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MORTGAGE REFINANCING

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WHEN SURGERY GOES WRONG, HOW CAN YOU MAKE THINGS RIGHT?

Charles E. Gluckstein

NEW AMENDMENT TO RESIDENTIAL TENANCIES ACT, 2006 (RTA)

Rihana Lajevardi

POWER OF ATTORNEY FOR YOUR PROPERTY IN CASE OF DISABILITY

Maryam Jamshidian

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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!

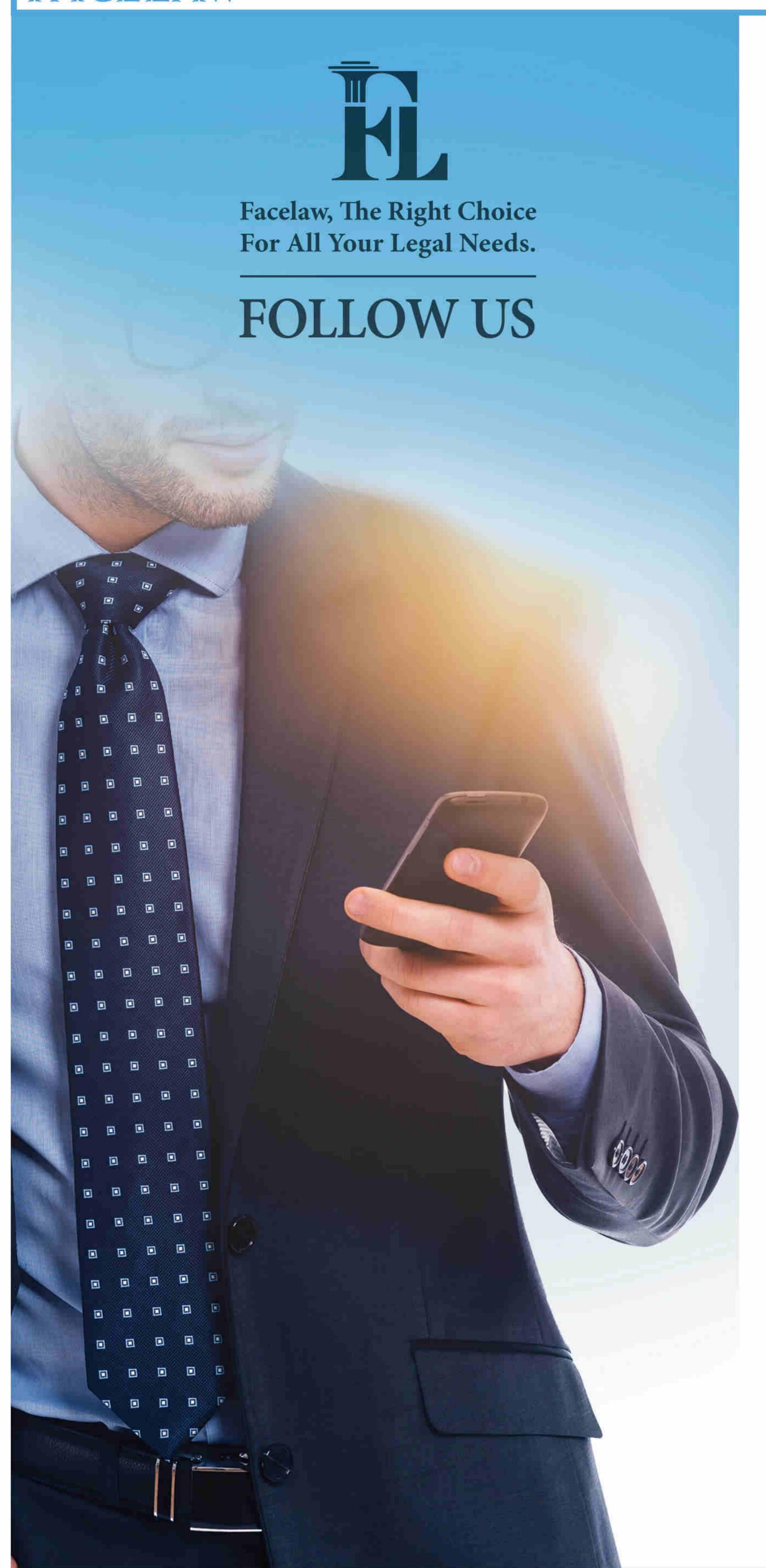
Facelaw.ca will connect you with the right Legal Professional to fit your legal needs quickly and effectively.

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.

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Ashkan Anvari

Doctor Of Business Administration (DBA)

Founder Of The Facelaw Platform



The Importance And Benefits Of Personal Brand Equity In The Reputation Of A Business.

The purpose of the Facelaw platform is to introduce lawyers, legal consultants and immigration consultants to the legal community with their names, faces and legal experience.

One of the ways Facelaw allows legal professionals to do this successfully is through personal branding.



But, what is personal branding?

A brand is a symbol or a slogan that showcases a business's identity to others, and it can be like a colorful banner that stands out in a crowd. When consumers see the brand, they can be motivated and influenced by it. However, the design and construction of a brand alone will not affect their activities unless it is driven by advertising and smart planning to successfully establish the brand to the target market.

This is known as "BRANDING".

