

FACELAW

ONLINE LEGAL DIRECTORY

38 PAGES

NO. 14 SEPTEMBER 2021



A TALE OF TWO SLIP & FALLS

“ARYAN KAMYAB”

THE IMPORTANCE OF HAVING A WILL

“ALI AHMARI MOGHADDAM”

IDENTIFYING CREATIVE PATHWAYS TO
PERMANENT RESIDENCY

“AFSHIN YAZDANI”

LTD INSURANCE COMPANIES DENYING
LONG COVID CLAIMS

“CHARLES E. GLUCKSTEIN”



FACELAW, The Right Choice For All Your Legal Needs

FACELAW.MAGAZINE

SEPTEMBER 2021

Shareholder	FACELAW INC.
Facelaw INC(Founder)	Ashkan Anvari
Editor in Chief	Ali Ahmari Moghaddam
Executive Director	Shabnam Ghorbani
Design team	IRCAWEB Company

Thanks To Sponsors Of This Issue:

- | IRCAWEB LTD
- | AHMARI LAW FIRM
- | IRCANEEDS
- | BAVARMAG
- | ADFINDER

The information on Facelaw Inc. magazine is for general information purposes only. It is not intended as legal, financial or investment advice and is not a lawyer referral service, and no lawyer-client or confidential relationship is or should be formed and should not be construed or relied on as such. No person, organization or party should rely or on any way act upon any part of the contents of this publication whether that information is sourced from Facelaw website, Facelaw magazine, or related products without first seeking advice from a qualified and registered legal practitioner.

Facelaw Inc. disclaims any and all liability and responsibility resulting from reliance whether partly or solely on the contents of this magazine and related website and products. The copyright in this magazine (both print and digital) and the material on Facelaw website and related products (including without limitation the text, computer code, artwork, photographs, images, music, audio material, video material and audio-visual material) is owned by Facelaw Inc. and its licensors. You may request permission to use the copyright materials by writing to info@facelaw.ca. Copyright © 2020 Facelaw Inc. All rights reserved.

Table OF Contents

About Us	3
Ashkan Anvari (Publisher's Note)	5
Ali Ahmari Moghaddam	7
A Tale Of Two Slip And Falls (By: Aryan Kamyab)	9
Mehran Aminian	13
Wills & Estate Law In Ontario	15
The Importance Of Having A Will (By: Ali Ahmari Moghaddam)	
Sarvi Safai	19
Facelaw On Facelaw Various Platforms	20
Identifying Creative Pathways	23
To Permanent Residency (By: Afshin Yazdani)	
Shirin Taghavi	27
Rihana Lajevardi	29
Ross Mirian, ESQ	31
LTD Insurance Companies Denying Long	33
COVID Claims (By: Charles E. Gluckstein)	
Maryam Jamshidian	35
IRCA WEB	36
Immigration Consultant Directory	37
Lawyers Directory	38



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.

The Legal Professional will help guide you through the complex legal landscape and will provide the appropriate and professional legal advice.

Looking for a Legal Professional that speaks a certain language? Looking for a Legal Professional in a certain city or town? Looking for a Legal Professional whose practice focuses in a specific area of law? Not a problem!

Facelaw.ca will connect you with the right Legal Professional to fit your legal needs quickly and effectively.

Facelaw.ca was created to eliminate the intimidating process of searching for a Legal Professional to provide legal services. Instead of having to call different offices and law firms searching for the right Legal Professional to retain, Facelaw.ca has compiled a searchable database of local Legal Professionals who are committed to serving their clients.

So stop wasting time making useless calls and reviewing lawyer and law firm websites that provide no real guidance and try Facelaw.ca today!

**ABOUT
US**





Facelaw, The Right Choice
For All Your Legal Needs.

FOLOW US



facelaw



facelaw.co



facelaw.co



facelawco



facelaw.co



facelaw.co





Ashkan Anvari

Doctor Of Business
Administration(DBA)

Founder Of The Facelaw Platform

NOTE

Over the course of the past month we have received many inquiries concerning issues related to personal injuries.

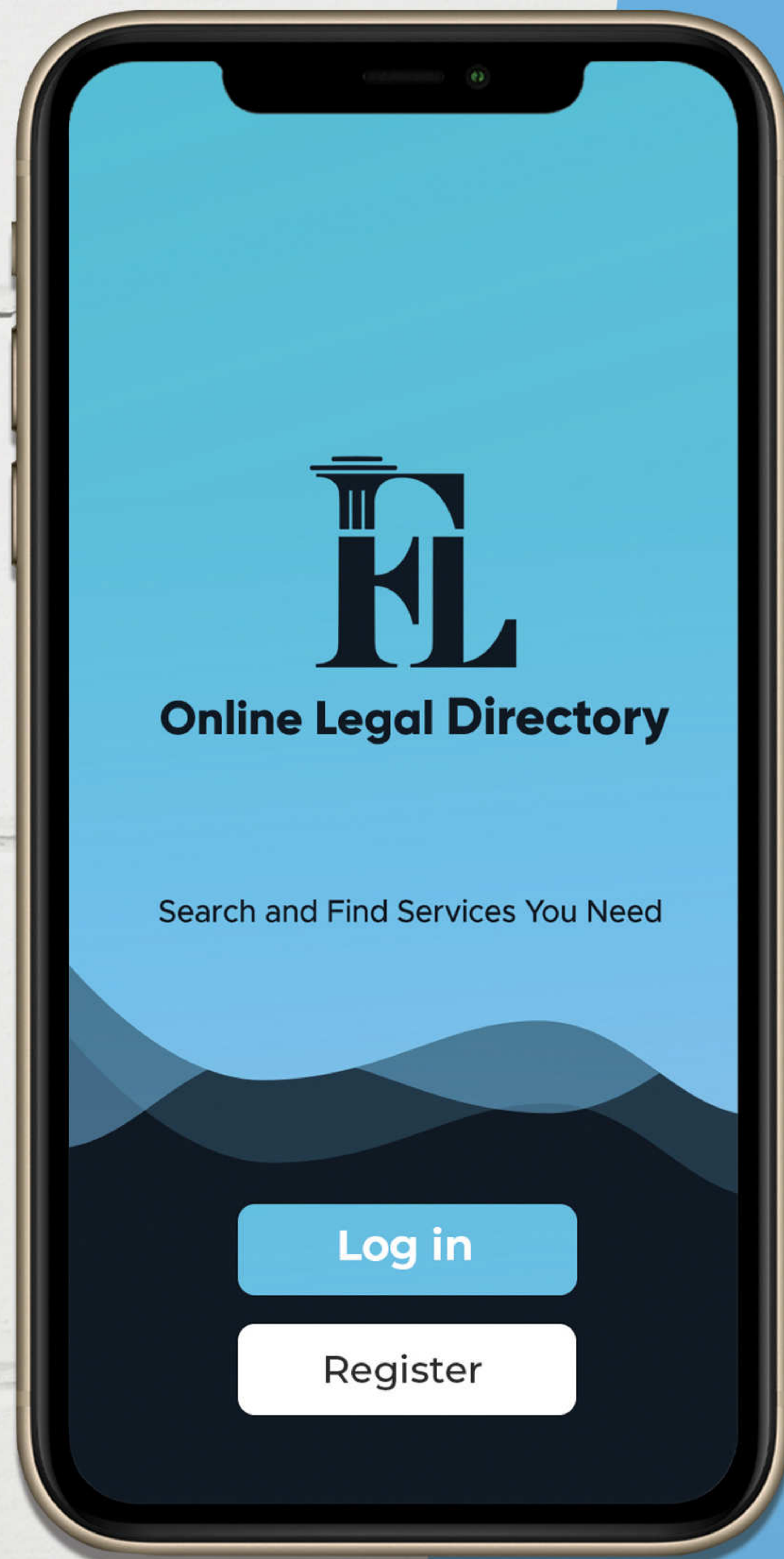
As such, we submitted your requests to the personal injury lawyers currently contributing to our magazine and they have agreed to draft additional articles on pertinent issues in this area of law.

