

FACELAW

ONLINE LEGAL DIRECTORY

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Article By

Charles E. Gluckstein

Can Surveillance Be Used to Disprove LTD Claims?



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Simona Jellinek

Sexual Abuse By Clergy in Religious Institutions (Part 2)



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Reporting Foreign Assets: What You Need to Know



Article By

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Difference Between a Last Will and a Living Will



Article By

Ben Azimi

Major Changes to Ontario Auto Insurance in 2026: Customizing Coverage



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WE are a directory of Lawyers, Paralegals and Immigration consultants, striving to bring together the best professionals in the legal field.

In today's fast paced world, where almost everyone now has the internet in the palm of their hand, finding the relevant information and assistance you require has never been easier.

Finding an experienced lawyer, paralegal or immigration consultant ("Legal Professional") to assist you with your legal matters should be no different.

Whether your legal matter is complicated or simple, Facelaw.ca is here to make the initial interaction between the client and Legal Professional just as simple.

Facelaw.ca is a website which connects those looking for a Legal Professional to assist them with a legal matter (or those just wanting to get some preliminary legal advice) with an experienced Legal Professional in the appropriate field of law.

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Ashkan Anvari

Doctor Of Business Administration (DBA)

► Founder of the Facelaw Platform

ADVERTISING ON FACELAW'S social media, including but not limited, the YouTube channel has remarkable advantages, which can be examined as follows:

Showcasing Skills and Expertise

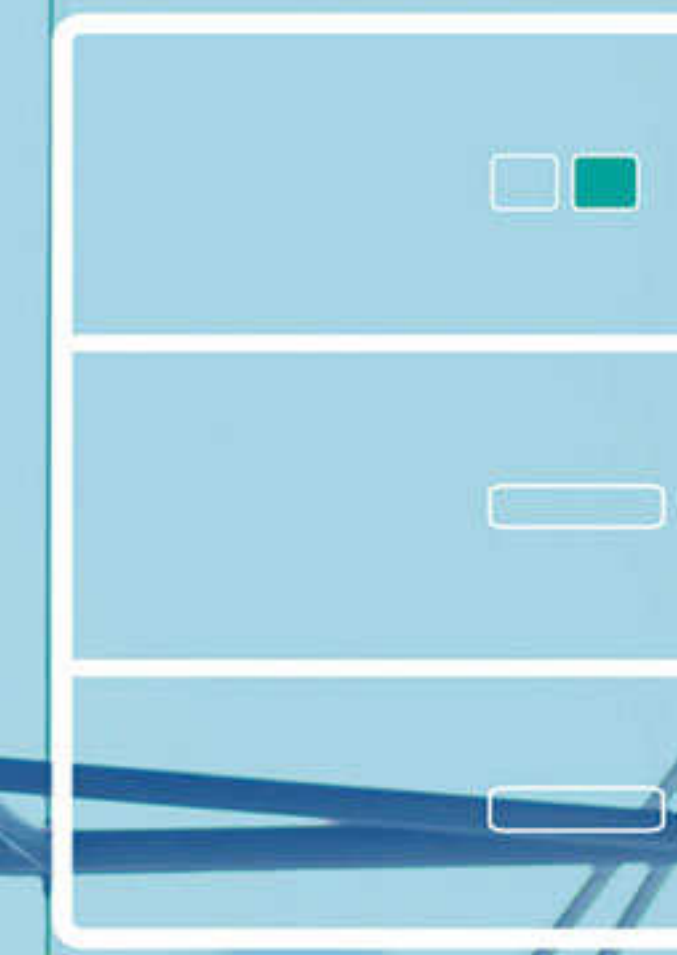
by utilizing Facelaw's YouTube channel, legal professionals can speak to their skills and expertise, provide legal critiques, and also speak about updates on a particular area of law and recent developments regarding case laws.

Increased Audience Reach

YouTube, being one of the largest video sharing platforms globally, enables the legal Professionals to reach a wider audience. This platform allows Facelaw's legal professionals to share their videos from Canada and the United States, establishing online connections with clients globally. As a result, the legal Professionals on Faceaw's directory can effectively utilize its YouTube platform to feature their legal services effectively.



—• Domain



—• Data



Interaction with Viewers

Through comments, feedback, and responses, the legal professionals engage with their audience on the Facelaw's YouTube channel and attract potential clients. The continuous engagement with viewers through comments also allows the legal professionals to address questions and concerns, and to create a level of trust and reliability.

In summary, using the Facelaw YouTube channel empowers legal professionals in Canada and the United States to leverage unique opportunities for promoting their legal services, increase their audience, and improve interaction with potential clients.

Facelaw's YouTube platform is gaining widespread recognition due to its aggressive utilization of recent technologies and optimization of the its channel through SEO based on a complex set of algorithms, standing out from competitors.







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- ▶ We believe that clients should feel welcome and comfortable every time they walk into our office.
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- ▶ HEAR FROM OUR CLIENTS
- ▶ COMPASSION AND RESPECT
- ▶ BILINGUAL SERVICES

ONLINE SEMINARS

IN:



Facelaw has the technological ability to conduct various seminars for the community in order to increase awareness in the legal field. As well, Facelaw conducts private seminars for businesses to educate them in the different areas of law. This has the power to inspire businesses to tackle new projects and to advance their level of knowledge within the law. For these seminars, the speakers will be the direct members of Facelaw who are licensed professionals like that of lawyers, paralegals and immigration consultants.

Depending on the nature of discussion, the seminar may be led by one or more professionals.

These seminars will take place in North America. Some will be provided for free and others will require the purchase of a ticket. Facelaw will have all the details including prices, dates, and topics of discussion available on our website for your ease of reference.



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- Medical Malpractice**
- Disability Denial**

■ **LITIGATION**

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- Contractual Disputes**
- Partnership Disputes**
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■ **INSURANCE CLAIMS**

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Difference Between a Last Will and a Living Will



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A Last Will and a Living Will manage different aspects of your life, but both ensure your wishes are respected when you are no longer able to express them. A Last Will determines who inherits your property and assets after you pass away, while a Living Will outlines your preferences and instructions for the provision future medical treatments and care, in the event you are unable to communicate your decisions to healthcare professionals and loved ones.

