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Article By

Ben Azimi

Filing a Motor Vehicle Accident Claim in Ontario: Protecting Your Rights Without Impacting Your Immigration Status



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Kaveh Rezaei

How the CRA Finds Unreported Income and Assets



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Ontario Land Transfer Tax



Article By

Simona Jellinek

Preventing and Responding to Sexual Abuse at Camps



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The Evolution of Automobile Safety and Your Rights as an Injured Passenger

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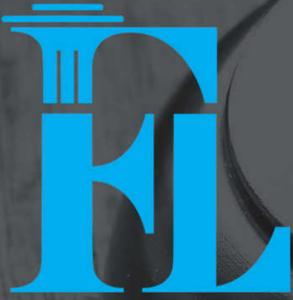
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WE are a directory of Lawyers, Paralegals and Immigration consultants, striving to bring together the best professionals in the legal field.

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 FACELOW'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.



Ahmari Law Firm

AHMARI LAW FIRM



 www.ahmarilawfirm.ca

 416-800-0808

 289-597-6700

 289-314-7693

 ali@ahmarilawfirm.ca

 908 - 7191 Yonge St, Thornhill

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- ▶ We believe that clients should feel welcome and comfortable every time they walk into our office.
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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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www.gluckstein.com

jellinek@gluckstein.com

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[☎ \(416\) 955-4800 ext. 285](tel:(416)955-4800)

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[📍 595 Bay Street, Suite 301, Toronto, Ontario M5G 2C2](https://www.google.com/maps/place/595+Bay+Street,+Suite+301,+Toronto,+Ontario+M5G+2C2)

If you ever attended a camp as a child or youth, what do you remember about the experience? For many, camp life is a cherished memory. The friendships forged there can last a lifetime, and being away from parents for the first time might have provided a taste of independence. Camps often offer activities unavailable at home and teach skills that last a lifetime.

However, not everyone has fond memories of camp. For some, it's a time remembered through the lens of homesickness, feeling excluded or bullied, or even sustaining injuries. Tragically, for others, memories of camp are marred by experiences of sexual abuse.

Sexual violence is a crime deeply rooted in power imbalances. Perpetrators often seek control through abusive tactics and may justify their actions by exploiting systemic inequalities and oppression. They target individuals perceived as having diminished value in society, believing this reduces their risk of being caught or punished.

Children, inherently vulnerable and often marginalized, are frequent targets of sexual abuse. Abusers also look for situations where their targets are particularly vulnerable. For instance, a child financially dependent on an abuser may fear losing stability if they report the abuse.

Children at sleepaway camps are in a uniquely vulnerable position. They might be homesick and scared, with limited access to contact their parents or guardians. They may not have formed close friendships at camp, leaving them without trusted individuals to confide in. Additionally, they might be dependent on a camp counselor who could also be their abuser and may even share a cabin with them.

Campers from marginalized groups face added risks. These groups include:

- ▲ People with disabilities
- ▲ Girls or those with unconventional gender expressions
- ▲ Racialized and Indigenous people
- ▲ LGBTQIA2S+ individuals
- ▲ Those from disadvantaged socio economic backgrounds

Abusers may see these vulnerabilities as reducing their risk of being held accountable. Consequently, according to research and reported incidents, thousands of sexual abuse cases have likely occurred at camps across North America over the decades.

How Do Abusers Exploit Conditions in Sleepaway Camps?

How Do Camps Mitigate the Risk of Abuse?

As survivors come forward, public awareness of the risks faced by vulnerable groups at camps has grown. Survivor led lawsuits against negligent institutions have pushed these organizations to adopt risk management practices. Some strategies include:

- ▲ Implementing codes of conduct for campers and staff
- ▲ Screening staff and volunteers, including police checks
- ▲ Mandatory and ongoing education and training for staff
- ▲ Visibility and supervisory guidelines to prevent unsupervised situations
- ▲ Protocols for reporting and responding to abuse
- ▲ Collaboration with external abuse prevention and response organizations
- ▲ Regular safety audits
- ▲ Creating a trauma informed environment
- ▲ Open discussions about inappropriate touch with campers and staff

However, these strategies require diligent implementation and follow through. Unfortunately, not all camps meet these standards.