Branding can make a business very popular and it can have a significant impact on sales and delivery of the business's services. When a business is one of the most prominent brands in its market, consumers are willing to stand in line for a long time in order to obtain its goods and services. One of the main reasons for this is that people don't do business with companies, they do business with people they like.



How can Facelaw provide support?

The Facelaw platform allows Lawyers, Paralegals and Immigration Consultants to achieve successful personal branding through a variety of different channels such as Seminars, Blogs and Articles, the Facelaw Internet TV, and the Facelaw Magazine. Legal professionals will have the ability to reach a vast network of industry experts, as well individuals simply looking to expand their knowledge and awareness of the law. Facelaw advocates the personal branding needs of these legal professionals by providing them with all the tools they need to achieve their target of effective and influential personal brand development.



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> 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.

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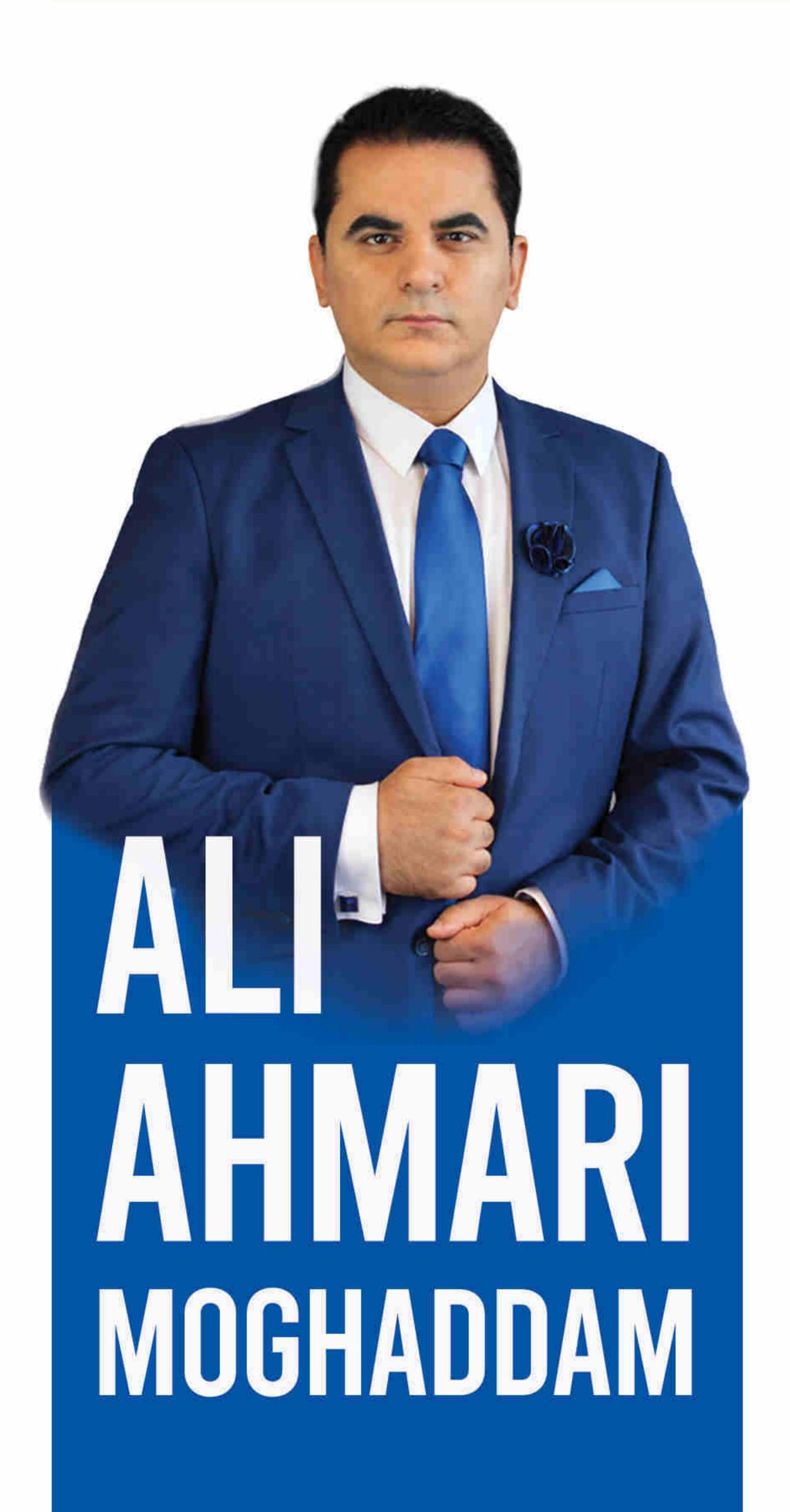
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Mortgage Refinancing

Mortgage refinancing is the process of paying off an existing mortgage and replacing it with a new mortgage with a new set of terms and conditions than the original mortgage. There are many reasons you may want to refinance your mortgage.

Some homeowners refinance to obtain a lower interest rate, or to convert from an adjustable rate mortgage to a fixed rate mortgage, or the other way around.

Some homeowners may also want to use their home equity to finance the down payment of a new purchase or perhaps secure funds for a renovation.

Others may want to consolidate debt. Similarly, some homeowners may want to refinance or remove someone from the title.

What individuals may not realize is that obtaining mortgage financing or mortgage refinancing, comes with various potential challenges, therefore, retaining the services of a qualified real estate lawyer is always a wise choice.