What is a Last Will and Testament?

A **Last Will and Testament**, often simply called a **Will**, is a legal document that describes how you would like your property and assets to be distributed after your death. The individual who creates a Will is referred to as the "**testator**", while those designated to receive assets under the Will, are referred to as the "**beneficiaries**". The Will allows the testator to specify the distribution of their estate, including real property, financial accounts, personal possessions, and other assets following their death.

In addition to distributing assets, a Will also enables you to:

► **Appoint an Executor:**

an executor will be responsible for administering and carrying out the instructions contained in your Will. The executor will handle tasks such as distributing assets, paying outstanding debts and taxes, and managing other administrative duties related to the estate.

► **Nominate Guardians:**

Name guardians to care for your minor children, dependents, or pets, ensuring that their care is provided for in the event something happens to you.

Dying without leaving a valid will is referred to as dying “**intestate**”. If you pass away without a valid Will, your estate will be distributed according to the intestacy laws of the applicable provincial jurisdiction. These statutes determine the allocation and distribution of your assets, which may not reflect your personal wishes and may result in the unintended distribution of your estate contrary to your preferences. In the province of Ontario, the Succession Law Reform Act, R.S.O. 1990, c. S.26, will determine the distribution of your estate in the event you pass away without a valid Will.

What is a Living Will?

A **Living Will**, sometimes referred to as an **Advance Healthcare Directive or Medical Directive**, is a legal document that outlines clearly your preferences concerning medical treatment in the event you become incapacitated and are no longer able to communicate your wishes with respect to your care. This document provides guidance to healthcare providers and your designated agents regarding the type of medical procedures you wish to receive or decline under specific circumstances. Unlike a Will, which takes effect after death, a Living Will comes into effect during your lifetime if you're seriously ill, in a coma, or otherwise incapacitated, rendering you unable to make decisions about your healthcare.

DEPRESSION QUESTIONNAIRE

Please answer the questions according to the frequency of occurrence since symptoms began

1) Are you having changes in your sleep, such as insomnia or too many hours?

Never

Sometimes

A few days

Half the days

2) Is it very difficult for you to concentrate easily?

PSYCHOLOGICAL

ONLINE MOD

REVIEW OF PREVIOUS

- Homework: *Diary of emotions and feelings until before start the day and also when feelings*

- Evaluation of previous sessions: *patient looks low feelings of*

CHANGES OBS

- Clinical advances - *improvement patient feels very last and*



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A Living Will enables you to articulate your preferences for medical procedures, including but not limited to:

- ▶ The use of breathing tubes or ventilators to extend your life;
- ▶ The use of feeding tubes to keep you alive;
- ▶ Directions with respect to blood transfusions and dialysis (to support kidney function);
- ▶ Types of pain management you want to receive or reject;
- ▶ Preferences regarding resuscitation efforts and the administration of life sustaining treatments;
- ▶ Instructions with respect to organ donations;
- ▶ Decisions regarding palliative care or end of life care, including your desired location for such care;
- ▶ Instructions for the use of antibiotics or antiviral medications; and
- ▶ Preferences related to experimental treatments or clinical trials.

Having a Living Will ensures that your healthcare providers and family know your specific wishes, which can help to reduce the emotional burden on your loved ones during difficult times by preventing them from having to make critical medical decisions on your behalf without guidance.

Do I Need Both a Last Will and a Living Will?

It's advisable to have both a Last Will and a Living Will. While a Last Will governs the distribution of your assets after death, a Living Will focuses on your healthcare preferences during life if you are unable to communicate them. Both documents work together to ensure your wishes are honored in different situations, giving your loved ones peace of mind that your affairs, both personal and medical, are managed in accordance with your wishes and directions.