Even though these camps were accredited by the Ontario Camps Association (OCA), which prides itself on high standards, the OCA can only revoke accreditation, not enforce further action. Survivor Anne (a pseudonym) told CBC News that OCA accreditation is like giving a gold star to a four year old. She emphasized the need for a governing body with real power to ensure camps respond appropriately and face serious consequences if they don't.

Whether Abuse Is Past or Present, You Have Options

The justice system has evolved to better protect survivors of sexual abuse. There are no longer statutes of limitations on sexual abuse or assault, meaning that even if you or a loved one experienced abuse at camp decades ago, you can still seek justice.

Survivors can pursue compensation from the abuser and/or negligent institutions that allowed the abuse to occur. Even if there is no physical evidence due to the passage of time, experienced sexual abuse lawyers can often build a compelling case for damages.

Camps can provide wonderful opportunities for young people, but when abuse occurs, the impact can be devastating. Healing is a unique journey for each survivor.



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 www.gluckstein.com

SIMONA JELLINEK

 (416) 955-4800 ext. 285

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www.gluckstein.com

nematy@gluckstein.com

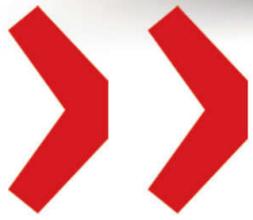
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CHARLES E. GLUCKSTEIN

+1 (416) 788-4851

+1 (416) 408-4252

595 Bay Street, Suite 301, Toronto, Ontario M5G 2C2



The Evolution of Automobile Safety and Your Rights as an Injured Passenger

Since the introduction of seatbelts in the 1950s, automobile safety innovations have significantly reduced fatalities and injuries in motor vehicle accidents (MVAs). Despite these advancements, MVAs remain a common occurrence, impacting thousands of passengers yearly.

// We All Have a Part to Play

While technological advancements can make cars safer, the role of the driver remains crucial. Research shows that most accidents are caused by driver error, including distracted driving, reckless or aggressive driving, speeding,



and driving under the influence of drugs or alcohol. External factors like bad weather, poor road conditions, and lack of vehicle maintenance also contribute to accidents and influence how drivers interact with their vehicles. As passengers, we share some responsibility for our safety. It's essential to avoid riding with impaired drivers and reconsider traveling during severe weather conditions, such as torrential rain or snowstorms.

// Injured Passengers Have a Right to Benefits

If you're a passenger injured in an MVA, you are generally entitled to compensation, albeit with some variables. There are two main systems through which

claims can be made: "no fault" accident benefits insurance and tort claims involving the insurance policies of at fault parties. In Ontario, the "no fault" accident benefits system provides coverage regardless of who is at fault. This system is designed to offer immediate access to funding for medical treatment, rehabilitation, and other recovery needs. Benefits include medical and rehabilitation benefits, attendant care benefits, income replacement benefits, and more.

Claims for accident benefits are typically made through your own insurance policy. If you don't have one, you can claim through other available policies, such as the driver's policy of the vehicle you were in, the policy of someone you depend on, or the policy of the other vehicle's driver involved in the collision. As a last resort, you can claim from the Motor Vehicle Accident Claims Fund. Additionally, you may be eligible to file a lawsuit for damages caused by someone else's negligence. In tort claims, you can seek compensation for pain, suffering, loss of enjoyment of life, loss of income, healthcare expenses, and other damages. Even if you were partially at fault, you could still seek compensation if another party bears more blame.

➤ What Happens if I Am Hurt as a Passenger on Public Transportation?

