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NO. 65 | DECEMBER 2025



Article by Ali Ahmari Moghaddam
Ontario Land Transfer Tax



Article by Charles E. Gluckstein

What if I Get Hurt at A Professional Sporting Event



Article by Ben Azimi

Why You Shouldn't Take "Injury Advice" from Friends or Family



Article by Elena E. Mazinani

Common Legal Questions Answered About: Property Division and Equalization



Article by Simona Jellinek

What's in a Pseudonym



Article by Sourena Sarbazevatan

Understanding Theft Charges in Toronto and When You Need a Criminal Lawyer





November 7th, 2024

Certificate of Appreciation

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

Hli Hhmari-Moghaddam

Facelaw

in recognition of your exceptional dedication in organizing an educational seminar on legal matters for the community.

Through your efforts, this event provided valuable insights into real estate law, family law, and personal injury law, offering support on complex topics that impact the daily lives of residents. Your commitment to making legal knowledge accessible and empowering individuals with crucial resources will have a positive impact.

Thank you for your outstanding support and for helping make this seminar an impactful event. Please accept my best wishes for continued success in all your future endeavours.

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



November 7th, 2024

Certificate of Appreciation

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

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in recognition of your contributions to the success of the Facelaw Educational Seminar.

Your expertise in digital marketing played a crucial role in bringing this event to life, ensuring community members had access to essential information on topics like real estate law, family law, and personal injury law. Your commitment to sharing these resources with the community will raise public awareness and understanding of complex legal issues, empowering individuals to make informed decisions in their lives.

Thank you for your outstanding support and for helping make this seminar an impactful event. Please accept my best wishes for continued success in all your future endeavours.

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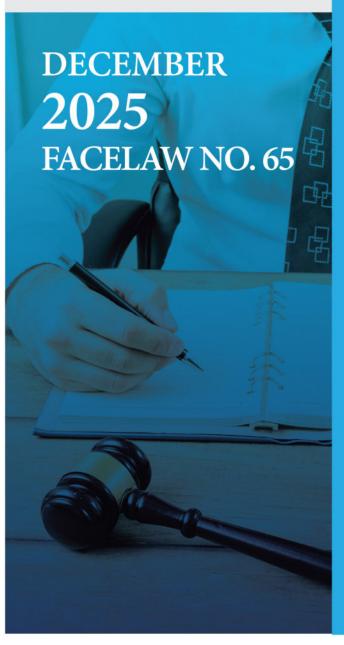


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In today's fast paced world, where almost everyone now has the internet in the palm of their hand, finding the relevant information and assistance you require has never been easier.

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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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Why 2026 Will Be the Breakthrough Year for Intelligent **Directories**

The year 2025 marked a major turning point in digital transformation when artificial intelligence shifted from being merely a "tool" to becoming a core "infrastructure." The rapid changes in search engines, user behavior, and the B2B ecosystem show that 2026 is not just another step forward; it is the beginning of a true explosion in intelligent directories and smart platforms.

Directories that once acted as simple lists are now evolving into intelligent systems of discovery, matching, and verification systems capable of predicting market needs, recommending the right professionals, and delivering fully personalized experiences.

Ash Kan Doctor Of Business Administration (DBA) Founder of the FACELAW PLATFORM



"

Google Al Overview and a New Search Eraa

The arrival of Google AI Overview has completely changed the digital landscape. Today, brands no longer rise through content alone; instead, structured, credible, and analyzable platforms have the highest chance of ranking and visibility.

Intelligent directories whether legal, medical, educational, or organizational are exactly the type of platforms search engines rely on to provide fast, accurate, and trustworthy answers. In 2025, Al first directories will dominate the prime positions that traditional websites can no longer hold.

"

User Behavior Has Changed: Speed, Trust, and Clear Results

Modern users do not want long searches they want speed, trust, and clear outcomes. Intelligent directories are built precisely for this shift. The platforms of the future are those that can display authentic profiles, reliable reviews, and smart recommendations. This is exactly what we began building through FaceLaw and other next generation intelligent directories.



2025 proved that the future belongs to those who embrace technology. 2026 will be the year of intelligent directories. Wishing all readers a year filled with growth, success, and digital opportunities.

Happy New Year.



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Ali Ahmari Moghaddam

- ➤ We believe that clients should feel welcome and comfortable every time they walk into our office.
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- ➤ 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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COMMON LEGAL QUESTIONS ANSWERED

ABOUT: Property Division and Equalization

1. How can I avoid sharing half of my assets during my divorce?

the Family Law Act presumes equalization of net family property. You may exclude certain property, rely on a marriage contract, or argue for unequal division of assets.