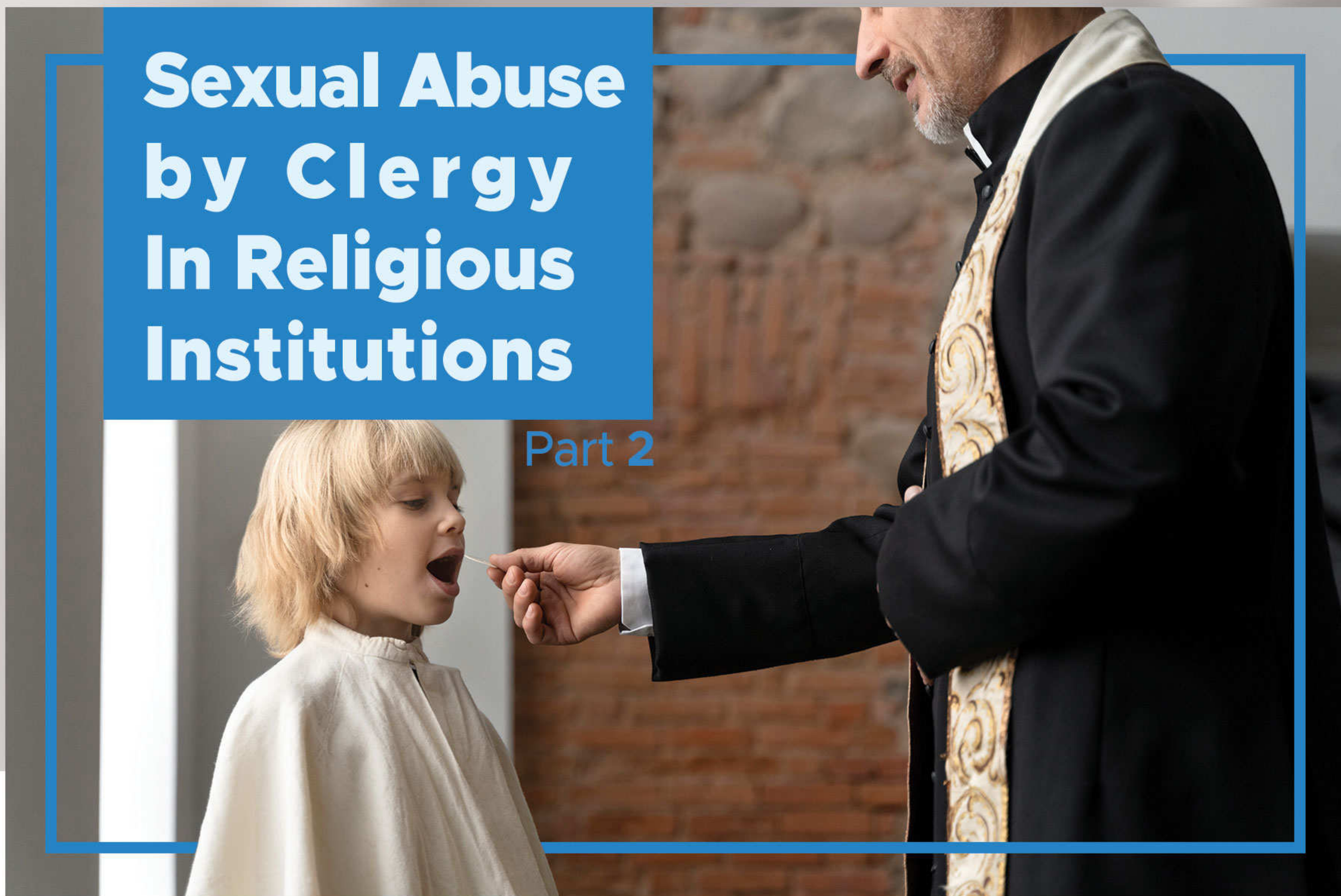


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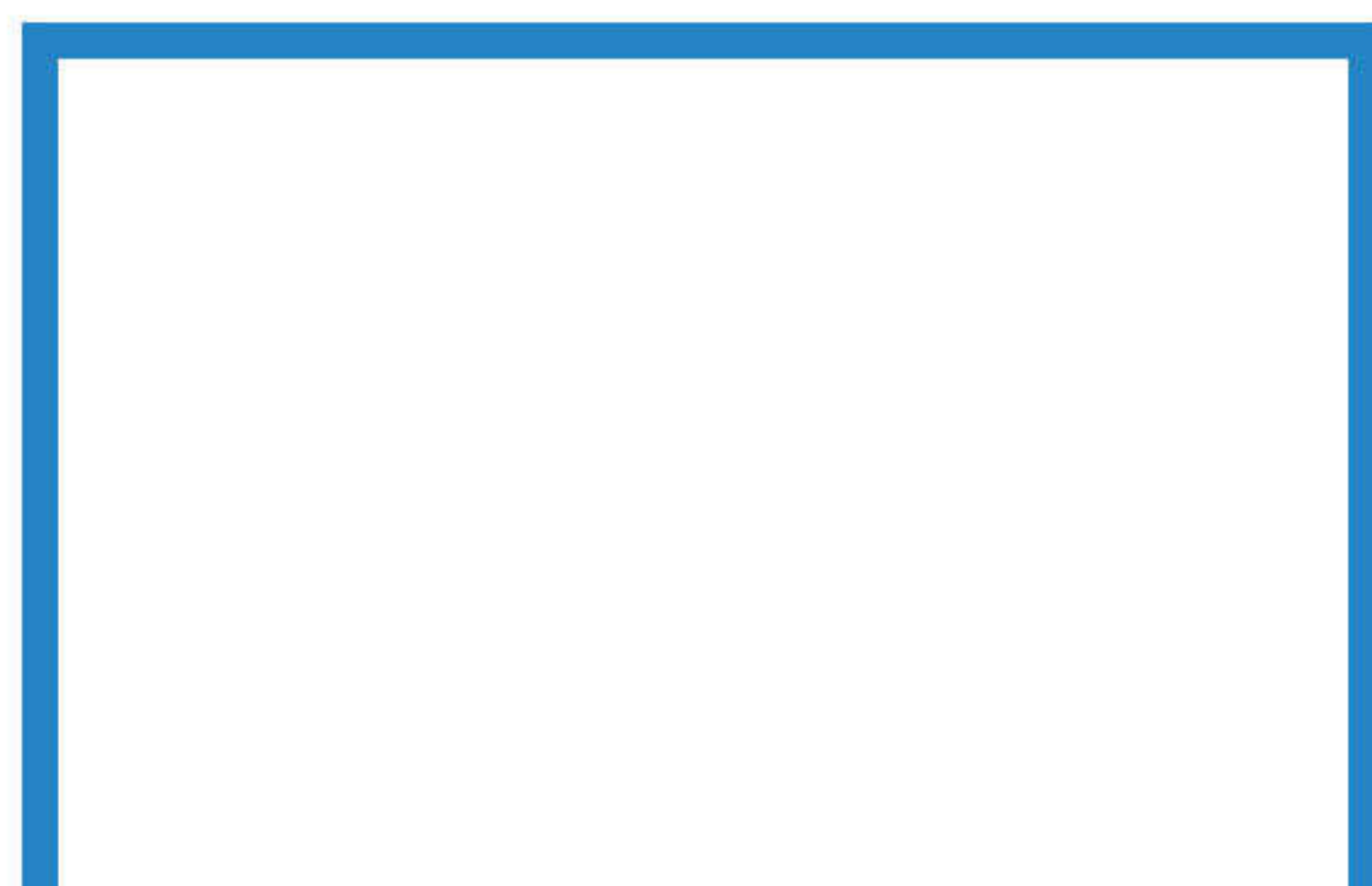
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Understanding Clergy Abuse and How Survivors Can Seek Justice

Faith can provide comfort during difficult times, but when abuse is inflicted by a trusted clergy member, the harm becomes deeply personal and complex. Abuse by clergy in churches, mosques, synagogues, and temples, while often underreported, is more common than many realize. This issue spans Christian and non-Christian religions, making it a widespread concern that demands attention.