The laws concerning accidents involving public transportation like city buses, subways, or streetcars can be complex. If you're injured as a passenger on public transport, you may be able to seek compensation. In Ontario, public transit services are defined as those charging a fare for transporting the public by vehicles operated by or on behalf of a municipality. However, taxis, ferries, and sightseeing vehicles do not fall under

this definition. If injured on public transport, the municipality might be held accountable. Act quickly, as there's a 10 day window to file a notice of your intention to claim, unless you can prove that your injuries prevented timely action.



Taxis and rideshare companies must provide insurance coverage for both drivers and passengers, though the specifics can vary based on the accident. Determining which insurer is responsible for damages in these cases can be complicated. Consulting a knowledgeable personal injury lawyer can help you navigate your rights and claims effectively.

Automobile safety has come a long way, but accidents still happen. Understanding your rights and the available benefits can help you or your loved ones recover more effectively.



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www.gluckstein.com

CHARLES E. GLUCKSTEIN

+1(416)788-4851 | nematy@gluckstein.com | glucksteinlawyers

Filing a Motor Vehicle Accident Claim in Ontario:

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immigration@azimilaw.ca

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685 Sheppard Ave E, Suite #508, Toronto, Ontario M2K 1B6

If you have been injured in a motor vehicle accident in Ontario, you may worry about how your health, job, or financial status will be affected.

If you are not a Canadian citizen, you may face an additional problem and find yourself wondering whether your immigration status could also be affected by filing a personal injury claim. The good news is that an individual's right to seek compensation for their injuries does not interfere with their immigration status in Canada.

If you are not a Canadian citizen and are involved in a car accident in Ontario, you can move forward with your claim without a fear that it would adversely impact your status in Canada.



Your Rights Following a Motor Vehicle Accident

In Ontario, if you have sustained injuries in a motor vehicle accident, you can seek compensation through the following primary processes:

Accident Benefits: These benefits are available to everyone involved in a motor vehicle accident, regardless of fault assignment. They help cover medical expenses, lost income, and other related costs.

Tort Claim: If you were not at fault in a motor vehicle accident, in addition to Accident Benefits, you have the option of filing a tort claim to seek further compensation, for grievances such as pain and suffering, and costs that surpass the coverage offered by Accident Benefits.

Getting started is simple! To claim accident benefits, you must notify your insurance provider. If you are eligible to file a tort claim, it is best to seek legal advice from a personal injury lawyer who will guide you through the claiming process.

// Your Immigration Status Is Safe

Federal and provincial legislation in Canada have been designed to maintain fairness for all individuals. Thus, compensation can be provided for personal injuries caused by a motor vehicle accident regardless of one's immigration/residency status.

The details surrounding an accident and the resulting injuries are the main focuses of Insurance providers and courts involved

// Example

The following hypothetical scenario can help you understand the application of the laws and concepts covered so far:

Parvin is a student from Iran who studies in Ontario.

On a beautiful Friday morning, Parvin was driving to her part time job when another vehicle struck her from behind. The accident left her with a neck injury that required treatment and forced her to take time off work and school. Parvin worried that filing a claim might affect her student visa or her future plans to become a permanent resident in Canada.

Parvin decided to consult a personal injury lawyer, who advised that she had the right to file for accident benefits and, because she was not at fault, she could also pursue a tort claim. The lawyer reassured Parvin that her immigration status would not be affected by her claims for compensation. Relieved, Parvin proceeded with her claims, received compensation, and continued her studies in Canada without any issues. Parvin's story demonstrates that you have a protected right to seek compensation for injuries resulting from a motor vehicle accident in Ontario; the law ensures that you can pursue a personal injury claim without risking your status in Canada.





www.krlawfirm.ca
info@krlawfirm.ca


KAVEH REZAEI

(416) 549-4905 (647) 290-6319
 5000 Yonge St., Suite 1901, Toronto, Ontario M2N 7E9

How the CRA Finds Unreported Income and Assets

Unreported income or assets can lead to penalties, audits, and legal issues with the Canada Revenue Agency (CRA). Understanding how the CRA detects unreported income and assets and ensuring compliance with Canadian tax laws is crucial. The following are some of the ways the CRA finds unreported income and assets:



“ Data Matching

The CRA uses advanced technology to compare information from sources like T4 slips, investment statements, property transactions, and other sources against information from employers, banks, and government agencies to identify discrepancies that suggest unreported income.