We encourage our readers to continue submitting requests on topics of interest that shall be considered for future publications.

It is noteworthy to mention that our contributors have also made videos on various legal subjects which are readily available on our YouTube channel.

Lastly, keep in mind you can access the PDF version of this magazine, as well as all previous issues on our website.





FACELAW APPLICATION

Search and Find Services You Need

< COMING SOON >

Download From



 www.facelaw.co





Ahmari Law Firm

☎ 416-800-0808
289-597-6700
289-314-7693
✉ ali@ahmarilawfirm.ca
📍 # 908 & 909, 7191 Yonge St, Thornhill, Canada
🏢 L3T 0C4

► Ali Ahmari Moghaddam

We believe that clients should feel welcome and comfortable every time they walk into our office. Our law firm also works hard to make sure that clients are involved in all aspects of their case. We take the time to educate clients about their legal matter so that they are well informed about all aspects of their particular case.

Why Choose Us?

- CLIENT-FOCUSED SOLUTIONS AND RESULTS
- FLEXIBLE, VALUE-DRIVEN APPROACH
- BEYOND THE BILLABLE HOUR
- DIVERSITY & INCLUSION
- WOMEN'S EMPOWERMENT AND SUCCESS
- PROVEN ADVOCACY. PROVEN RESULTS
- A MULTIDISCIPLINARY, COLLABORATIVE APPROACH
- HEAR FROM OUR CLIENTS
- COMPASSION AND RESPECT
- BILINGUAL SERVICES



www.ahmarilawfirm.ca



COMING
SOON



Online Legal Directory

ONLINE SEMINARS


Facelaw conducts private seminars for businesses to educate them in the different areas of law.

 www.facelaw.co





ARYAN KAMYAB
Toronto Lawyer

289 597 4902
 289 597 4924
 647 885 2121 (Farsi)

 7191 Yonge Street,
Suite 611, Thornhill

 info@kamyablaw.com

 www.kamyablaw.com



A Tale Of Two Slip And Falls

Slip and falls are a common occurrence and can result in serious injuries, especially in Canada where ice and snow cover the ground for three months of the year.

The holiday season in late December sees an increase in parties and social gatherings, while at the same time, an increase in the likelihood of icy and snowy weather. Under these circumstances, accidents are waiting to happen.

This is a tale of two slip and fall accidents that ended quite differently. On one particular evening, two individuals Mrs. Yes and Mrs. No both attended separate holiday parties. Unfortunately, both of them would suffer severe injuries after slipping and falling on icy surfaces. However, one of the two victims would be successful in bringing a liability claim for damages, while the other would be unsuccessful. Here are their stories...



Mrs. No

Meanwhile, in another part of town, Mrs. No was also attending a party at a friend's house when she noticed how late it had gotten. She said farewell to her friends, thanked the hosts for a great evening and proceeded to the door. The host walked her to the front door and cautioned her about the weather. Several hours prior, the host noticed that the weather had changed to freezing rain and monitored the sudden drop in temperature. Seeing as the host had several people at her home, she left the party twice throughout the evening and salted the driveway and walkway in anticipation of the icy conditions.

Mrs. No thanked the host for the warning but assured her that she would be ok. The host recommended that Mrs. No use the walkway at the side of the house because the walkway had been shovelled recently and salted, while the driveway, although salted, had not been shovelled recently. Mrs. No informed the host that she was in a hurry to get home because of how late it was, and that she would simply use the driveway and walk carefully. After saying farewell to the host, Mrs. No proceeded down the driveway without taking caution as she walked. Midway down the driveway, Mrs. No slipped on an icy portion of the driveway and severely injured her leg. A nearby neighbor came to her assistance.

Both Mrs.

Yes and Mrs. No suffered injuries that required physiotherapy and prevented them from working for several weeks. They both brought liability claims against the hosts for failing to ensure that the property was safe for guests. However, only Mrs. Yes was successful, while Mrs. No was unsuccessful. Here is a breakdown of why.

Mrs. Yes

Mrs. Yes was attending a party at a friend's house. After having enjoyed a long night of celebration, Mrs. Yes decided that it was time to go home. She said farewell to her friends, thanked the hosts for a great evening, and departed. Over the course of the party, the weather had changed significantly. Freezing rain had fallen midway through the evening and temperatures dropped drastically, creating icy conditions on the roads, including the host's driveway.

After stepping outside the house, Mrs. Yes recognized the cold conditions and tried to locate a safe and clear path for her to use. However, the only available route was down the driveway. She proceeded down the driveway, walking slowly and carefully, towards the sidewalk. But before reaching the end of the driveway, Mrs. Yes slipped on an icy portion of the ground and severely injured her leg. A nearby neighbor noticed her fall and came to her assistance.

The Law

The Occupiers' Liability Act applies to both these circumstances. According to this statute, an occupier has a duty to ensure that their property is kept reasonably safe for all people who enter. An occupier is anybody who owns or is responsible for a premises. Both hosts were occupiers of the property at the time of the accidents, therefore both hosts owed their guests a duty of care to ensure that the properties were safe.

The Occupier: Mrs. Yes

The host of the party that Mrs. Yes attended failed to ensure that the property was safe. In situations where icy conditions pose a risk of injury, it is required that an occupier make efforts to remove the dangerous conditions. Typically, salting or sanding an icy driveway will help to remove the risk. An occupier must also ensure that they provide enough salt or sand. If the occupier does not add enough salt or fails to salt the entire portion of ice, they may still face liability. In this case, the hosts did not salt the driveway at all, even though they knew guests would be using their property. For these reasons, they were held liable.

The hosts tried to argue that Mrs. Yes was partially responsible for her injuries. According to the law, if the victim behaves recklessly or willingly assumes the risk involved, they may be partly responsible and will only be able to collect a portion of the damages. In this case, Mrs. Yes was not reckless and did not willingly assume the risk for the following reasons:

- 1 She was unable to see below the thin layer of snow, and was therefore unsure if the driveway was slippery;
- 2 Because she was unsure of the conditions, she tried to locate a safer route, but none existed;
- 3 She walked down the driveway as carefully and slowly as possible, in case there was ice below her; and
- 4 Mrs. Yes was wearing heavy winter boots at the time, which is appropriate footwear for the circumstances.

The Occupier: Mrs. No

The hosts of the party that Mrs. No attended did their best to ensure that the property was safe and therefore were not held liable. The law tells us that occupiers must take reasonable steps to ensure that the property is reasonably safe.

This means they are not required to remove every single possible risk, as this would be an unreasonable requirement. In this case, the host recognized the weather changes and salted the driveway and walkway twice throughout the night. Additionally, the host suggested that the guest use the safer alternate path that had been shovelled. These are reasonable steps to ensure that guests are safe while on the premises.

Furthermore, even if the host failed to take reasonable steps to ensure that the property was safe, the guest in this case would have been partially, if not entirely, responsible for her injuries for the following reasons:

- 1 Mrs. No was warned of the weather conditions but did not make efforts to walk carefully;
- 2 She was offered a safer route down the walkway but chose to use the driveway instead;
- 3 She was in a hurry and was therefore acting recklessly with regards to the icy conditions; and
- 4 She chose to wear high-heeled shoes that night, which posed a greater risk to her safety, given the difficulty in walking on ice in that particular footwear.

Optional Third Guest What Do You Think?