This article explores the rates of clergy abuse, notable examples across different faiths, and how survivors can pursue justice on their own terms.



The Prevalence of Clergy Abuse

Research shows that sexual abuse by clergy is alarmingly widespread, though exact statistics are hard to determine due to underreporting.

Abuse in Christian Institutions

High profile cases involving the Roman Catholic Church have shed light on the severity of the issue. A study on U.S. abuse cases from 1950 to 2002 found that 4% of priests faced allegations of child molestation. However, reluctance to report abuse suggests the real figure may be much higher.

Protestant denominations also face significant issues, though definitions of misconduct vary. A 1984 survey revealed that 39% of Protestant clergy admitted to sexual contact with a congregant, with 12.7% confessing to intercourse. A 2019 Southern Baptist Convention survey highlighted dissatisfaction, with 10% of younger congregants leaving due to unaddressed misconduct.

Cases of abuse by clergy both Catholic and Protestant are disturbingly common, with incidents well documented by media reports and survivor websites.

Abuse in Non Christian Communities

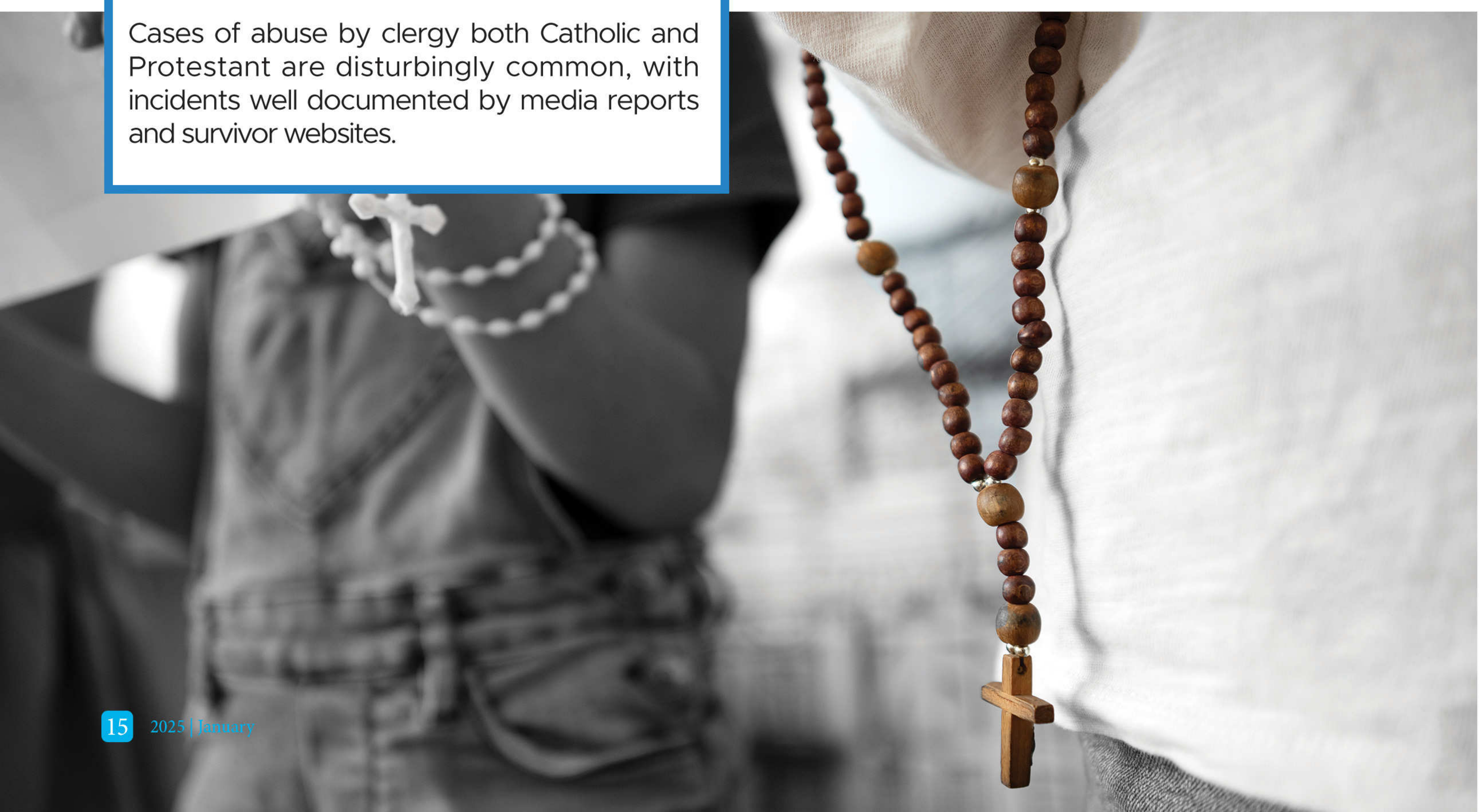
Clergy abuse is not confined to Christianity. Other religions also contend with horrifying examples of sexual violence by religious leaders.

Judaism

Cases include the Toronto Rabbi Heshi Nussbaum scandal and reports highlighting sexual abuse in Orthodox Jewish communities. Research suggests that abuse rates in these communities could be four times higher than the general population.

Buddhism

Abuse has been acknowledged by international Buddhist organizations like Shambhala International, which admitted to cases of teacher misconduct. Advocates and journalists are actively working to address these issues.





Seeking Justice for Clergy Abuse

Survivors of clergy abuse deserve support and respect as they decide how to move forward. Whether pursuing therapy, filing criminal charges, or choosing a civil claim, the decision must entirely rest in their hands. Canada has removed statutes of limitations for civil and criminal cases of sexual abuse, meaning even historical cases can be brought to court. Survivors can seek compensation not only from abusers but also from religious institutions whose negligence enabled the abuse. The financial repercussions for institutions can be significant. The Catholic Church, for instance, has paid over \$4 billion in settlements, with more anticipated as legal restrictions on historical cases are lifted. These legal claims can also compel institutions to reassess their practices, creating systemic change to prevent abuse.