“ Information Sharing Agreements

The CRA collaborates with organizations both in Canada and internationally to share information about financial transactions and assets held abroad. This includes participation in the OECD's Common Reporting Standard (CRS), which facilitates the automatic exchange of financial account information between tax authorities globally.

“ Net Worth Audits

If the CRA finds inconsistencies, they might conduct a **“net worth audit”**. This type of audit compares your lifestyle and spending habits to your reported income. If your spending and assets don't match your reported income, it raises suspicions of unreported income.

“ Tips and Whistleblower Programs

The CRA receives tips from whistleblowers, informants, and citizens about possible unreported income or tax evasion. The Offshore Tax Informant Program (OTIP) also offers financial rewards to individuals who provide information that leads to the collection of additional taxes from offshore accounts.

“ Information Leaks

The CRA also acts on information from leaks, such as those from the International Consortium of Investigative Journalists (ICIJ), which have revealed the names of individuals holding offshore accounts. These leaks have prompted the CRA to take aggressive measures to crack down on international tax evasion.

“ Foreign Reporting Requirements

Canadian residents must report specified foreign property with a cost amount exceeding CAD 100,000. This includes bank accounts, shares, and real estate held outside Canada. Failure to comply with these reporting requirements can result in significant penalties.

“ How to Correct Unreported Income or Assets

Voluntary Disclosures Program (VDP)

For those who have unreported income or assets, the CRA offers a Voluntary Disclosures Program (VDP). This program allows taxpayers to come forward and correct their tax affairs before the CRA initiates any enforcement action. To qualify, the disclosure must be voluntary, complete, involve the application or potential application of a penalty, and include information that is at least one year past due. Successful disclosures can result in relief from penalties and prosecution, although interest on unpaid taxes will still be due.



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“ Conclusion

The CRA has powerful tools to find unreported income and assets, making it harder than ever to hide. If you have not declared income or assets in the past, the VDP can be a way to help you fix it and avoid bigger penalties down the road.

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Ontario Land Transfer Tax

The Land Transfer Tax (LTT) in Ontario is a tax paid on every conveyance of land tendered for registration as well as every unregistered disposition of a beneficial interest in land, unless specifically exempt under the applicable legislation. The amount of the LTT payable depends on the value of the consideration as defined in subsection 1(1) of the Land Transfer Tax Act (Ontario). The definition of the value of consideration is broader than simply the purchase price set out in an agreement of purchase and sale and can include, but is not limited to, items such as any liabilities assumed, any benefits conferred, and the cost of upgrades or extras.





www.ahmarilawfirm.ca
✉ ali@ahmarilawfirm.ca

AHMARI LAW FIRM



ALI AHMARI MOGHADDAM

☎ +1 (416) 800-0808
☎ +1 (289) 597-6700

📍 908 - 7191 Yonge St, Thornhill, ON M2N 7E9

LTT is a marginal tax rate and each portion of the value of consideration is taxed at a unique rate based on the total value of consideration. The LTT is structured as follows:

- For properties up to \$55,000.00: 0.5% of the value of consideration.
- Between \$55,000.01 and \$250,000.00: 1.0% of the value of consideration.
- Between \$250,000.01 and \$400,000.00: 1.5% of the value of consideration.
- Between \$400,000.01 and \$2,000,000.00: 2.0% of the value of consideration.
- Over \$2,000,000.00: 2.5% of the value of consideration, where the land contains one or two single family residences.