Banks and mortgage lenders typically require a real estate lawyer to be involved in most situations.

This is because lenders want to ensure that the priority of their mortgage is preserved and that there are no defects related to the property which could impact the enforceability or validity of the mortgage.



This often involves the lawyer performing a search of the title to the property, as well as examining documents registered on the title.

There are various encumbrances to title that could affect the use of the property and its value, such as, a mortgage, tax liens, easement or right to use another party's real property for a specific purpose, unpaid real property taxes and Certificates of Pending Litigation (CPL).

These factors could affect the use of the property, and the value upon which mortgage refinancing is based. For these reasons, a mortgage lender will require the status of the property to be carefully examined by a real estate lawyer.

A qualified lawyer will help ensure that you avoid potential legal complications and enable proper refinancing.







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He is the founder of Yazdani & Associates Immigration Firm as well as YLG – Yazdani Law Group.

He received a Master's degree in Canadian Common Law at York University, and graduated from Osgoode Hall Law School in 2016.

He obtained his Certificate of Qualification from the National Committee on Accreditation (NCA).

He is the author of several articles on matters pertaining to Public International Law, Dubai Property, Arbitration Law, and Canada Immigration Law.

Mr. Yazdani is the only lawyer in Canada with an immigration consultant diploma and three law degrees. His high-profile and celebrated cases have attracted international attention, and he is frequently consulted as an immigration expert by journalists, government and non-governmental organizations (NGOs) on matters pertaining to immigration law and policy. He recently was a television host in a biweekly show known as "Canadian Immigration from Law's Point of View".

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MLG Empowers Individuals & Business Persons to Migrate to Canada

Afshin Yazdani is a skilled advocate, trusted advisor, international barrister and solicitor with more than 20 years experience in the legal field. His career has taken him to great heights from being a law professor in Iran and the United Arab Emirates to growing Canada's largest Iranian-Canadian immigration law firm. After a six year stint in Dubai, UAE, Yazdani immigrated to Canada in 2012, where he received an immigration consulting diploma in Montreal in 2013.

In the same year, he founded Yazdani and Associates Consulting in Toronto, Ontario with primary focus on providing business and immigration consulting services to international companies. He became a regulated immigration consultant (ICCRC) member in 2016 and subsequently, he worked as an international lawyer and senior consultant for WWICS, Toronto branch - Canada's largest Indian immigration organisation with more than 20 branches worldwide, averaging about 25 000 Canadian visa applications annually.

After completing his postgraduate studies in Canadian Common Law at Osgoode Hall Law School and Ryerson Universities in 2018, he identified a need to represent the new generation of young, ambitious, individuals and entrepreneurs to realise their dreams in Canada and hence the concept of Yazdani Law Group (YLG) was born in 2019.

Yazdani actively participates in client cases, having advocated and consulted hundreds of successful cases and mentors a stellar team of over 200 employees with associate business in Tehran, Shiraz, Los Angeles, Toronto and Vancouver, to achieve their objectives in complex cases ranging from refugee hearings to angel investor visas, while maintaining an active and robust litigation practice to effectively resolve problems.

Afshin Yazdani has been certified as a distinguished 2021 member of Lawyers of distinction. The father of one holds a bachelors and masters degree in law from Iran and master's degree in law and an immigration consulting degree from Canada, and was the former member of the Iranian Bar and former practitioner in the united Arab Emirates. He is currently is currently a member of Ontario Law Society. As part of his astounding portfolio, Yazdani is also a regular columnist having written Canadian immigration articles for specialised publications such as Lawyers Daily, one of Ontario's most read legal publications by Lexis Nexis, was the producer of the 24-episode TV series Immigration to Canada from a Law Prospective and was featured in Law Times.