Islam

Imams across Canada have faced sexual violence charges, and community efforts like conferences are addressing child abuse within Muslim communities.

Sikhism

Cases include priests in Winnipeg and Surrey who assaulted children. The Sikh community is increasingly open about addressing and discussing abuse by religious leaders.

Hinduism

Hindu clergy in Canada and the U.S. have also faced charges of sexual offenses, including offering bribes to silence victims. These incidents illustrate the need for stronger accountability measures across faiths.

We Can Help

Too often, institutions dismiss abuse as the actions of a **"few bad apples,"** ignoring the larger systemic failures that allow it to occur. Civil lawsuits can not only provide restitution for survivors but also push institutions toward meaningful reform. If you or someone you know has been affected by clergy abuse, please remember you are not alone. Support is available, and justice is possible. Reach out to learn more about how we can assist you. Together, we can demand accountability and foster positive change.



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Can Surveillance Be Used to Disprove LTD Claims?

By
**David
Lackman**

Dealing with an insurance company after filing a long term disability (LTD) claim can be frustrating, especially if your benefits are denied or terminated. The process can become even more overwhelming if you are placed under surveillance.

When you have health insurance, you expect to receive benefits if you are injured or become ill. However, insurance providers do not simply approve every claim. They closely scrutinize your eligibility based on the policy's criteria. To support your claim, you must provide necessary evidence such as medical reports, clinical records, and other paperwork like proof of income. Once your claim is submitted, your insurer may conduct an investigation, including an interview or verification of medical documentation, to ensure eligibility.

If your insurer questions the validity of your claim or whether your condition satisfies the criteria, they may hire investigators or use in house resources to observe your activities.

Surveillance is more common than many realize and can occur in cases of physical or mental health disability claims. This experience can feel invasive, leaving claimants stressed or unfairly judged. If you feel your rights are being infringed or your claim has been denied, you should seek legal advice. The knowledgeable team of long term disability lawyers at Gluckstein Lawyers can advocate for you and ensure fairness when dealing with your insurer.



Surveillance of **LTD claimants** is legally permitted but has clear limits. Investigators often monitor a person's daily routine to assess physical activities and report their findings to insurance providers. This might involve taking videos or photos, gathering statements from neighbors, and detailing observations about your behavior and physical condition.

Investigators can take photos or videos in public spaces, but they cannot trespass on private property, record conversations without consent, tamper with mail, or harass the claimant.

Social media is another tool insurers use to challenge claims. Posts or photos depicting activities that appear inconsistent with your medical condition could be used as evidence. While such postings don't provide a full picture of a person's functionality, they can still create complications. To protect your claim, ensure your social media accounts are private and avoid posting during the claims process, as even harmless updates can be misinterpreted.

Investigators also conduct data surveillance, such as checking public records or conducting online searches. However, they can only access information available to the public and no more.

Insurance companies may initiate surveillance when they doubt the validity of an **LTD claim** or when deciding to terminate benefits. However, video recordings or photographs rarely provide a complete perspective on a person's health or ability to work.

A moment of activity might reflect a claimant's "**good day**," followed by several days of pain and reduced ability to function. For example, someone with a back injury may be able to complete limited physical tasks, like gardening for an hour, but that does not mean they are capable of performing sustained, physically demanding work over a full workday.

This was demonstrated in the Ontario Superior Court of Justice case *Fernandes v. Penncorp*. The insurer denied an injured bricklayer's claim after over 140 hours of surveillance during 19 days.

Although the claimant was filmed completing light manual tasks, the court found these activities were not comparable to the heavy demands of bricklaying. The court acknowledged the claimant suffered pain during and after these activities and awarded him substantial damages for the insurer's conduct.

It's natural for insurers to scrutinize disability claims. However, as a claimant, you have the right to challenge surveillance findings if they mischaracterize your condition or unfairly question your eligibility. Experienced legal professionals can help you push back against unfair practices and advocate for the benefits you deserve.

If you're facing a denied LTD claim or feel overwhelmed by the surveillance process, reach out to Gluckstein Lawyers.

Their team is committed to providing trusted advice and ensuring transparency in your interactions with insurance providers.

Reporting Foreign Assets: What You Need to Know



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If you have over \$100,000 in money or assets outside of Canada, you are legally required to report it to the Canada Revenue Agency (“CRA”).

Under Canadian tax laws, if you're a Canadian resident, you must report any foreign property worth more than \$100,000 at any point during the year. Failing to do so can lead to serious penalties and interest charges from the CRA.

Types of Foreign Property you Need to Report

The types of foreign property you need to report include:

- Money held outside Canada
- Real estate located outside Canada
- Shares in foreign companies

However, certain assets are exempt, like personal use items (cars or furniture), business property, or foreign affiliates.

Penalties for Not Reporting

Not reporting foreign assets can result in heavy penalties. The standard penalty for failing to file is up to \$2,500. If you ignore a notice from the CRA, fines can go up to \$24,000. In cases of gross negligence, the penalty could be either \$24,000 or 5% of the property's value, whichever is higher.

How the CRA Detects Unreported Assets

The CRA uses various methods to detect unreported foreign assets. It has information sharing agreements with countries like the United States and the UK, allowing it to cross check what you report with foreign tax

authorities. This makes it risky to conceal assets abroad. The CRA also conducts audits and investigations, which can be triggered by inconsistencies in your tax return, tips from informants, or data from international partners.

Form T1135

If your foreign property exceeds \$100,000, you must submit the Foreign Income Verification Statement (Form T1135) to the CRA. This form requires details like the foreign institution holding the funds, the property's location, and any income generated.