Mr. Wrong Defendant

Mr. Wrong Defendant was attending the same party that Mrs. Yes was attending. However, Mr. Wrong Defendant left 30 minutes earlier. As he stepped outside of the house, he noticed the winter conditions and decided to walk carefully down the driveway. Unlike Mrs. Yes, he managed to reach the end of the driveway and stepped onto the sidewalk. He then took two steps and slipped on an icy portion of the sidewalk and fell, severely injuring his leg. A nearby neighbor saw him fall on the sidewalk and helped him.

Like Mrs. Yes, Mr. Wrong Defendant also sued the host of the party due to their failure to salt the driveway and provide a safe environment for their guests. Unfortunately for Mr. Wrong Defendant, the hosts were not found to be liable in this case because the victim did not slip and fall on their property.

Because he fell on the sidewalk, the occupier was in fact the municipality and not the party host. Municipalities are responsible for ensuring the safety of certain public spaces, such as sidewalks, roads and parks. Mr. Wrong Defendant was suing the wrong occupier.

Unfortunately for Mr. Wrong Defendant, it was too late to change his claim. But even if he correctly sued the municipality, it would have been much more difficult for him to succeed because municipalities are treated differently than residential hosts. Although it is reasonable for a resident to salt their driveway shortly after an ice storm (especially if they are hosting guests), it may not be reasonable for the municipality to salt every single sidewalk in the city shortly after an ice storm.



Mr. Wrong Defendant

Even though these stories are quite similar, the differences between them can result in completely opposite outcomes. Both the guest and the host play key roles in deciding liability. The occupier of a property must take reasonable steps to ensure the environment is safe, while the guest must also act reasonably and do everything they can to avoid an injury.

Finding a balance between what is reasonable and what is unreasonable can be very difficult. If you are injured in a slip and fall accident, you should seek legal advice in order to determine the strength of your case and whether or not your tale will have a happy ending.





MEHRAN AMINIAN

Immigration Consultant



Bloomington Immigration Services

We offer a full range of visa and
immigration services for individuals
and organizations

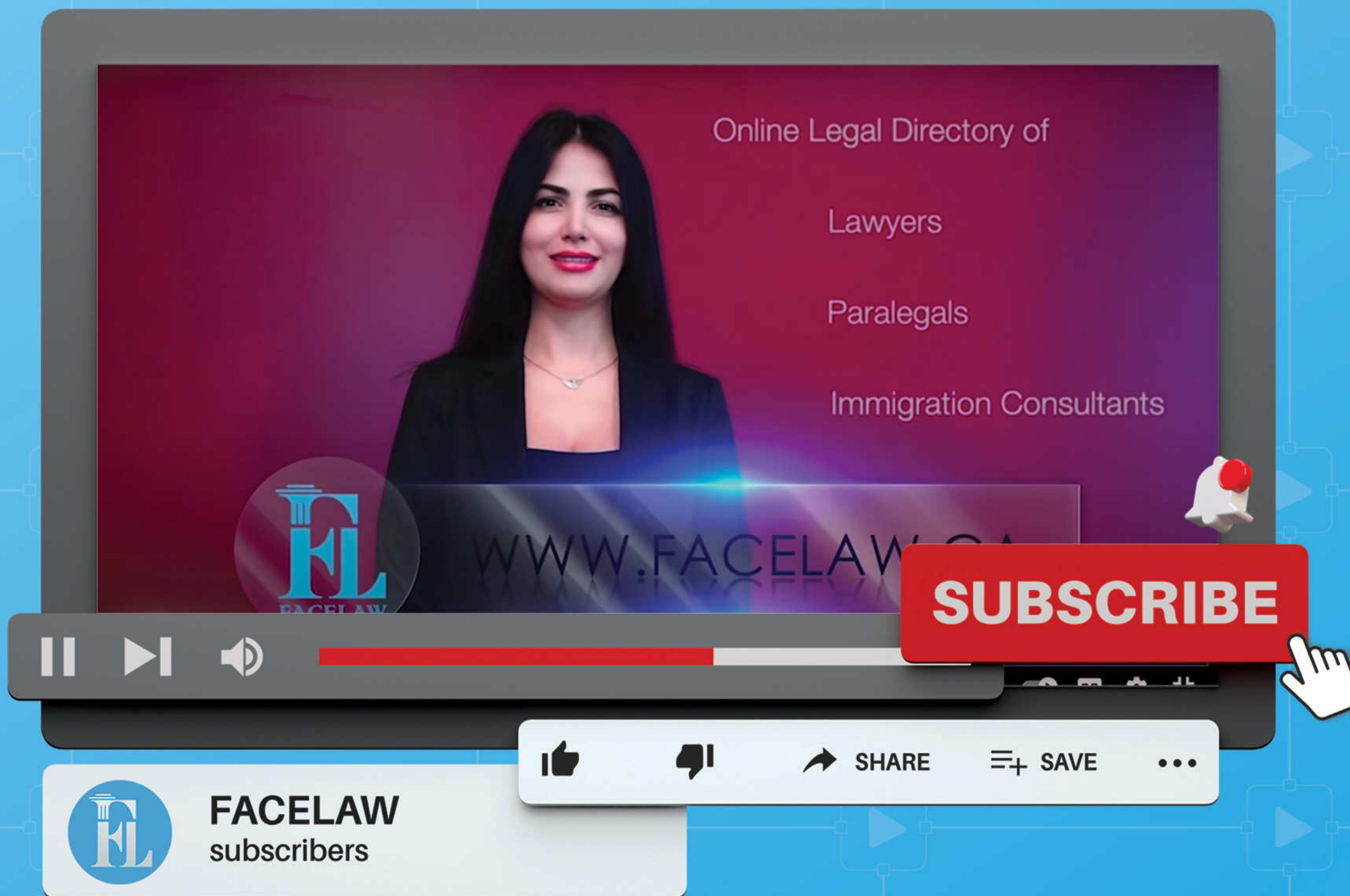
 www.bloomingtonis.com

Contact us for all your immigration needs

 + 1 416 917 8686

 contact@bloomingtonis.com

 Toronto , Canada



Subscribe To Our YouTube Channel





**ALI
AHMARI
MOGHADDAM**

✉ ali@ahmarilawfirm.ca

☎ 416 – 800 – 0808
289 – 597 – 6700
289 – 314 – 7693

📍 # 908 & 909, 7191 Yonge St,
Thornhill, Canada

🌐 www.ahmarilawfirm.ca



The Importance Of Having A Will

Your loved ones will be grateful for your decision to create a Will and begin your estate planning process. There is a significant importance for Ontario adults to have a valid Will to address several important decisions regarding their estate.

A Will is a legal document that is an individual's last will and testament which outlines your wishes in the event you pass away. Your Will is a guide for your loved ones to follow in accordance with your wishes, and without this it can cause a strain and difficulty on your family members. To ensure you are adequately planning your estate and protecting your loved ones, it is essential to create a valid Will.

Many people put off completing this important legal document for a few reasons. There are misconceptions about not having enough assets to make creating a Will worthwhile. Regardless of an estate size, having a valid Will is extremely important to handle all the affairs of distribution of assets as well as handling estate debt. Additionally, many others put it off and leave it on their to-do lists, to complete eventually.

However, there are many reasons one should have a level of urgency in completing a Will. If you have minor children, you will want to ensure they are taken care of by the guardian of your choosing, if you are no longer here. Otherwise, the court is left with the decision on who to appoint as the guardian of your children.

If you have special personal belongings and possessions that you wish to gift to loved ones, you are able to do so using your Will. Any monetary gifts you want to give friends and family members, or charitable gifts can also be drafted into your Will. Your wishes on how you want your property to be distributed, will be in your Will and your Estate Trustee that you appoint must follow these instructions.