City of Toronto Land Transfer Tax

If you are acquiring property in Toronto, an additional Toronto Municipal Land Transfer Tax (MLTT) is applied, in addition to the Ontario LTT. Essentially, you would pay both the Ontario LTT and the Toronto MLTT when acquiring a property located in Toronto.

LTT Calculation Example:

The MLTT marginal rate structure is as follows:

For properties containing at least one, and not more than two, single family residences:

- ▶ For properties up to and including \$55,000.00: 0.5% of the value of consideration.
- ▶ Between \$55,000.01 to \$250,000.00: 1.0% of the value of consideration.
- ▶ Between \$250,000.01 to \$400,000.00: 1.5% of the value of consideration.
- ▶ \$400,000.01 to \$2,000,000.00: 2.0% of the value of consideration.
- ▶ Over \$2,000,000.00 and up to \$3,000,000.00: 2.5% of the value of consideration.
- ▶ Over \$3,000,000.00 and up to \$4,000,000.00: 3.5% of the value of consideration.
- ▶ Over \$4,000,000.00 and up to \$5,000,000.00: 4.5% of the value of consideration.
- ▶ Over \$5,000,000.00 and up to \$10,000,000.00: 5.5% of the value of consideration.
- ▶ Over \$10,000,000.00 and up to \$20,000,000.00: 6.5% of the value of consideration.
- ▶ Over \$20,000,000.00: 7.5% of the value of consideration.

First Time Homebuyer Rebate

First time homebuyers (as defined in applicable legislation) in Ontario may be eligible for a rebate on the LTT of up to \$4,000.00. In Toronto, an additional rebate of up to \$4,475.00 on the MLTT is available for first time homebuyers.

For a property priced at \$600,000.00 in Ontario (outside Toronto):

- ▶ 0.5% on the first \$55,000.00 = \$275.00
- ▶ 1.0% on the next \$195,000.00 (\$250,000.00 - \$55,000.00) = \$1,950.00
- ▶ 1.5% on the next \$150,000.00 (\$400,000.00 - \$250,000.00) = \$2,250.00
- ▶ 2.0% on the next \$200,000.00 (\$600,000.00 - \$400,000.00) = \$4,000.00
- ▶ Total LTT: \$8,475.00

If the same property is located in Toronto, you would double the total, paying both provincial LTT and MLTT.





ELENA E. MAZINANI

Mazinani Divorce Lawyers

 www.MazinaniDivorceLawyers.com

 elena@mazinanilaw.ca

 +1 (416) 485 8545

 225 Sheppard Av. West, Toronto

 [mazinani.divorce.lawyers](https://www.instagram.com/mazinani.divorce.lawyers)

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Hossein Niroomand



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.

Hossein is very well respected within the legal community for his extensive experience negotiating lump sum settlements, as well as mediation, arbitration and trials. He oversees every step in the progress of your case and you can rest assured that Hossein's experience is at work for you.