Voluntary Disclosures Program (VDP)

The Voluntary Disclosures Program (VDP) allows individuals and businesses to come forward and correct inaccurate or incomplete information, or disclose information not previously reported to the CRA, without facing penalties or prosecution. If you voluntarily disclose unreported foreign assets or income through this program before the CRA finds out, you may avoid prosecution and not face penalties. It's a valuable option for those who wish to correct past mistakes or issues and comply with tax laws.

CONCLUSION

It is crucial to be accurate and upfront in your reporting of foreign assets, especially if you own property in a country that has a specific tax treaty or an information sharing agreement with Canada. The CRA's ability to cross check information through international agreements makes it risky to hide foreign assets.



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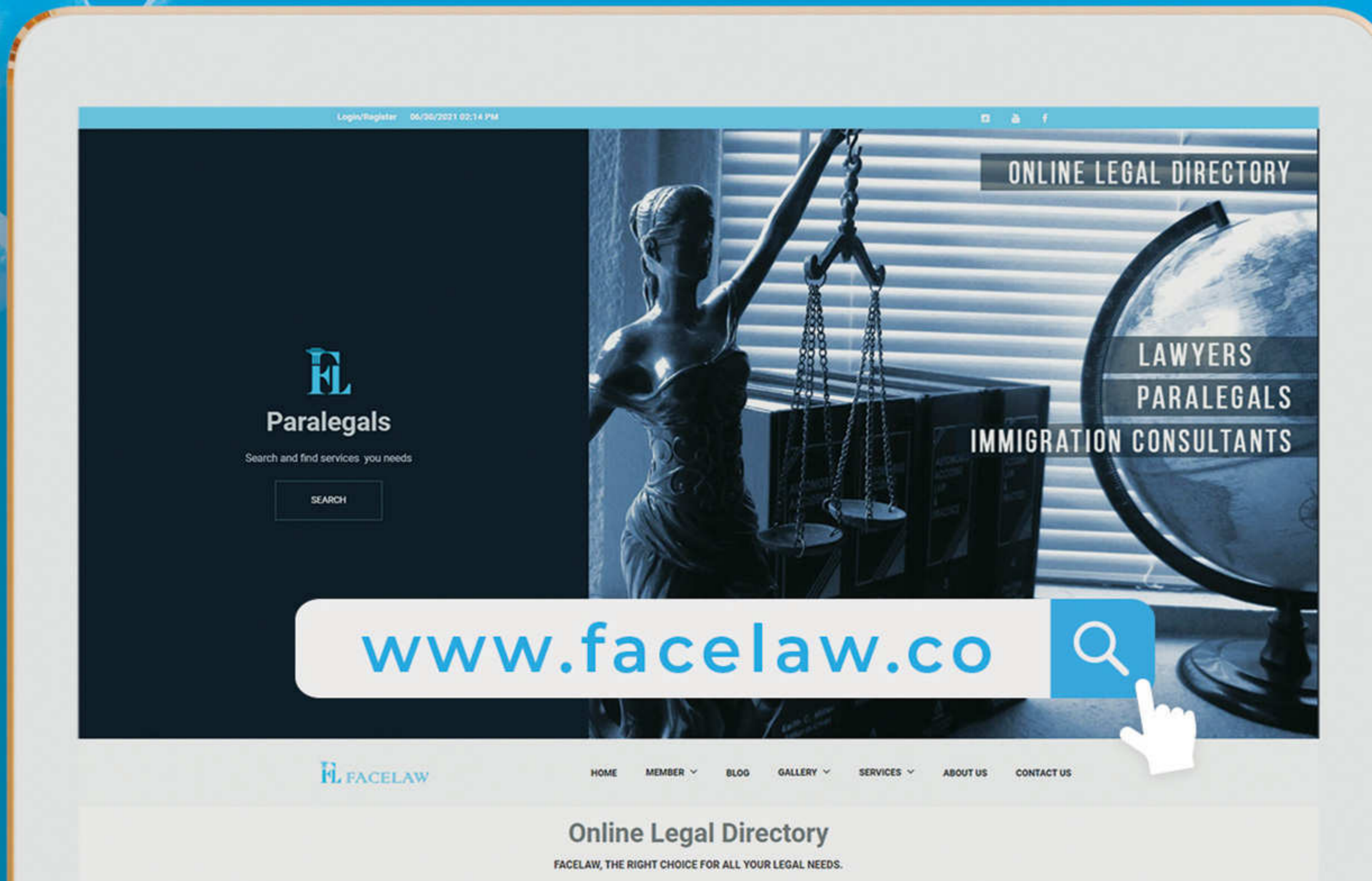
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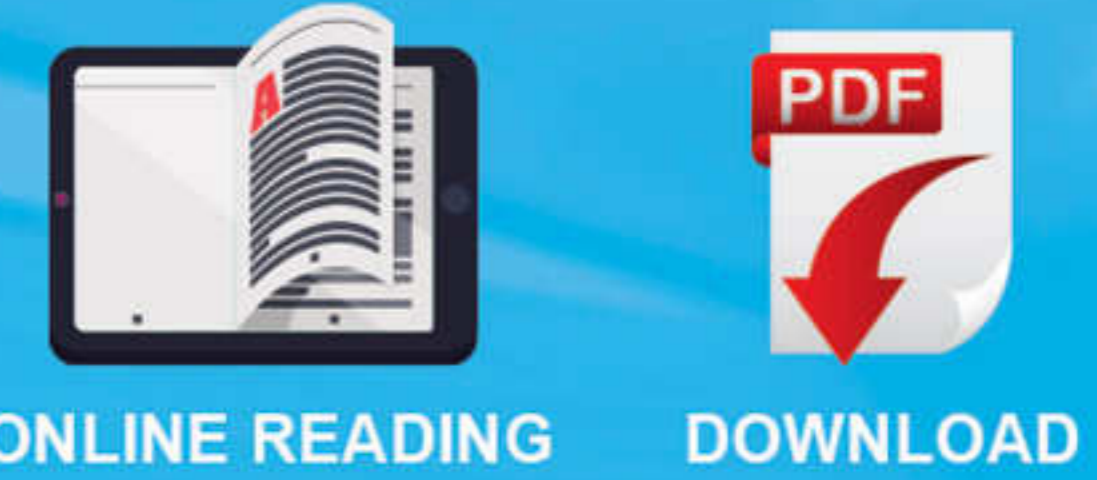
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Major Changes to Ontario Auto Insurance in 2026: Customizing Coverage

Ontario is set to introduce a new auto insurance system in 2026 that will allow drivers more flexibility in selecting their coverage. Starting on July 1, 2026, the only automatically included benefits will be for medical, rehabilitation and attendant care. All other benefits, which were previously mandatory, will become optional, enabling drivers to customize their policies based on their individual needs and preferences.