What is a Valid Will in Ontario?

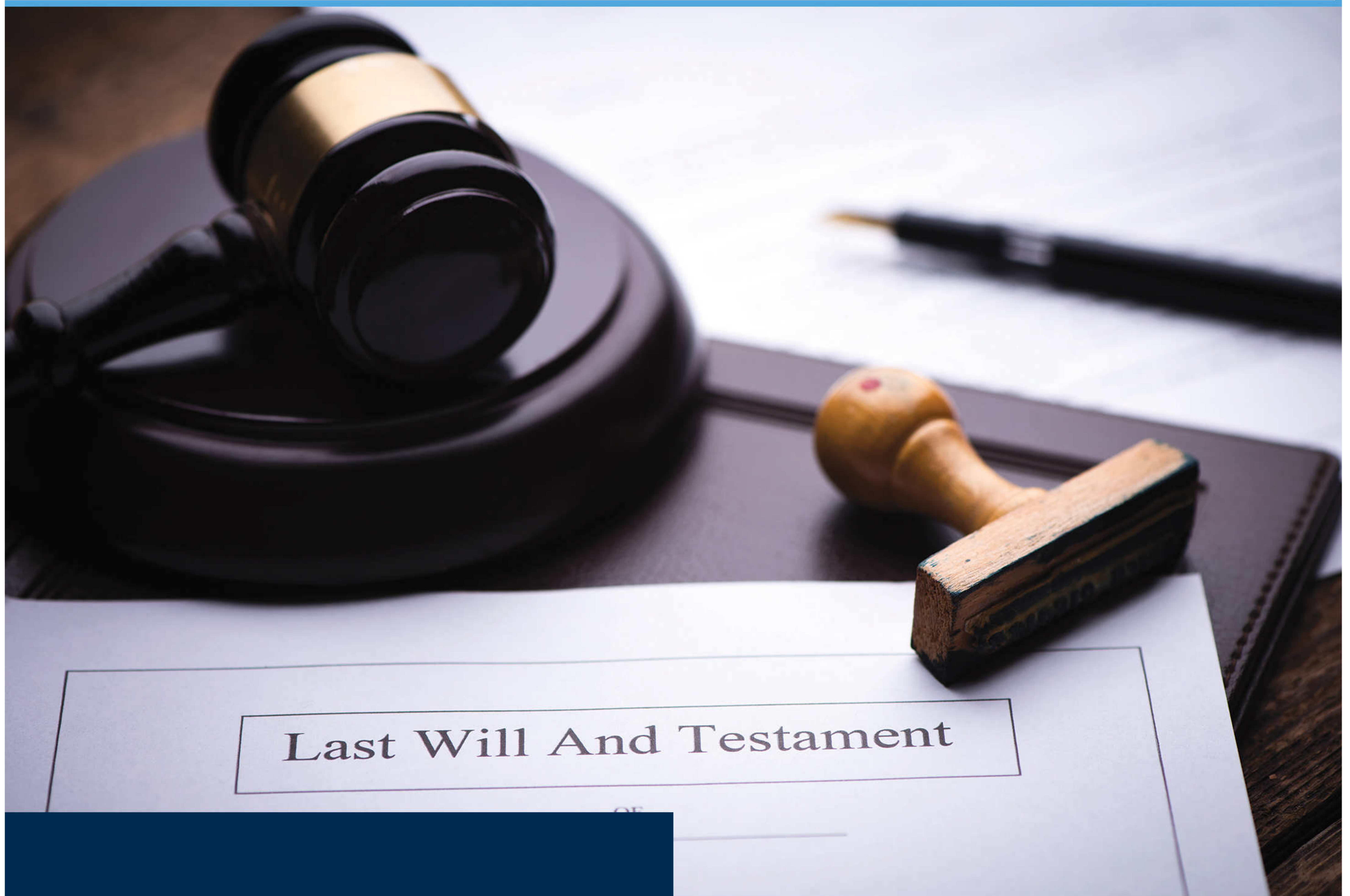
A valid Will in the province of Ontario must be signed by the person who is making it, as well as witnessed by two individuals who do not benefit or inherit under the Will.

The person creating the Will is called the testator, and this individual must be over the age of majority in Ontario (age of 18), and of sound mind.

Although there are many DIY Kits for Wills, many of these do it yourself solutions do not take into account estate planning needs of specific individuals, which can differ depending on the testator's personal situation and assets.

These do it yourself kits can seem easy and simple, however they can also cause significant harm to your estate and your heirs if done incorrectly without a lawyer's assistance.





What it means if you die without a Will

If you die in Ontario without a Will, this is considered intestate. Because there is no will, there is also no Estate Trustee who can immediately deal with your property. An application needs to be made to appoint an Estate Trustee Without a Will.

The probate process is lengthier, costly and under Ontario's Succession Law Reform Act, your estate is disposed of using this statutory distribution. According to this statutory guideline, your estate goes to your spouse and children, however if you have no children, your next of kin is your parents.

If your parents are no longer living, it is passed down to your siblings, and if they are no longer living, it goes to your nieces and nephews, and so forth.

Eventually if you have no living next of kin, the property escheats to the Crown and your estate goes to the Ontario government. This priority is created based on the Table of Consanguinity, which looks at each level of kinship in your family tree.

However, if you are unmarried and in a common law relationship, there is no statutory right for a common law partner to inherit from your estate. This can cause you to disinherit your common law spouse without intending to do so.

Additionally, if you have minor children and do not have a Will that appoints a guardian, the court will decide who to appoint without your input. It is important that a decision as significant as who cares for your children in your absence, is made carefully by yourself. Creating a validly executed Will can avoid these issues by addressing your specific wishes in the document.



What it means if you die with a Will

If you die with a Will in Ontario, this is considered testate. As long as your Will is validly executed, the distribution of your estate follows in accordance with your wishes. You are also able to choose who manages your estate by appointing your Estate Trustee. Your Estate Trustee is given authority by your Will, to manage your estate, distribute and dispose of assets according to your wishes. Although your estate will still go through probate, the process is a lot speedier as your estate will be administered by your Estate Trustee.

The distribution is also done in terms of priority, in the manner you as the testator decide. If you have minor children, your Will is where you can appoint a guardian to care for your children. This is an important decision for your children's best interests, and it is critical to select someone you trust to fill this role.

Additionally, by reviewing your estate with your lawyer when creating your Will, you can go over your assets and discuss tax implications of the distribution of these assets, and select the right planning tools that can help reduce taxes for your estate planning needs. By having a Will and an appointed Estate Trustee, your loved ones can be assured that your affairs will be handled during the administration of your estate, in accordance with your wishes.



Hiring a Lawyer

It is essential when creating your estate plan and your Will specifically, that you retain a lawyer that can adequately draft your personal wishes and needs.





SARVI SAFAI

IMMIGRATION BOUTIQUE LAW FIRM

By exclusively practicing immigration law, we can provide clients with the highest quality representation available across the nation. We have clients in all parts of the world.

