 TO 1830.

These homes reflect the symmetry and proportion of classical Greek and Roman architecture, with simple facades and rows of identical windows.

WHAT TO LOOK FOR:

- Two- or three-storey horizontal rectangular buildings
- · Side-gable or flat rooflines with simple cornices
- Three to five bays, with the front door at centre and occasionally bumped out
- · Brick exteriors, or potentially stucco exteriors on newer buildings
- · Grand entrances with columns or pilasters on either side of the door
- · Semicircular fanlight windows above the front door
- Simple, symmetrical rows of windows on each storey
- Windows featuring sixover-six panes of glass
- Symmetrical chimneys on either side of the house

WHERE TO FIND IT:

Rosedale Lawrence Park Forest Hill The Bridle Path Moore Park



THE INSIDER

THE HEAPS ESTRIN TEAM SHARES WHERE THEY GO TO GET PAMPERED AND UNWIND

"I highly recommend **HealFlow** at Yonge and St. Clair for an exceptional massage experience. Juan Carlos and the team make each visit truly special, and, for me, it's a great way to recharge and reset. For a luxurious and indulgent getaway, **Langdon Hall** in Cambridge, Ont., is my top choice. It's the perfect destination for a relaxing night away, combining serene surroundings with top-notch spa services."

- Cailey, President & CEO, Broker of Record

"A lot of us in the office love **Othership**. Their routine of two minutes in the cold plunge followed by 20 minutes in a blissful sauna with scent bombs, repeated three times, is pure perfection. It's an invigorating and rejuvenating ritual that leaves me feeling completely refreshed."

- Mike M., Real Estate Agent

"I don't indulge in spa visits very often, but on the couple of occasions that I have visited the **Hammam Spa**, it felt like a vacation inside a couple of hours. The vibe is so soothing, the treatments feel like a dream, and even for spa newbies like me, the amazing staff put you right at ease."

— Jane, Director of Marketing & Brand Innovation



"The Spa at Four Seasons, for sure. The luxurious atmosphere, exceptional treatments and top-notch service make it the perfect place to unwind and rejuvenate. It's my go-to spot for a truly indulgent and relaxing experience."

-Amanda, Real Estate Agent

"Mind Body Flow in Yorkville is an escape in the heart of the city. Outstanding service accompanied by an impressively experienced team."

- Natalia, Marketing Manager





ASK THE CONCIERGE

THOUGHTFUL ANSWERS TO YOUR PRESSING QUESTIONS

Dear Concierge,

Now that summer is coming to an end, how do I stay motivated to keep up my fitness routine throughout the fall and winter?

"Staving fit is more about longevity these days," says Toronto personal trainer Anthony Mifsud of Klabb Studios, whom Cailey Heaps credits with the success of her recent fitness journey. "If you focus on short-term goals, like how you want to look, it's not very successful." Instead, he recommends focusing on long-term goals. "Think about how you want to feel as you age and you'll feel more motivated," he says. "Or challenge yourself to get in shape for a marathon or half-marathon. My most successful clients have a sports goal." For instance, Mifsud has helped clients get better at tennis, volleyball and other sports. He can help them improve their cardio, and then work on specific skills like serving. Since there's always room for improvement, there's always another goal. If you're not into sports, "fall and winter can be a great time to go on vacations based on exercise, such as a yoga retreat or hiking trip," says Mifsud.

Dear Concierge, Are there any red flags to look out for when hiring a contractor?

President of Whitaker Construction James Aikenhead says that finding the right builder or contractor is crucial to ensuring a successful renovation experience. Reputable contractors have specific markers, and a lack of these credentials is a definite red flag. Aikenhead suggests asking lots of questions and trying to find a contractor whose portfolio and past projects reflect the kind of project you're planning. You should also "verify that the contractor holds all necessary licenses," such as Tarion and RenoMark. You can search directories online to confirm this.

When it comes to contracts and payments, "it's highly recommended to use a Canadian Construction Documents Committee agreement to protect the interests of all parties involved," says Aikenhead. And anyone who asks for a lot of money up front should raise concerns. "It is essential to have a payment structure in place that is tied to project completion," he says. "On projects \$1 million or more, a five to 10 per cent deposit is common.

On smaller projects, contractors may need higher deposits to secure materials."

Dear Concierge, What are the best quick-andeasy touch-ups to keep your house up to date?

Invest in statement lighting. From hand-blown glass and modern sconces to sculptural chandeliers, the right light fixtures can make a dramatic difference in your home. Some of our favourites include Ridgely Studio Works, Carlucci and Lambert & Fils. Elevate the cabinets throughout your house with unique hardware, like handforged iron pulls in the kitchen or delicate mother-of-pearl knobs in the bath. While you're at it, upgrade the tiles in the kitchen and bathrooms for statement makers that reflect your personal style. Hand-painted Moroccan zellige tiles add warmth and whimsy, while textured limestone is earthy. Paint is also quick, cost-effective and tried and true way to freshen up any space. ⊞

Have a question for the concierge?

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our second location at 1120
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referral for a trusted mortgage
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