This shift aims to move away from the traditional **"one size fits all"** approach, giving drivers the ability to choose what additional coverages they want, such as Income Replacement, Non Earner, Caregiver and House Keeping benefits. These will no longer be included by default, meaning drivers will need to actively opt in for them.

For instance, if a driver wants to secure financial support in case, they are unable to work after an accident, they will need to add the Income Replacement Benefit (IRB), which provides a weekly payout. If this coverage is not selected, the driver will not receive any income support. Other benefits, like coverage for family members' travel expenses when visiting an injured person in the hospital, will also become optional.

While the new system may help drivers lower their premiums by excluding unnecessary benefits, there is concern that some may forgo critical protections, leaving them financially exposed in the event of an accident. It's important to carefully evaluate which coverages are essential and seek advice if needed before making a final decision on insurance options.

Here are some additional tips that drivers should consider with the upcoming changes to Ontario's auto insurance in 2026:



Review Your Current Coverage: Before the new system takes effect, review your current auto insurance policy to understand what benefits are currently included and which ones you might be losing. This will help you make an informed decision about which optional coverages you may want to add in 2026.



Evaluate Risk Factors: Consider factors such as how often you drive, your driving habits and the type of vehicle you own. Drivers who spend more time on the road or drive in high traffic areas may want to opt for additional coverages like enhanced accident benefits or uninsured motorist protection.



Look for Discounts and Bundling Options: Many insurers offer discounts for bundling auto insurance with other policies like home insurance. Be sure to explore these options to offset the cost of adding optional coverages.



Stay Updated on Policy Changes: Insurance laws and regulations can continue to evolve, so it's crucial to stay informed about any further adjustments to Ontario's auto insurance system. This will help you adapt your coverage as needed over time.



Consider Long Term Costs: While choosing fewer benefits can lower your premiums in the short term, it may result in higher out of pocket expenses if an accident occurs. Weigh the long term financial impact of reduced coverage against the immediate savings.



Plan for Future Life Changes: Think about how your needs may change over time. If you anticipate changes in your family structure, employment status, or health, adjust your coverage accordingly to ensure you remain protected.



By carefully evaluating your personal needs and understanding the new options available, you can ensure that you have the right balance of coverage at a cost that fits your budget.



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Hossein Niroomand has been practicing since 2003 and specializes in civil litigation, personal injury, employment, and family law. He is admitted to the Ontario Bar representing private individuals and corporations.

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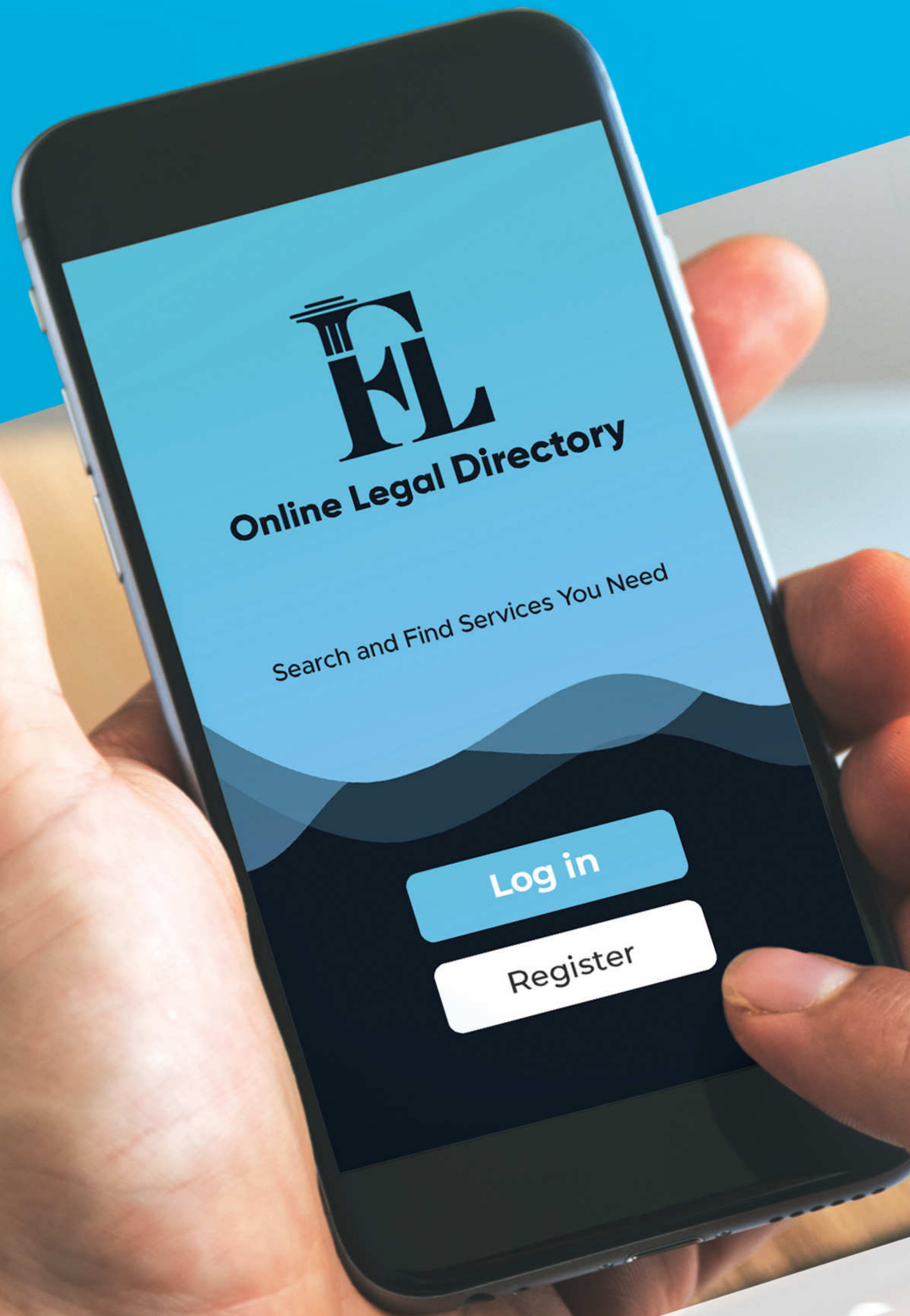
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▶ **POROSHAD MAHDI** Lawyer