**Contact SAFAI LAW for
all your immigration needs**

 www.safailaw.com

 +1 949 601 3355

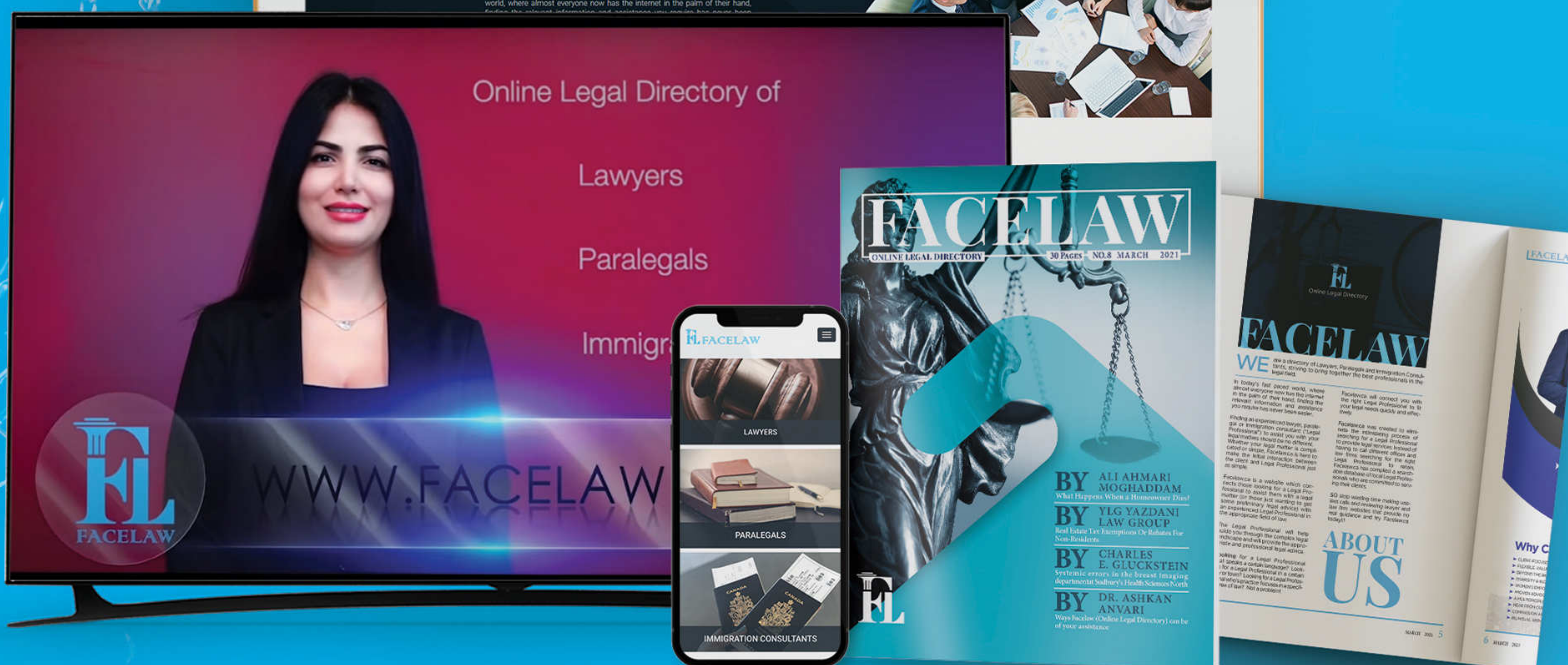
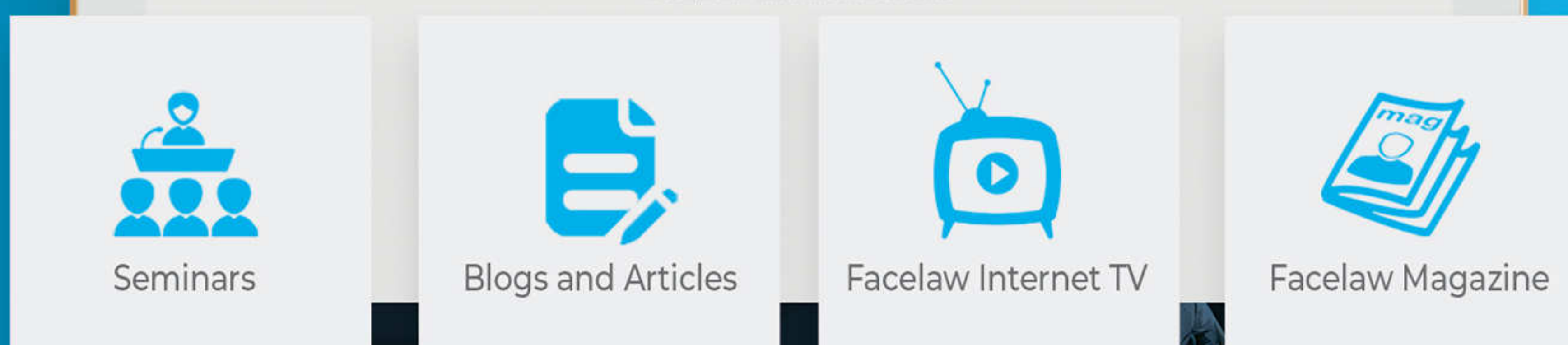
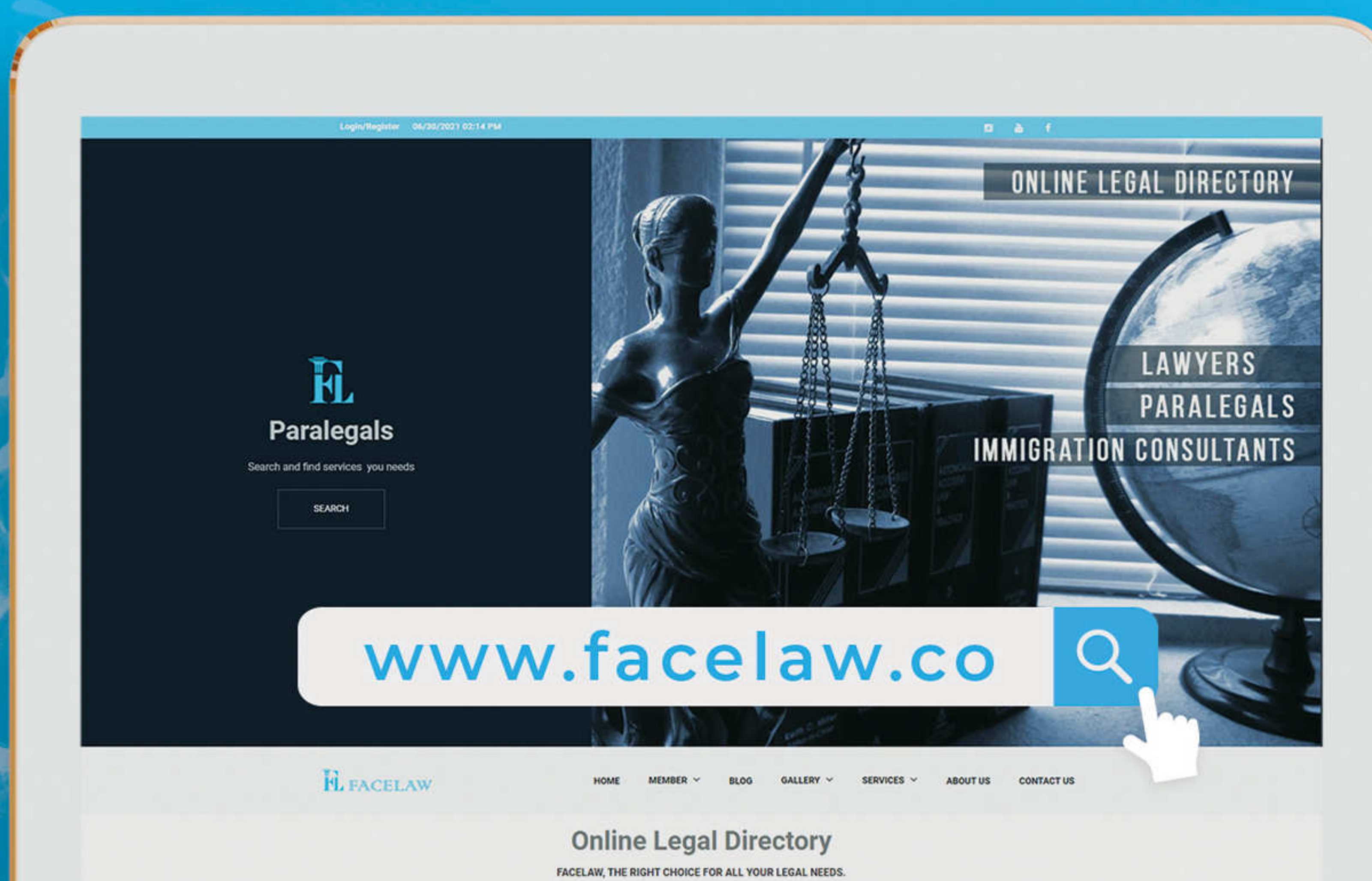
 ssafai@safailaw.com

 [safailawapc](https://www.instagram.com/safailawapc)



FACELAW

ONLINE LEGAL DIRECTORY



FACELAW
On Social Media



INTERNET TV



FREE APP



MAGAZINE



Facelaw is Online Legal directory of Lawyers, Paralegals and Immigration Consultants in  



ONLINE SEMINARS



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.