— ELENA E.MAZINANI

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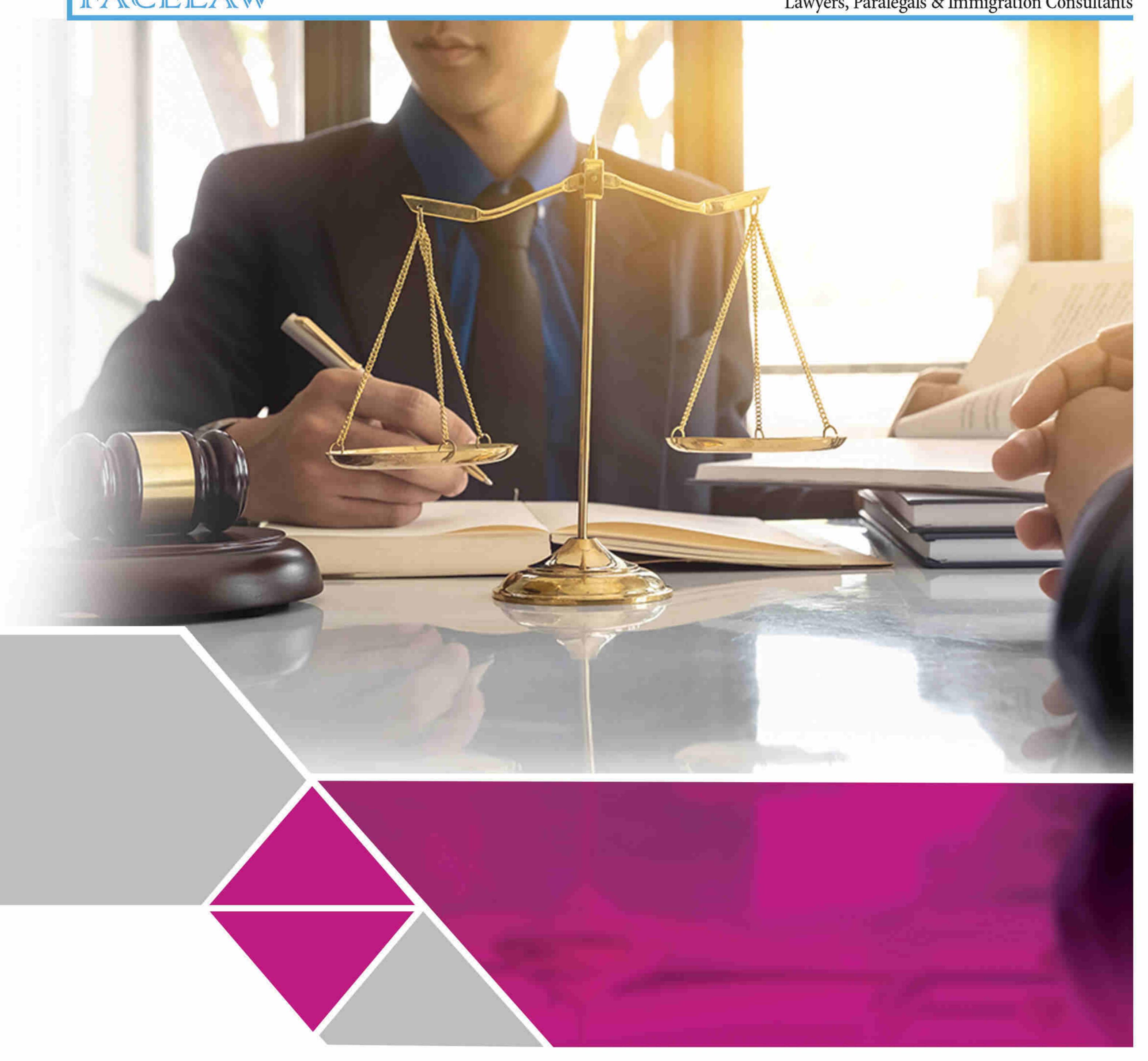
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New Amendment To Residential Tenancies Act, 2006 (RTA)

Landlord Claims Against Former Tenants

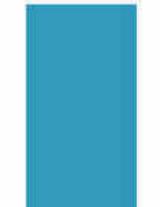
Effective September 1, 2021, a few amendments replaced the previous Rules about tenants who move out from rented place while owing the landlord for rent arrears, unpaid utilities, or damages incurred due to former tenants' conduct. Previously, claims made after the tenant moved out had to be made at Ontario Small Claims Court and the Landlord and Tenant Board could only deal with an application if the tenant was still living in the rental unit when filing the claim.

What can a landlord claim Now?

As a result of the amendments to the RTA, a landlord can now file an application claiming rent arrears or compensation, only up to one year after the date the tenant moved out. The tenant must have moved out of the rental unit on or after September 1, 2021. The landlord can ask for any of the following in the application filed against a former tenant:

- Rent arrears.
- NSF cheque charges.
- Compensation for expenses a landlord has incurred due to conduct by the former tenant or their guests.
- Compensation for expenses the landlord has incurred due to the former tenant's failure to pay utilities.
- Compensation to replace or repair undue damage caused by a former tenant, guest, or occupant.





Tenant claims against Former landlord

If a tenant finds out that the landlord served a notice (for own/purchaser's own use) in bad faith and failed to move into the unit after the tenant vacated, tenant can commence a claim for

compensation equivalent to 12 months' rent. This is in addition to the remedies a tenant could seek previously.



- Tenants claiming that the landlord served a notice of eviction (for demolition/renovation) in bad faith and failed to demolish or renovate after the tenant vacated, can claim compensation equivalent to as much as 12 months' rent. This is in addition to the remedies a tenant could seek previously.
- If a tenancy is terminated because the landlord intends to do major repairs, the tenant has the right to move back when it is done, if they have given the landlord written notice.

If the landlord does not allow the tenant to move back in, the tenant can file a compliant up to 2 years after they moved out.

Previously, the tenant only had 1 year to file these types of applications.

It is always better to Obtain legal advice From a paralegal

There are many different Rules and procedures for all legal matters.

Each Rule has its own guidelines, practice directions that if it is not done correctly, it can delay the process. Sometimes a small error can completely turn the results against you.

It is always best to consult with an expert and obtain legal advice before taking any steps, to get a better result for your legal issues.





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When Surgery Goes Wrong, How Can You Make Things Right?

Going into surgery is nerve-wracking at the best of times. Although many procedures are now routine, and as technological advancements and improved surgical techniques have led to better odds of success, there are always inherent risks.

Hopefully, as you come out of sedation, you'll hear the doctor announce that it was an uneventful surgery and likely a complete success. But if something is noticeably wrong immediately after your surgery or within the expected window of recovery, you may ask yourself whether this unfortunate outcome was the result of a medical error.

This blog outlines the four main types of surgical errors, explains how to determine if there may have been negligence, and offers suggestions for what you can do if you or a loved one was injured by suspected medical malpractice.

Four Main Types of Surgical Errors

Medical malpractice cases involving surgeries tend to fall into four main categories. In two types, it is often apparent that there was negligence. The other two categories can take a good deal of sleuthing and investigation to find and prove fault.