Having graduated in 2001 from the University of Toronto with a joint Law degree and Master's degree in International Relations, I have been practicing family law since 2004. Prior to that, my career began on Bay Street as an associate at Blake, Cassels and Graydon LLP, where I gained valuable experience in significant business and financial transactions.

Practicing in family law with meaningful experience in all its aspects, I have represented over a thousand clients in issues ranging from custody and access, support issues, property division, and complex financial disputes.

As a family law lawyer, I often see people at the most difficult of times. Clients feel a range of emotions from sadness, anger and denial to optimism and hope for the future. Focusing on my client as a complete person, my goal is to provide legal advice and guidance on the best path to resolving matrimonial issues in the most cost effective and timely manner.

While I recommend settlement when it is reasonable and meets my client's expectations, I am also a strong advocate at court for my client's rights and entitlements when litigation is called for. Having been noted in more than twenty (20) precedent setting cases and appearing before all levels of court in Ontario, I have extensive courtroom experience in the Ontario Court of Justice, the Superior Court of Justice, the Unified Court of Justice, and the Ontario Court of Appeal.



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Letter of Recognition from Ali C. Ehsassi

Liberal MP for Willowdale (Ontario)



HOUSE OF COMMONS
CHAMBRE DES COMMUNES
CANADA

Ali Ehsassi
Member of Parliament
Willowdale



February 8, 2021

Letter of Appreciation

Dear Messrs. Ahmari-Moghadam & Anvari,

As the Member of Parliament for Willowdale, I would like to take this opportunity to salute you for your efforts in publishing the Facelaw Online Legal Directory.

By providing legal guidance in Farsi and identifying experienced legal professionals that may assist clients navigate the intricacies of the law, you are undoubtedly promoting the welfare of numerous individuals within the Iranian-Canadian community, a development that is bound to be welcome by all.

Thank you for your efforts in promoting greater legal literacy and for highlighting practical information that will enhance prudent decision-making for all of us, while also safeguarding the best interests of individuals confronted by legal challenges. By enhancing our access to legal resources, you are essentially availing all of us of the certainty of granite under our feet, thereby permitting us each to stand taller.

May you thrive in your latest worthy endeavour for many years to come. Your continued success will further the success of others.

Ali C. Ehsassi

Ottawa | Constituency Office

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Letter of Recognition from Majid Jowhari

M.P.; Current Member of The House
of Commons - Richmond Hill



HOUSE OF COMMONS
CHAMBRE DES COMMUNES
CANADA



Majid Jowhari
Member of Parliament
Richmond Hill

October 7, 2020

Letter of Recognition

As the Member of Parliament for Richmond Hill, I would like to thank Ali Ahmari-Moghaddam and Ashkan Anvari for their recent innovation, the Facelaw platform.

Facelaw.ca is a directory of Lawyers, Paralegals, and Immigration Consultants, striving to bring together the best professionals in the legal field in an easy-to-search database making finding the right legal professional simple and efficient. The Facelaw platform also provides access to articles, blogs, and useful information dealing with different areas of the law. There is also a Facelaw Magazine which is available in both English and Farsi and is available to download for free from the website.

I appreciate Ali Ahmari-Moghaddam and Ashkan Anvari's effort and aspiration to make their platform and access to legal professionals easily accessible to more people, and I commend their spirit of innovation and inclusiveness.

Sincerely,

Majid Jowhari, MP
Richmond Hill

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Tel. 905-707-9701 | Fax. 905-707-9705 | E-mail Majid.Jowhari@parl.gc.ca



Certificate of Appreciation from Michael Parsa

MPP | AURORA-OAK RIDGES
RICHMOND HILL



April 2nd, 2024

Certificate of Appreciation

On behalf of the Government of Ontario, I am very pleased to acknowledge,

Ali Ahmari-Moghaddam
& *Ashkan Anvari*

For the creation of

Facelaw

A Legal Directory for individuals in search of a Legal Profession to assist them in their legal matters.

Your website protects people from enduring the long and stressful process of finding legal support on their own. The focus on helping people demonstrates the values of this organization in supporting all individuals in their time of need.

Thanks to the efforts of Mr. Ahmari-Moghaddan and Mr. Anvari, individuals across the province and country can secure legal representation with ease and confidence.

Hon. Michael Parsa
MPP of Aurora-Oak Ridges-Richmond Hill



Certificate of Appreciation from **Laura Smith**

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April 3rd, 2024.

As the Member of Provincial Parliament for the Riding of Thornhill, I would like to thank you for providing legal assistance and guidance to our constituents in a professional and efficient manner.

My appreciation to you for making the process of connecting people to a Legal Professional simpler. My best wishes in the years to come!



Laura Smith
**Laura Smith, MPP
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