2. Why do I have to divide my assets during divorce?

The Family Law Act requires equalization of net family property to ensure fairness between spouses, reflecting the partnership nature of marriage.



3. Do I have to include my debts in my Net Family Property Statement?

Yes. All debts existing on the valuation date (date of separation) must be included in your Net Family Property Statement.

4. Do I have to include my gold in my Net Family Property Statement?

Yes. All assets owned on the valuation date, including gold, must be disclosed and included.

5. Do I have to include my house in my Net Family Property Statement?

Yes. The matrimonial home is included in the calculation, and its value is not subject to the usual exclusion for pre marriage property.





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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. 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.

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 properties \$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 by 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.

LTT Calculation Example: 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.



Why You Shouldn't Take "Injury Advice" from Friends or Family

Every Case Is Unique, and the **Details Always** Matter



One of the biggest mistakes injured people make after an accident is listening to everyone except the one person who can actually help them: their lawyer. Friends, relatives, neighbours, everyone seems to have a story about how they got a "great settlement" or how they handled their claim on their own. But the following is the fact: no two personal injury cases are the same, and following friendly advice could do more harm than good.

The Story Everyone **Thinks They Know**



When managing expectations for a settlement, you may hear: "My friend got rear ended and the insurance company gave them \$100,000. You should get that too."

It sticks in your mind. You start expecting the same outcome. But that number alone doesn't tell the whole story, there's far more to it. What were their injuries? How long did it take them to recover? Did they miss work? Was there strong medical evidence supporting the claim? Without knowing those details, that \$100,000 figure is meaningless, like hearing someone won the lottery without knowing how many tickets they bought.

> Two People, Same Accident, **Entirely Different Results.**

What Really Determines a Settlement in Ontario



Insurance companies and courts don't guess; they rely on documentation and legal standards. Here's what actually matters when a personal injury lawyer builds your case:

- ★ The facts of the accident: Who was at fault? How did it happen?
- ★ The nature of your injuries: Are they soft tissue, orthopedic, neurological, psychological, or a combination?
- ★ Duration and treatment: Did you consistently follow medical advice?
- ★ Impact on your life: Can you still work, care for your family, or participate in hobbies?
- ★ Medical evidence: Reports from family doctors, specialists, and therapists.
- ★ Income loss and future earning potential.
- ★ Credibility: Do your records and testimony align with what's been reported?

All these details come together to form the real value of your claim - not what someone else received or what an adjuster casually offers over the phone.

Why "Friendly Advice" Can Backfire

People mean well, and they want to help. Especially when you're hurting.



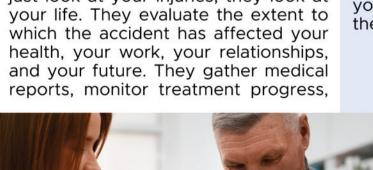
But when it comes to personal injury law. good intentions can lead to serious mistakes:

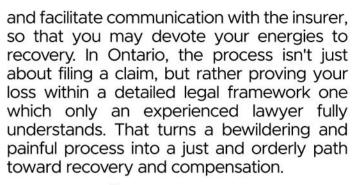
- ★Delaying your treatment because someone says "it's no big deal."
- ★ Talking directly to the insurance company without knowing your rights.
- Rejecting a fair offer because "someone else got more."
- Missing deadlines by waiting too long to act.

Every one of those mistakes can reduce or even destroy the value of your claim. Insurance companies know this. That is why they prefer dealing with unrepresented claimants. They know most people are unaware of system timelines, medical requirements, or the difference between minor and catastrophic impairments according to Ontario law.

Why a Lawyer Makes **All the Difference**

A good personal injury lawyer doesn't just look at your injuries, they look at





Bottom Line

If you're injured, your case isn't your friend's case; it's your story. It is shaped by your injuries, your recovery, your doctors, and your evidence. Comparing yourself to others is like comparing fingerprints: they might look similar from a distance, but no two are ever identical.

Before taking advice from someone who got a "big settlement," remember that you're only hearing part of the picture. The smartest thing you could do is get professional legal advice early. A short conversation with an experienced personal injury lawyer can clarify your options, protect your rights, and ensure you are not leaving money or justice on the table.

Final Word

Personal injury cases are built on facts, not stories. Your friends might care about you, but only your lawyer can fight for you. They'll achieve a fair settlement based on evidence, law, and the actual effect that the injury has had on your life.

If you or someone you know has been injured in Ontario, do not rely on rumors or comparisons. Talk to an attorney who handles these cases day in and day out, knows how the insurers think, and knows how to get results that reflect your situation, not someone else's.