Wrongful surgery

If surgery was performed on the wrong patient, the correct surgery was performed on the wrong body part, or if surgery was unnecessary based on a patient's profile, this will signal a significant and glaring mistake involving negligence.



Wrongful surgeries which substantially impact a body (for example, amputating the wrong limb) can profoundly affect a person's life, ability to work, and psychological well being. In these medical malpractice cases, the question is usually not whether there will be any award or monetary compensation to a patient, but rather the amount of compensation that they or their loved ones will receive.

Objects left inside the body

During surgery, there may be medical tools, materials or other objects that are inadvertently left in the body. Even if a surgery does not go as planned, there are protocols and safety checks to ensure foreign objects which may cause bodily damage are removed and accounted for. Infection, scarring, nerve damage and/or remedial surgeries are all possible outcomes in these cases and, once again, proving negligence and damages is generally straightforward.

Substandard post care

Your medical provider's responsibility to you, as a patient, doesn't end when you are stitched up or sent home.

Ensuring that you are well monitored for complications and that you understand what self care is needed during recovery, are essential parts of the post surgery period.

In these cases, proving negligence is often more difficult as complications can arise despite appropriate post care, and more variables are involved in proving causation.

However, if you experience an unexpectedly poor recovery or sustain injury due to poor communication and/or care, there may be evidence of medical malpractice





Objects left inside the body

If you sustain an injury during surgery, odds are you were not in a state of awareness to recall what happened, what was said, and how the surgeon and medical team responded.

Sometimes the injury is part of the inherent risk of the surgery despite a surgeon and medical team adhering to all standard guidelines and exercising appropriate skill and caution.

Other times, poor judgment, inexperience, lack of skill, inattention, or out of date medical knowledge, among other things, may have caused the injury.

Unfortunately, the people who would be able to record details of potential negligence are also the people who would ultimately be held responsible for such medical malpractice.

What Should I Do If I Think I Suffered A Surgical Injury Caused by Negligence?

Canadians are notoriously deferential to authority, and we often want to believe that our medical providers did the best they could under the circumstances.

However, it is important to hold medical professionals accountable for the care they provide to vulnerable patients especially when substandard care has hurt you or someone you love.

If you've suffered an injury during surgery or post surgery, contacting a personal injury lawyer can help you determine if negligence may have played a role.



When I receive a call from a person concerned about a surgical injury, I review the general facts presented, determine the risks associated with the surgery, and consult with medical experts to inquire about technical elements of a procedure, condition, or injury.

Having a well established network of medical experts is hugely beneficial for identifying potential negligence especially when an injury could appear to be part of the inherent risks of surgery on the surface.





Conclusions

Sometimes an injury caused by a surgical error is a textbook open and shut medical malpractice case. Other times, establishing negligence by the surgeon or other medical providers is exceptionally difficult especially when a patient must rely to some extent on the notes or records of a person (e.g. the surgeon) who can never truly be impartial.

Nevertheless, while not all surgical errors that breach standards of care

may ultimately be actionable, it is always in your interest to consult with a lawyer specializing in medical liability claims to determine whether you or a loved one stand at least a reasonable chance of recovering damages for the pain, suffering and loss you experienced at the hands of a medical professional.

Helping people understand their options following a tragic personal injury is a part of Gluckstein Lawyer's commitment to full circle care. To learn more about how our team can help you or your loved one, contact Jan Marin.





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Do you know that you can choose a person as your representative so that if you are alive but unable to manage your property due to the mental incapacity, he will manage your assets according to your previous opinion and will?

Power of attorney for your property in case of disability

In general, a power of attorney gives you the power to choose a person or persons to manage your property during your lifetime and when you are not enclosed, so this power of attorney is at a time when you are mentally incapable. This special type of power of attorney is called a Continuing Power of Attorney, you can give the authority to manage the property while you are alive but due to disability, where you can not decide about your property, leave it to a trusted person or persons.

Important notes:

- Your attorney does not have to be a lawyer, but any eligible person over the age of 18 can be selected as an attorney.
- You can also grant specific and limited powers or general powers to your attorney and specify the scope of their powers in the power of attorney.



On the other hand, in this type of power of attorney, you have delegated the authority to manage the property to your attorney only until you regain your mental ability and efficiency, and after recovery, you will take over again.

For example, if you choose your spouse or eldest child as an attorney, when you are not able to manage your property, they can manage your financial transactions, banking operations related to loans and mortgage, and this is a kind of peace of mind for It brings you and your family.



■ To ensure proper management and prevent possible disagreement of more than one attorney, it is recommended to choose the attorney you trust and specify the scope of their authority.



■ Keep in mind that before choosing an attorney, be sure to seek their opinion to introduce him if they are interested in accepting this position and its legal responsibilities.