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 niroomandlaw.com

TEL 416-850-0094

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 100 York Blvd Suite 202,
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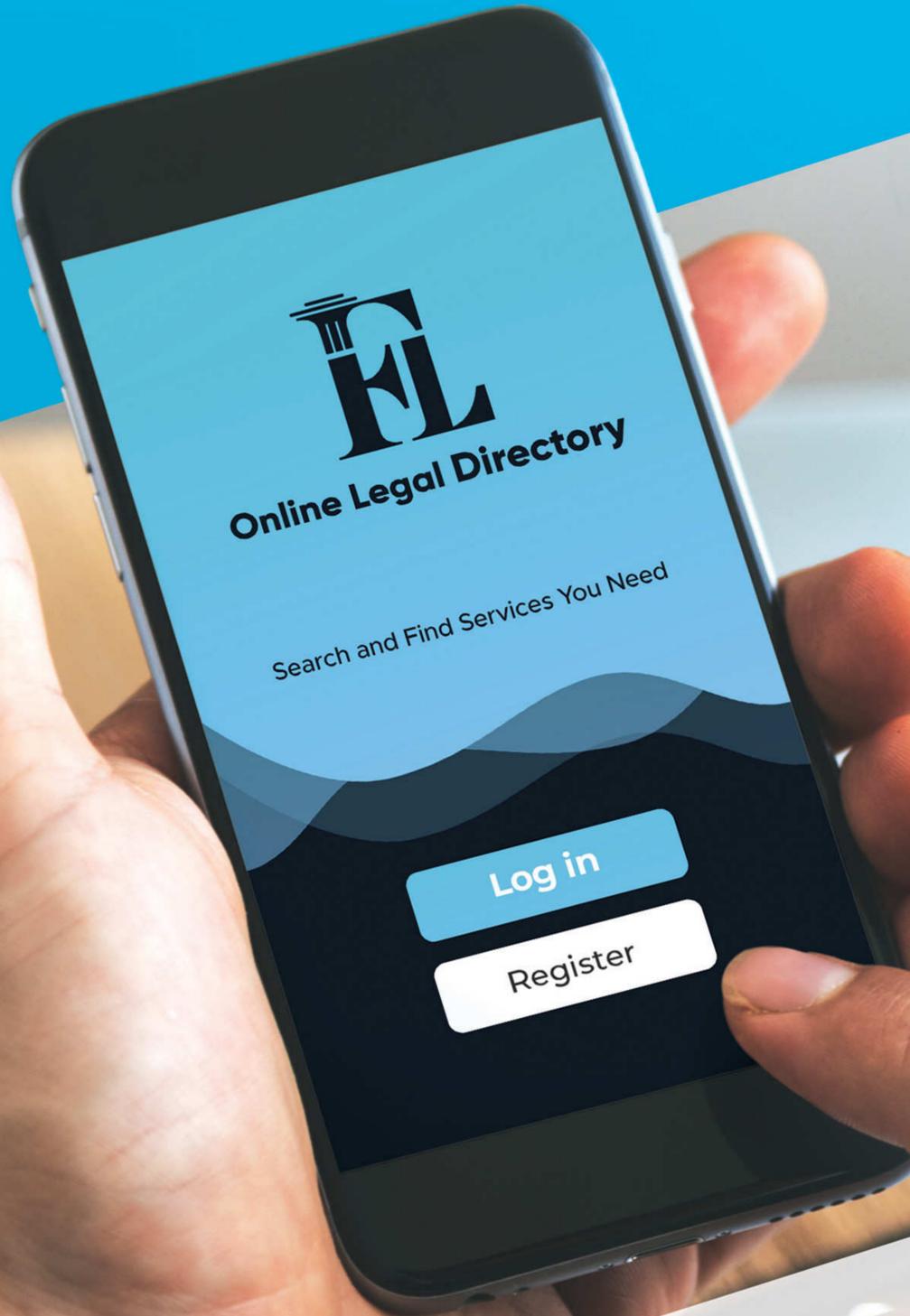
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EXPERIENCED FAMILY LAW LAWYERS

▶ **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.



mahdileitelaw.ca



poroshad@mlfamilyLaw.ca

☎ Phone No : 416 900 0925

📱 Mobile No : 416 900 0925

🏠 Address : 4711 Yonge Street, 10th Floor,
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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.

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.