Facelaw provides the opportunity for the public to read about the member's legal experience, their desired field of law and their current contact information. This unique feature will allow people to learn more about the background and professional work of the members of Facelaw.


Within the seminars, you will have a direct connection with the speakers by having the ability to ask questions during the seminars. The speakers will also provide their contact information so that you can contact them for further legal information and clarification. In doing so, Facelaw will provide a special discount to those who attend the seminars. Please visit our website for further details regarding the discounts. The highlights of each seminar will be displayed on Facelaw's website so that the public can determine if the topics, location, professionals among other details are of interest to them.


Facelaw values education and community and maintains these values at the core of all of its efforts. As a result, Facelaw will have business networking events in which all Facelaw members who are experienced professionals in the legal field will have the opportunity to meet and learn from one another. This will allow them to advance their current expertise and to better serve the public as their legal knowledge will be up to date and expanded.




AFSHIN YAZDANI


Afshin Yazdani LL.M, BCL,
CCLL.M, RCIC, OBA, CBA.

 afshin@ylgpc.ca

 +1 (905) 709-2222

 +1 (905) 709-2111

 1050-5255 Yonge St., M2N6P4
Toronto, Canada

 www.ylgpc.ca



Identifying Creative Pathways To Permanent Residency



It is a common misconception that in order to immigrate to Canada on a business or entrepreneurial related visa, one must either be of high net worth with a substantial capital, operate a large organization or obtain an angel investor support letter for a start up visa. While this is generally true in the majority of applications, it is not always the case.

In this month's article we will scrutinize a recent case successfully achieved by Barrister and Solicitor Afshin Yazdani, where he demonstrates that being a pioneering immigration lawyer is not only about memorizing law books but requires years of experience, analytical thinking, innovation and a vast understanding of the rules, laws, and policies set out by the IRCC (Immigration, Refugees and Citizenship Canada).

In this instance, the client and his family were granted permanent residency through an entrepreneurial work visa for an SME (Small to Medium Enterprises) business.

The thought process of being creative created a new, ingenious pathway to permanent residency within the current policies and requirements of various immigration streams based on the complexities of the client's circumstances, hailed as the winner.

The impact of SMEs on the global economy is often overlooked, even though this sector accounts for a substantial share of the world's GDP (Gross Domestic Product).

In Canada it is a common belief that large companies provide huge employment opportunities, however SMEs are actually the largest job creators and the strength of country's economy is crucially dependent on it.



Before examining the specifics of the case, it's crucial to understand the significance that SMEs have on the country's economy, as well as the efforts made by the IRCC and the federal government to attract experienced entrepreneurs who wish to own and actively manage a business in Canada.

The IRCC ministry created various entrepreneurship immigration streams, as part of their initiative to sustain and boost the booming business industry through immigration, while also creating new jobs for citizens and permanent residents locally.

With 1.15 million small businesses in the country, on average this sector contributes 55.32% to Canada's entire GDP and 40.8% to the employment sector in all of Canada.

As of 2019, small businesses employed 8.4 million individuals, or 68.8 percent of the total private labour force, according to the Government of Canada's Innovation, Science and Economic Development latest available Small Business Statistics November 2019 edition.



Small businesses generally refers to organizations with 1 to 99 paid employees, where as a mediumsized business has 100 to 499 paid employees and to be considered a large company it must employ 500 or more paid employees.

Other business immigration offering permanent admission to Canada includes the Federal StartUp Visa; Provincial Nominee Entrepreneur, Quebec Immigrant Investor Program (QIIP), Quebec Entrepreneur and Quebec Self Employed Programs.

In the case in point, the client, an Iranian citizen has a bachelor's degree in Computer Science with an IELTS score overall band of six. He has no Canadian relatives for the extra CRS (Comprehensive Ranking System) points, his spouse does not have a tertiary education and neither one had Canadian work experience or a Canadian degree prior to arriving here.

In 2018, he made the decision to immigrate on the basis of exploring business opportunities in Canada after identifying a gap in the market for computer supplies in the lucrative Information Technology (IT) industry nationally.



He subsequently sourced the services of YLG Law Group to assist in streamlining the process to establish a business locally and assist with all immigration related requirements.

In partnership with a Canadian citizen, the client's business was incorporated under the laws of the Province of Ontario in May 2018.

With the intention to create an economic growth infrastructure for the local economy by honing the skills of locals and obtaining domestic IT supplies, a flawless business plan was submitted, together with his application for a temporary work visa.

In October 2018, his one year temporary work permit was approved as an NOC 00 executive management position for his registered company. Subsequently, in November 2018, YLG lodged an open work permit visa for the client's spouse on the basis for her husband's work permit and was approved in October 2018.

The couple was afforded an extension to their work visa in December 2019 by which point the client had successfully established his company.

In March 2021, he entered into the pool to apply for a permanent residency (PR) through the Express Entry program. He was now eligible for PR by account of the 246 extra CRS points (46 and 200 for Canadian Work Experience and Arranged Employment, respectively) that he gained through his work experience as an executive director for his own company.

His overall CRS points accumulated to 576, which was sufficient to receive an ITA (Invitation to Apply) in March 2021. In August 2021, the client's, his spouse and minor son's application for permanent residency was approved and soon they will be eligible to apply for Canadian citizenship.

The above scenario proves categorically the various inventive ways to maximize the different immigration streams, used to gain permanent entrance into Canada. This was only possible through the experience, originality and understanding of immigration laws by Attorney Afshin Yazdani.





Taghavi Law
Professional Corporation

🌐 www.taghivilawpc.com

SHIRIN TAGHAVI

Shirin is a Toronto based lawyer & founder of Taghavi Law. She holds a Master of Laws degree from Osgoode Hall Law School, York University, and a Bachelor of Laws from Tehran University.

Shirin is a licensed lawyer in Ontario and after several years of experience in Toronto, opened her own law practice.

OUR SERVICES

- + **Criminal Law**
- + **Immigration**
- + **Family Law**

Contact us for all your immigration needs

📞 + 1 (6 4 7) 4 6 4 0 3 3 2

📞 + 1 (6 4 7) 4 7 4 7 7 6 6

✉ taghavi@taghivilawpc.com

📍 World on Yonge, 7191 Yonge St Suite 611



In today's technologically advanced world, social media has become the new phenomenon to connect the world on all levels. The world has technologically moved forward in a way that people no longer just rely on radio or TV to access their favorite program.