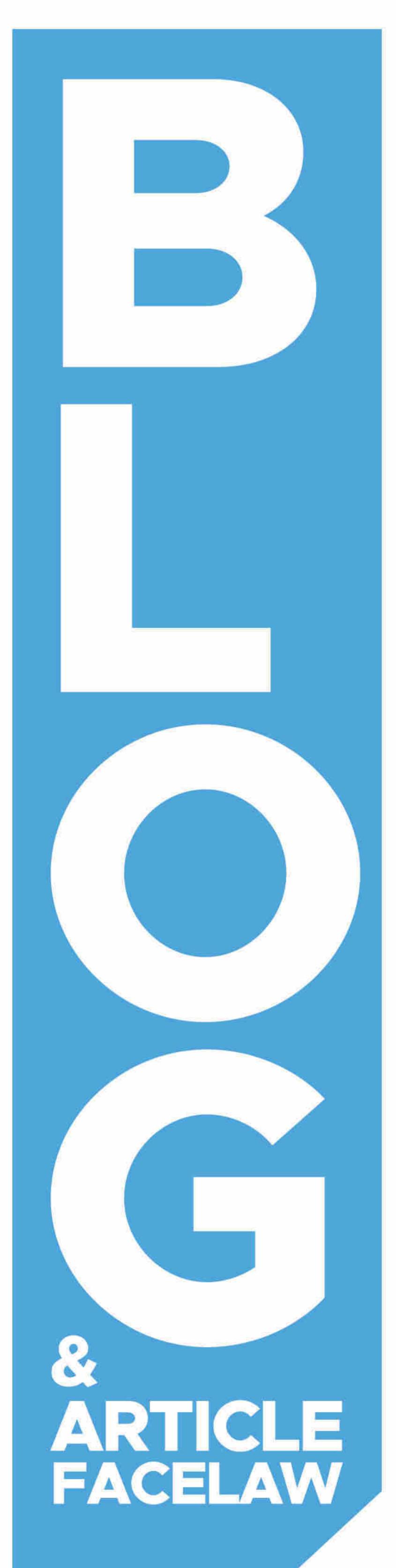
In any case, it is better to introduce the second person as an alternative so that if the first person is not accepted or there is a problem in accepting the position, the last person can manage your property.

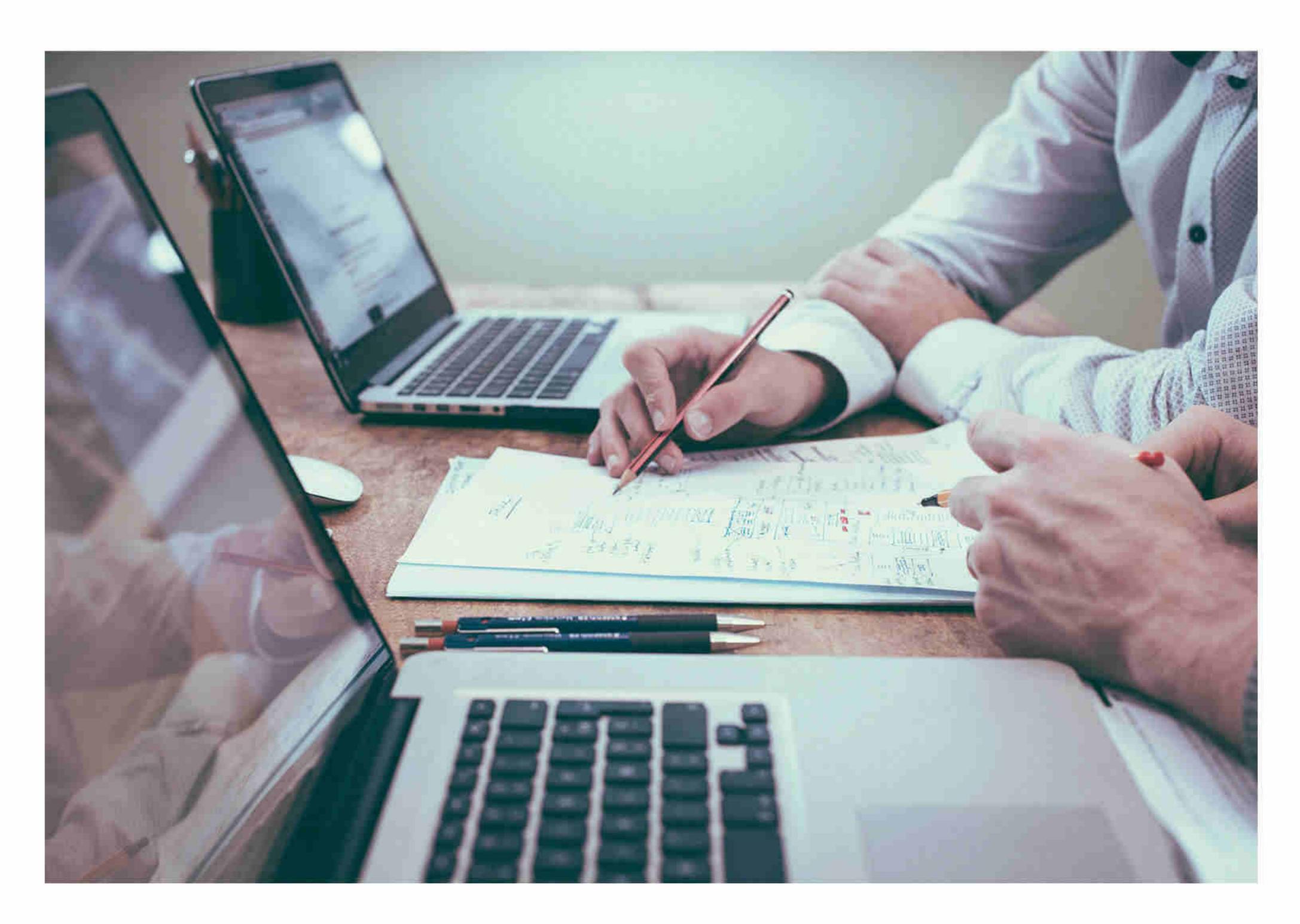
- This type of power of attorney becomes enforceable as soon as your physical or mental disability occurs, and the attorney's responsibilities begin.
- Note that this power of attorney expires as soon as you die, so the representative you have chosen according to the Will would take care of your property, and if you do not have a Will, your heir will have to appoint a legal representative via court.