What's in A Pseudonym

Confidentiality in Sexual Assault Cases





"

Pseudonyms in an Open Justice System

Ontario's civil courts generally strive to provide an open justice system which limits the potentially detrimental effects of secrecy. There is a presumption that openness is preferable to adopting pseudonyms for participants or allowing complete publication bans.

If a survivor wants to use a pseudonym as a plaintiff in civil proceedings, courts have used a three part test to determine if such an exemption is justified. First, the plaintiff must establish the matter before the courts is serious. There is a low bar for this part of the test, and a sexual abuse or sexual assault case would almost certainly be considered a serious matter.

Second, the plaintiff must submit evidence from an independent third party that offers compelling support for the position that the plaintiff would likely suffer irreparable harm if named. For example, in the case of sexual assault survivors, the opinion of a treating physician or therapist may be





sought to explain the potential damage to the survivor's recovery or general mental health and well being. Lastly, the plaintiff must satisfy the court that, on the balance of conveniences, protecting their identity would be more favourable to the parties involved in the action and the public interest than openness.

In sexual abuse and sexual assault cases. the plaintiff would have an interest in protecting their privacy. A defendant may object to the pseudonym, as it could limit public scrutiny and / or the possibility that unknown / unidentified witnesses could learn of the action and offer evidence favourable to the defence. Although there is usually a public interest in openness in civil proceedings, permitting sexual assault victims to have anonymity has been shown to increase the likelihood that such assaults will come to light and that victims will be more willing to co operate with authorities.

Therefore, on balance, if a plaintiff has demonstrated they are likely to suffer irreparable harm by being named, the plaintiff's interest in privacy and the public interest in ensuring harmful acts are reported to authorities tend to outweigh defence objections.

Pseudonyms and publication bans are automatic in criminal court cases. Survivors may have particular concerns about attaching their name to publicly available court documents, including:

- A general desire for privacy and to avoid publicity which may re traumatize them
- Not wanting certain family members to know about the assault or abuse
- Having school age children who could be adversely affected

If a civil court declines to grant protection to survivors who petition for it, some of them will ultimately decide not to proceed with their lawsuit. However, it's important to know that it has become exceedingly rare for courts not to grant survivors a pseudonym request.

7 Your Well-Being Matters

If you or a loved one has experienced a sexual assault or sexual abuse and you want to know about your options, please contact our team for a free, no obligation initial consultation. We will listen to your story with great empathy, carefully explain your rights, and offer trusted legal advice. If we believe we can help you obtain compensation for the harm done to you, we would be honoured to offer to become your tireless advocate and trusted legal representative.



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What if I Get Hurt at A Professional Sporting Event

If someone else's negligence led to you facing an uncertain future you may have many questions and concerns. At Gluckstein Lawyers, we are committed to making life better for people who have suffered through no fault of their own.

Watching Sports May Be Good for You but Beware

Although we may not realize the psychological benefits of attending a live sporting event, watching your favourite team in person can be good for you. In fact, according to CTV News, a 2023 study suggests going to a ball game may help increase life satisfaction.

Having tickets to a professional sporting event can be exciting but there are also risks involved, no matter how small. Thousands of people across North America suffer from some sort of injury at a game, although most are minor. However, serious injury and death has occurred.





You Assume Risk When Attending a Game

Over the years, sports organizations have taken steps to protect fans from harm. Teams will also post signs, discouraging distractions, such as cellphone use, while teams are playing. Of course, signs, higher glass and safety netting is not a 100 per cent guarantee of protection against flying pucks or baseballs. Accidents can still happen.



The Assumption of Risk

When you purchase a ticket to a sporting event you agree to certain terms and conditions in exchange for the right to attend. Tickets typically include fine print that basically says you will not hold the organization liable for injuries or damage that may occur while you attend the event. It is not an unreasonable request if the event organizers have taken steps to ensure spectators are safe. You have a duty to protect yourself, which means not doing something reckless that could lead to harm or endanger you or someone else.

However, the assumption of risk does not excuse a sport's organization from liability if there was evidence that they did not exercise reasonable care in keeping the premises safe. If the safeguards meant to protect spectators are shoddy and someone is hurt, they may be entitled to seek compensation for their injuries.

Under Ontario's Occupiers' Liability Act, those controlling a property must do what is reasonable to ensure that all visitors are safe. The Act applies to any occupier of a property, including those who own sports stadiums. It is important to note that the legislation mandates that the duty of care is reasonableness but not perfection.

The standard of care is based on foreseeable risk. To make a successful personal injury claim, you must establish that your injury was caused by the occupier's failure to take reasonable care to ensure that conditions while the person was on the property, were satisfactory.

The law is complex and every case is different. An injury at a sporting event could result from the negligent or intentional conduct of another person or entity, unsafe property or defective products. That is why you should seek legal advice to determine your next step.