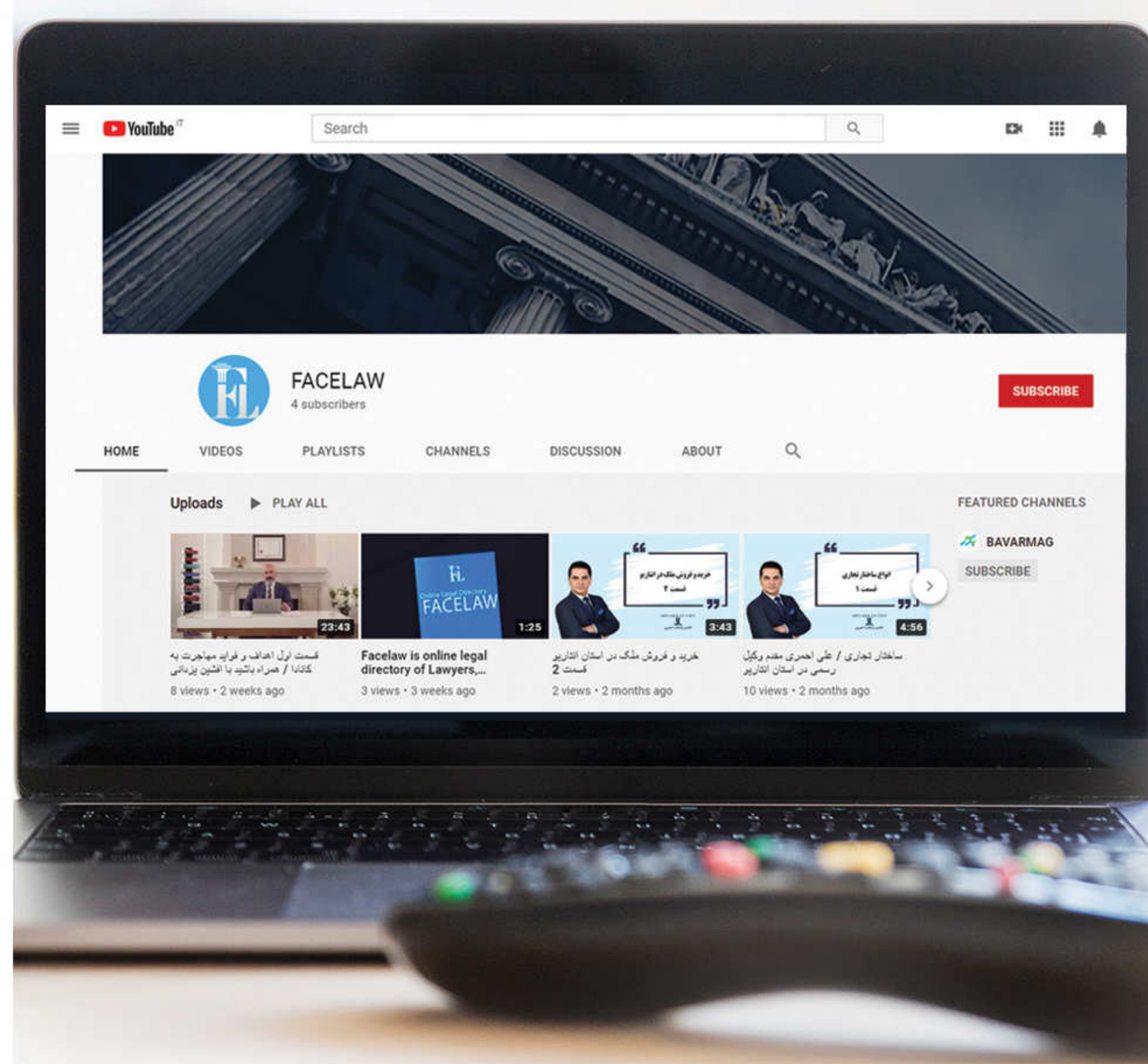
Now more than ever, smartphones, tablets, laptops, computers, and any device that connects to the internet have the ability to provide us with the latest information on a given topic within seconds. Likewise, social media platforms, such as internet, TV and radio, are now instrumental for businesses to advertise their services to the public. This process is not only much cheaper than conventional methods of advertising such as radio or TV, but also provides an opportunity for businesses to maintain direct relationship with their audience.

FACELAW INTERNET TV

Radio FACELAW



 FACELAW



In this regard, Facelaw has launched its online TV and radio, with the objective of providing reliable legal information, prepared by our members who are trained legal professionals. Information will be provided via video, audio and podcasts to the public on a timely basis.

If connecting with legal professionals in divergent fields and learning more about their services is of interest to you, you are encouraged to follow our social media, website, and YouTube channel to have access to our professional programs. Facelaw is excited to introduce this new medium for legal professionals to educate and connect with the public.





Ario
Legal Services

Ario legal services is owned by Rihana Lajevardi, a licensed paralegal in good standing with the Law Society of Ontario.

With over 7 years of experience in the legal segment, Rihana is proud to offer professional and reliable legal services to all clients. She speaks Farsi and English and offers services in both languages.

OUR SERVICES:

- Landlord & Tenant matters
- Small Claims Court matters
- Traffic Tickets Defence
- Other Provincial Offences
- Notary Public Services
- Commission of Oath Services



RIHANA LAJEVARDI

■ Paralegal

🌐 www.ariolegalservices.ca

.....

☎ + 1 (416) 871 4644

✉ info@ariolegalservices.ca

📍 53 Stoyell Drive, Richmond Hill



B

L

O

G

&
ARTICLE
FACELAW

In this section of Facelaw you can access useful legal information, and articles you may wish to read that have been published by our members, comprised of lawyers, paralegals and immigration consultants. The intent of Facelaw is to provide a platform to educate the public and to provide a medium for legal needs to be properly addressed pursuant to the laws of Ontario.

The blog is sectioned into different legal topics in which information is provided from different professionals. Facelaw strives to provide you with a wholesome perspective so that you can be guided by different professionals in order to make the best possible decisions involving your legal matters. In doing so, if you have questions you can directly contact the professionals with the information provided on Facelaw. The professionals can help answer your legal questions and guide you in the right direction with respect to your legal matter.

Facelaw has provided an easy access search function that with a simple keyword search you can locate useful information on the legal topic you require information about. We are grateful that we have connected with these professionals to compile valuable resources to share with the public to ensure that you are provided quick and accurate guidance and information.



MIRIANTM
LAW FIRM

PROFESSIONAL CORPORATION



ROSS MIRIAN, ESQ

Ross Mirian, Esq is the managing lawyer at Mirian Law Firm. He is a member of the State Bar of California and the Law Society of Ontario.

Ross practices in the field of personal injury representing injured victims. He has handled and successfully resolved a number of serious personal injury cases involving catastrophic injuries, death, brain injury, fractures, orthopedic injuries, chronic pain syndrome, car accidents, long term disability, slip and fall, dog bite and psychological disability.

Furthermore, Ross also acts on behalf of clients with real estate transactions.

Mr. Mirian takes a personal interest in all of the firm's cases to ensure the highest standards of service and excellence are consistently met.

Prior to establishing Mirian Law Firm, Ross Mirian worked at a large personal injury law firm in Ontario.

 tasadof.ca

CANADA OFFICE

TORONTO: HEADQUARTERS

☎ 647-556-5888
☎ 647-503-5858
✉ info@mirianlaw.com
📍 Office Address:
7191 Yonge St, Unit 709,
Thornhill, ON L3T 0C4,

U.S. OFFICE

L.A: BY APPOINTMENT ONLY

☎ 1-844-888-8864
📍 Office Address:
12424 Wilshire Blvd, Suite
#705, Los Angeles, CA
90025, United States



SUBSCRIBE TO THE MAGAZINE FOR FREE



Download



Online

GO TO THE WEBSITE AND SEND US YOUR REQUEST



**CHARLES
E. GLUCKSTEIN**

Gluckstein Lawyers

✉ info@gluckstein.com

☎ 416-788-4851
416-408-4252 Ext 269

📍 595 Bay Street,
Suite 301, Toronto

🌐 www.gluckstein.com



LTD Insurance Companies Denying Long COVID Claims

As vaccines slowly return some normalcy to a world living under a cloud of coronavirus, long COVID threatens to be the next healthcare crisis, and it could have a profound effect on long term disability claims.