It is recommended that you consult with experts in this field to prepare a comprehensive and complete power of attorney that includes your needs and wishes.







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.



OUR SERVICES

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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.

Contact us for all your immigration needs

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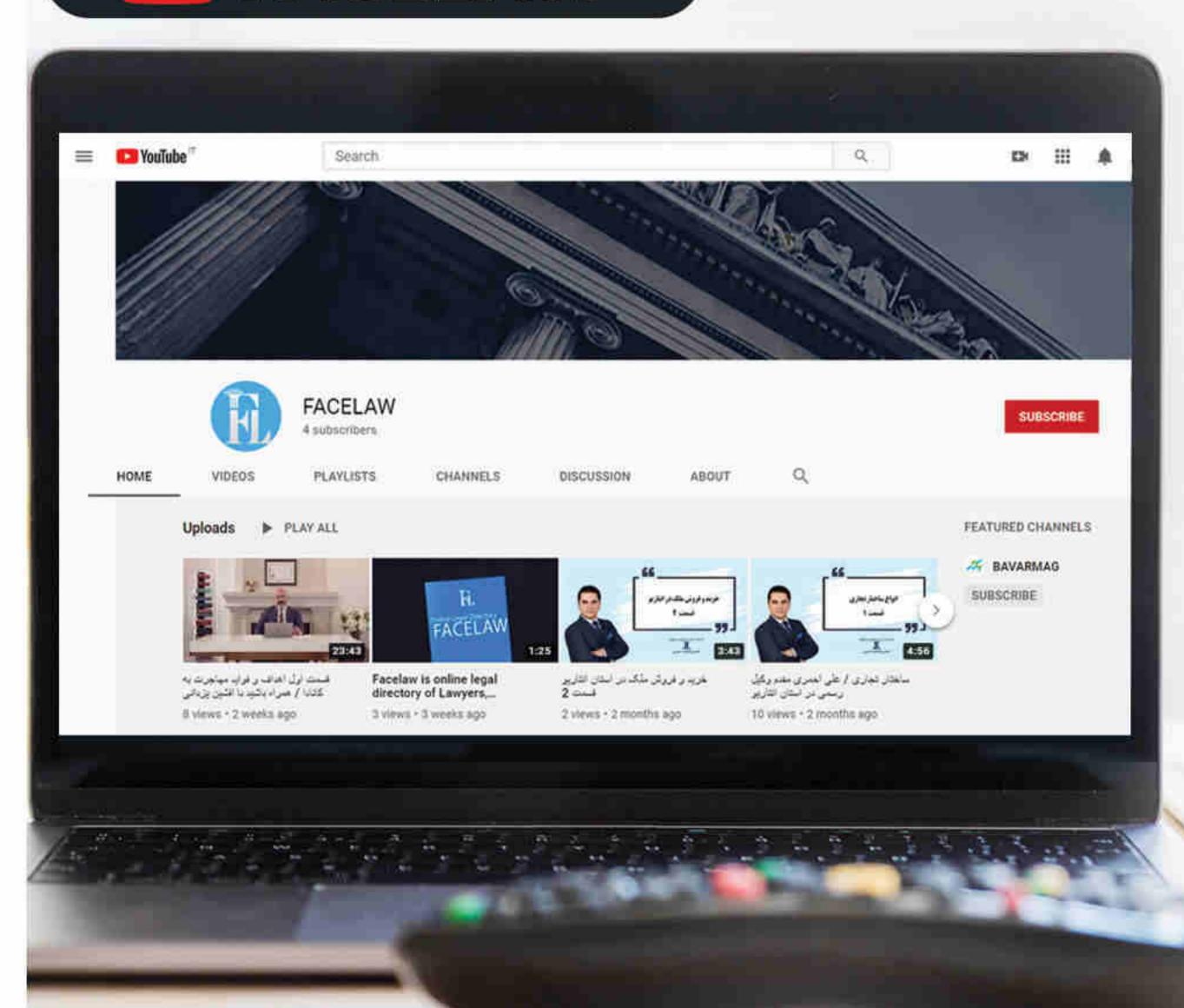
In today's technologically advanced world, social media has become the new phenomenon to connect the world on all levels. The world has technologically moved forward in a way that people no longer just rely on radio or TV to access their favorite program.

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 less costly 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

Radio FACELAIN





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.



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

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.