You typically have two years in Ontario to file a lawsuit for a personal injury claim so it is in your best interest to contact a toronto personal injury lawyer early to ensure that proper steps are taken and that deadlines are not missed.



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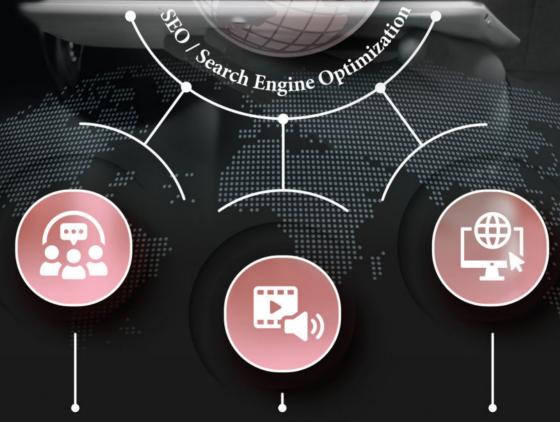
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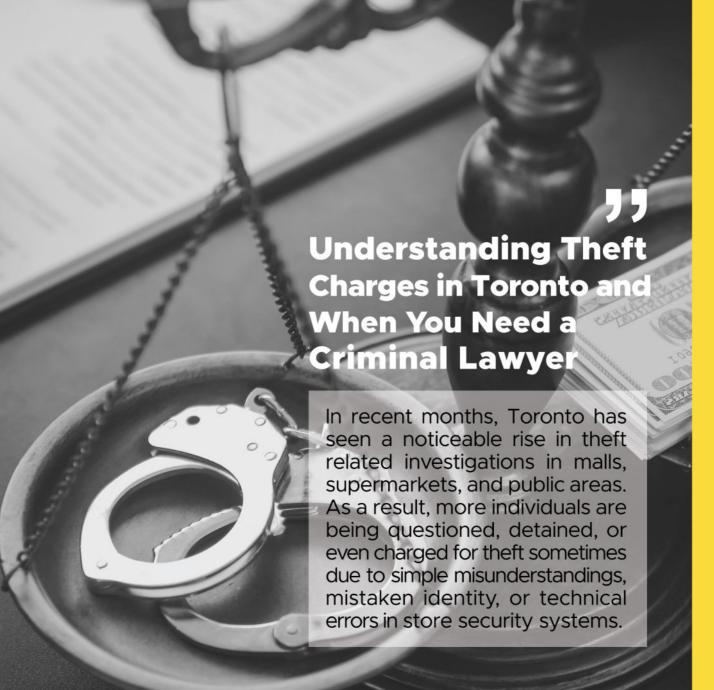
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If you have been accused of theft, do not admit guilt before speaking with a criminal lawyer. Even a short apology or unclear statement can be interpreted as an admission and used against you later. You have the right to remain silent, the right to legal representation, and the right to understand the evidence being used in vour case.

A criminal defence lawyer can help you by:

Reviewing whether the accusation is supported by proper evidence

Identifying errors in police procedure or store security reports

Protecting your rights during questioning

Negotiating withdrawal of charges when there is no intent or when a misunderstanding occurred

Guiding you through each step so you don't take actions that harm your future

If you are innocent or believe the incident was a mistake, it is essential to seek legal advice immediately. Many cases can be resolved quickly sometimes without a criminal record when handled by an experienced defence lawyer. Your rights matter. Do not navigate a theft accusation alone.





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.

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EXPERIENCED FAMILY LAW LAWYERS

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

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

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

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



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Noushin received her LL. B from University of London and holds a master's in law from Osgoode Hall Law school. Her experience includes a wide range of criminal, quasi criminal and regulatory litigation. She is an experienced lawyer with a demonstrated passion for advocacy and the law. She has over 14 years of prosecuting experience with one of the largest municipalities in North America. She has conducted hundreds of trials and

Noushin earned her Bachelor of Arts from the University of Toronto. She is fluent in Farsi and is a member of the Criminal Lawyers' Association, Toronto Lawyer's Association and the Advocates' Society. Called to the Ontario bar in 2017.

Practice area:

Criminal I Quasi criminal I Regulatory

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has appeared in various levels of court.

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Hossein Niroomand has been practicing since 2003 and his practice mainly focus in the areas of 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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Ali C. Ehsassi

Liberal MP for Willowdale (Ontario)





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

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etter of Pecognition 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,

au de la companya de

Majid Jowhari, MP Richmond Hill

Constituency Office

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entificate 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

entificate of Appreciation from Laura Smith

 $\mathsf{MPP} \mid \mathsf{THORNHILL}$





FACELAW

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!



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