Long COVID could very well be the fibromyalgia of the next decade. We are starting to see instances where people who have been trying to get benefits for several months seek legal advice because their insurance companies refuse to look at their claims. I anticipate that this is going to be a massive battleground as people fight for their rights.

Many have been functioning on the assumption that if COVID-19 does not kill you, you will eventually get better, but that is not always the case. There is a tendency to view COVID as the bad flu. It is not. It is a different disease with another mechanism. After more than a year of dealing with the COVID crisis, there is growing evidence of the after effects still suffered by so called "long haulers."

● People suffering months after a positive test

Researchers at the British Medical Journal found that about 10 percent of those tested positive for the coronavirus continue to suffer months later. They state post acute COVID-19 symptoms vary widely, and even a mild case may be associated with long term symptoms, such as low grade fever, cough and fatigue.

About 1.4 million Canadians have tested positive for COVID, which means if researchers are correct, there may be 140,000 long haulers still suffering from the disease. The numbers could be much higher since it only includes people who have tested positive for the virus. Many others may have caught a mild case of COVID but were not tested.

And even though they may have seemingly recovered, there could still be lingering long term effects. What is even more frightening is that others are dragging themselves through their lives and suffering. But because this cluster of symptoms is so ill defined, they do not realize that they are long haulers.

More long COVID cases may come to light when people return to the job from a remote workplace environment. People go back to the active workforce with commuting and all the stresses associated with an office. If you are functioning at less than maximum efficiency while working from home every day, it might take longer for some of these deficiencies to become evident.

● Three categories of COVID patients

There are three categories of COVID: asymptomatic people, those who have had minor symptoms, and hospitalized. From anecdotal evidence, it appears that many long haulers may be young and in previously good health. Science has learned much about the virus, but many questions remain. For some, it does permanent damage. It could do permanent damage, but some might not even realize it.

Some people who have been dealing with health issues due to the coronavirus have been able to rely on emergency government funding. But what is happening now is that things such as Employment Insurance have run out, and people are hitting the long term disability (LTD) wall. Most LTD policies have a four to a six month waiting period before they kick in. We are now starting to see more cases where claims are being denied. It is going to be a big fight.

Insurance companies expect a claimant to document the history of their claim, which is one of the problems with the virus. An insurer will ask for a positive COVID test, but not everyone who caught the virus got one. Insurers also demand medical paperwork to back up a claim.

● Establishing a good paper trail

Establishing a good paper trail with your family physician is essential. But many family physicians have not seen patients in a year and a half.

Another hurdle is a lack of a clinical definition for long COVID. The underlying problem is that many of these symptoms do not show up on diagnostic testing. There is no test to find something abnormal. Doctors have not gotten together to come up with a clinical definition for long COVID. It has not reached the attention that it deserves. We need to get a clinical definition of long COVID, and we need to educate the medical community to start making a diagnosis.

● Insurance companies have a responsibility to the long haulers they insure

You buy insurance to save yourself from precisely this type of stress. You have been paying into this policy religiously so that you have peace of mind knowing that your family will not be financially ruined if the worst happens. Then the worst happens, and the insurance company says, 'Prove it.'

It is fair to say that this is new enough that lawyers are feeling their way too. However, the problem is too big to be dismissed because there is insufficient medical evidence to support a claim. It is essential that people facing this reach out to a lawyer who has experience representing people with disability claims someone with the skills to deal with chronic pain cases and invisible disabilities.

● Contact us today.





The Arad
Legal Law Firm,
Led By Attorney

Maryam Jamshidian

consists of reliable and diligent professionals specialized in real estate, wills and estate, business and immigration law.

WHAT WE DO

Wills and Estate

Commercial

Real Estate

Immigration

By offering fair & affordable fees, they are dedicated to helping you, online or in-person, with your legal matters in Canada and Iran.



CONTACT US FOR
all your immigration needs:

☎ 587 288 6694 | 647 830 7470

✉ maryam@aradlegal.ca

📍 #216 6-14845 Young St, Aurora

🌐 www.aradlegal.ca





Web Design & Development



CRM



Photo &
Videography



Digital
Marketing



Social Media
Management



SEO

🌐 www.ircaweb.com

✉ info@ircaweb.com

☎ (647) 878-9202



Immigration Consultant Directory

**Mehran
Aminian**

🌐 www.bloomingtonis.com

☎ +1416-917-8686

✉ contact@bloomingtonis.com

📍 Toronto - Canada

**Paria
Oskoi**

🌐 www.canada118.com

☎ +1-905-370-0160

✉ info@canada118.com

📍 Toronto - Canada



Lawyers Directory

ALI Ahmari Moghaddam

www.ahmarilawfirm.ca
 416-800-0808 / 289-597-6700
 ali@ahmarilawfirm.ca
 #908,909, 7191 Yonge Street,
 Thornhill, Toronto Canada

Maryam Jamshidian

www.aradlegal.ca
 587-288-6694 / 647-830-7470
 maryam@aradlegal.ca
 #216 6-14845
 Yonge St, Aurora

Aila Makooli, B.A.,J.D.

www.makoolilaw.com
 416-848-9815 / 416-628-5691
 amakooli@makoolilaw.com
 7191 Yonge Street,
 Suite 910,Thornhill,Canada

Sarvi Safai

www.safailaw.com
 +1(949)601-3355
 ssafai@safailaw.com
 California, USA

Charles E. Gluckstein

www.gluckstein.com
 416-408-4252 Ext 269
 nematy@gluckstein.com
 595 Bay Street, Suite 301,
 Toronto

Aryan Kamyab

www.kamyablaw.com
 289 597 4902 / 289 597 4924
 647 885 2121 (Farsi)
 info@kamyablaw.com
 7191 Yonge Street,
 Suite 611, Thornhill

Ross Mirian, ESQ.

www.injurydisabilitylawyer.ca
 +1(647)556-5888
 ross@mirianlaw.com
 7191 Yonge Street,
 Unit 709, Toronto

Shirin Taghavi

taghaviawpc.com
 +1(647)464-0332
 +1(647)474-7766
 taghavi@taghaviawpc.com
 7191 Yonge St Suite 611 / L3T 0C4

Ali Ani Irani

www.ahmarilawfirm.ca
 416-800-0808 / 289-597-6700
 irani@ahmarilawfirm.ca
 #908,909, 7191 Yonge Street,
 Thornhill, ON L3T 0C4

Jenna (Yea Jin) Lee

www.jennaleelaw.com
 9057093383
 6473611134
 jenna@jennaleelaw.com
 7191 Yonge St.
 Suite 513 Markham

Subramanyam Narasimhan

snlawoffice.ca
 416 948 4006
 subu@snlawoffice.ca
 200 Consumers Rd, Suite 309,
 North York, ON, M2J 4R4

Afshin Yazdani

www.ylgpc.ca
 +1 (905) 709-2222
 +1 (905) 709-2111
 afshin@ylgpc.ca
 1050-5255 Yonge St., M2N6P4
 Toronto, Canada

ONLINE LEGAL DIRECTORY OF LAWYERS PARALEGALS & IMMIGRATION CONSULTANTS

www.facelaw.ca
info@Facelaw.co
NO 14 . SEPTEMBER 2021
CANADA / USA