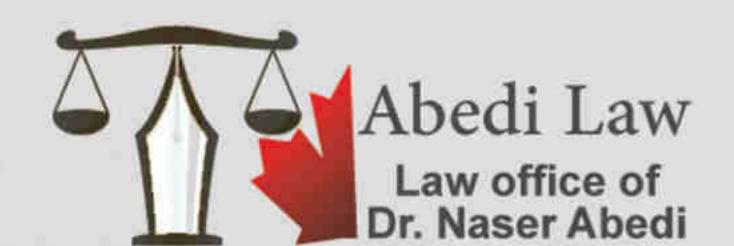
community and maintains these values at the core of all of its efforts. As a result, Facelaw will have business networking events in which all Facelaw members who are experienced professionals in the legal field will have the opportunity to meet and learn from one another. This will allow them to advance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



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Dr. Naser Abedi

The Law Office of Dr. Naser Abedi was established in 2001 as a law firm operating from the Greater Toronto Area, Ontario, Canada and primarily practicing Family Law, Immigration Law, Business Law, and Wills and Power of Attorney. Our firm maintains many affiliates in other key areas of law, as well.

Our firm prides itself on its track record of expertise, dedication, and ethical responsibility. Our clients are very satisfied with their experience at our law firm, because we pay attention to the needs of our clients and provide friendly, honest, compassionate, and trustworthy legal representation. Nothing demonstrates this more than the fact that a great quantity of our clients are based on repeat representation and referrals from past clients.

When you choose our practice to handle your legal dilemma, you can rest assured that we will commit our years of education, experience, and excellence to your legal matter and maintain communication with you throughout the process. Contact us today and let us take the worry out of your legal issue.

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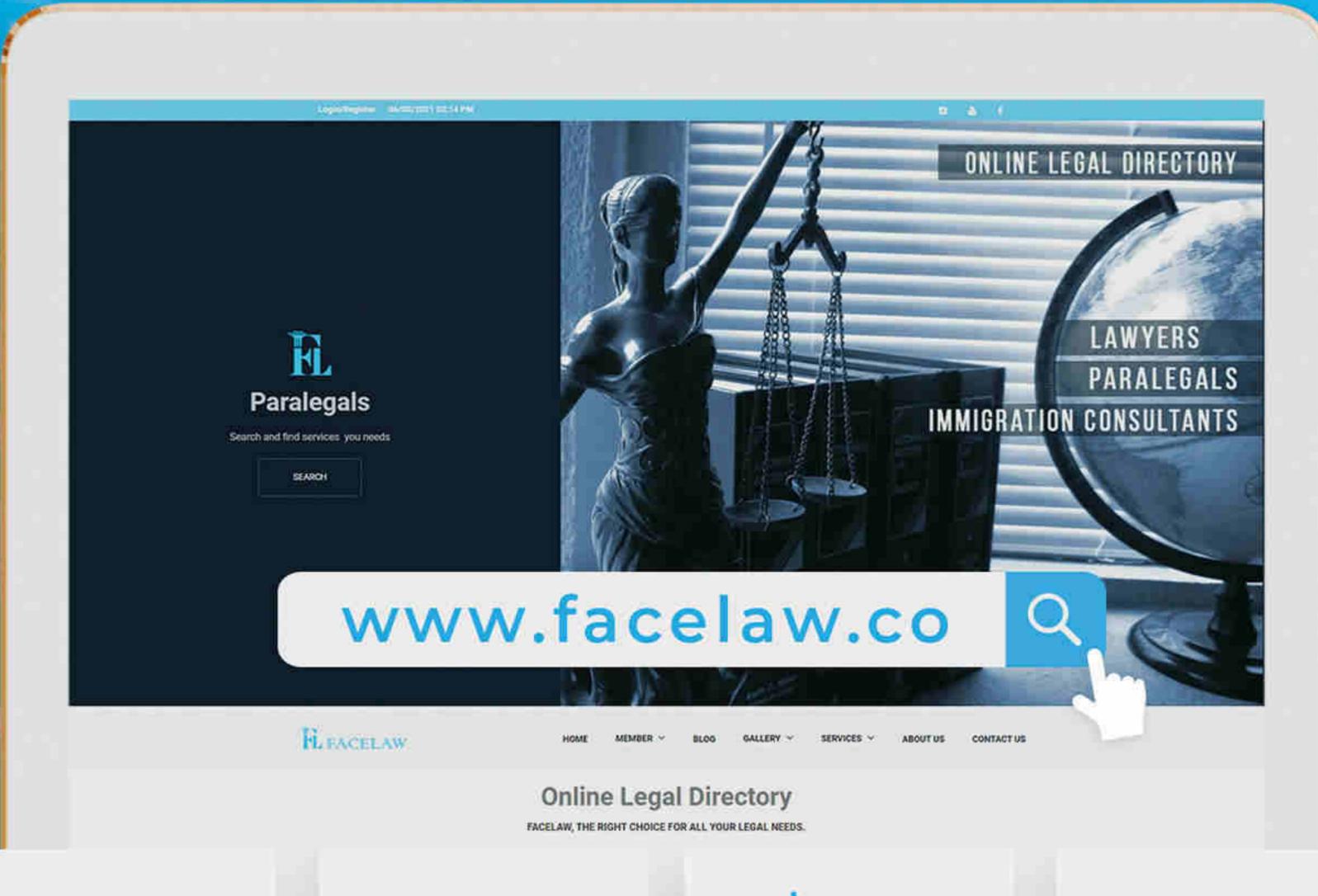
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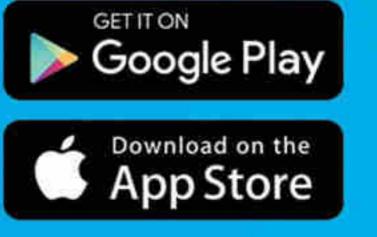


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