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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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

Room 502, Wellington Building, Ottawa, Ontario K1A 0A6
Tel.: 613-992-4964 Fax.: 613-992-1158

115 Sheppard Avenue West, Toronto, Ontario, M2N 1M7
Tel.: 416-223-2858 Fax: 416-223-9715.

Ali.Ehsassi@parl.gc.ca
<http://aehsassi.liberal.ca>



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

Constituency Office
100 Mural St., Suite 101, Richmond Hill, ON L4B 1J3
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**

MPP | THORNHILL



Ontario

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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
Thornhill**

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RIHANA LAJEVARDI

🌐 www.ariolegalservices.ca
☎ +1 (416) 871 - 4644
✉ info@ariolegalservices.ca
📍 53 Stoyell Drive, Richmond Hill
Ontario 

Lawyers Directory

ALI AHMARIMOGHADDAM

 www.ahmarilawfirm.ca
 +1(416)800-0808 | +1(289)597-6700
 (289) 314 7693
 ali@ahmarilawfirm.ca
 #908,909, 7191 Yonge Street,
 Thornhill, ON L3T 0C4 

ARYAN KAMYAB

 www.kamyablaw.com
 +1(647) 885 - 2121
 +1(647) 368 - 6677 (Farsi)
 (647) 388 - 2121
 aryan@kamyablaw.com
 7191 Yonge Street, Suite 303,
 Thornhill, ON L3T 0C4 

JENNA LEE

 www.jennaleelaw.com
 +1(905)709 3383
 (647)361 1134
 jenna@jennaleelaw.com
 805 - 7191 Yonge Street, Markham
 ON L3T 0C4 

DOV MAIEROVITZ

 www.emecorp.ca
 +1(416)833-8332
 Dov@emecorp.ca
 123 - 5050 Dufferin Street
 North Yourk, ON M3H 5T6 

CHARLES E. GLUCKSTEIN

 www.gluckstein.com
 +1(416)788-4851
 +1(416)408-4252 Ext 269
 nematy@gluckstein.com
 595 Bay Street, Suite 301,
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BEN AZIMI

 www.azimilaw.ca
 +1(416)900-4128
 +98(991)1616-608
 info@azimilaw.ca
 685 Sheppard Ave E, Suite #508,
 Toronto, ON M2N 6H7 

SIMONA JELLINEK

 www.gluckstein.com
 +1(416)955-4800 ext 285
 +1(416)972-9506
 +1(416)972-1499
 jellinek@gluckstein.com
 595 Bay Street, Suite 301,
 Toronto, ON M5G 2C2 

ELENA E. MAZINANI

 www.MazinaniDivorceLawyers.ca
 +1(416)485 8545
 elena@mazinanilaw.ca
 225 Sheppard Av. West, Toronto
 ON M2N 1N2 

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🌐 www.aradlegal.ca
☎ +1(587)288 - 6694
☎ +1(647)830-7470
✉ maryam@aradlegal.ca
📍 301-1595-16th Ave, Richmond Hill,
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**DR. NASER
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🌐 www.abedilaw.com
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✉ +1(416)298-3514
✉ hossein@niroomandlaw.com
📍 100 York Boulevard, Suite 202
Richmond Hill, ON L4B 1J8 🇨🇦

**KAVEH
REZAEI**

🌐 www.krlawfirm.ca
☎ +1(416)549-4905
✉ +1(647)290-6319
✉ info@krlawfirm.ca
📍 5000 Yonge St., Suite 1901,
Toronto, ON M2N 7E9 🇨🇦

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✉ subu@snlawoffice.ca
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North York, ON M2J 4R4 🇨🇦

**SOURENA
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🌐 www.sarbazvatan.com
☎ +1(416)628-2041
✉ office@gambrianilaw.com
📍 5000-1901 Yonge Street,
North York, ON M2N 7E9 🇨🇦

**JOEL
ETIENNE**

🌐 www.emecorp.ca
☎ +1(416)833-8332
☎ +1(905)709-6012
✉ Joel@emecorp.ca
📍 123-5050 Duferin Street
North York, ON M3H 5T6 🇨🇦

**POROSHAD
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🌐 www.mahdileitelaw.ca
☎ +1(416)900-0925
✉ poroshad@mlfamilyLaw.ca
📍 4711 Yonge Street, 10th Floor,
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