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NO. 71 | JUNE 2026

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**Pre Litigation
Steps That Can
Prevent or
Strengthen a
Business Dispute**

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The Right Choice
For All Your
Legal Needs

Article by

Ash Mazinani

What's the biggest
mistake that people
make in divorce and
separation?



Article by

Ali Ahmari Moghaddam

Smart Strategies to
Pay Off Your
Mortgage Faster
in Canada



The New Tort of
Intimate Partner
Violence

Bobby Vakili

Article by

Keep Safety in
Mind During
Summer Activities

Charles E. Gluckstein

Article by





November 7th, 2024

Certificate of Appreciation

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

Ali Ahmari-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





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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.

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Ashkan Anvari

Doctor Of Business Administration (DBA)

Founder of the
FACELAW PLATFORM



Why AI Assistants Are Becoming Essential for Modern Business Websites

Customer expectations have changed significantly in recent years. Website visitors expect immediate access to information and quick answers to their questions, regardless of the time of day. As a result, many businesses face the challenge of providing consistent and responsive communication with potential customers.

An AI Assistant helps bridge this gap by enabling businesses to engage with website visitors 24 hours a day, 7 days a week. It provides instant responses, guides users through available services, and creates a more efficient communication experience.

One of the primary benefits of an AI Assistant is its ability to improve lead generation. Many visitors arrive on a website with questions and are actively evaluating their options. When answers are not readily available, users may leave and continue their search elsewhere. An AI Assistant helps keep visitors engaged by providing relevant information in real time.

In addition to answering questions, AI Assistants can collect contact information, identify customer needs, and help qualify prospects before they are passed to a sales team. This creates a more efficient lead management process and increases the likelihood of converting visitors into customers.

Another valuable feature is automated appointment scheduling. Instead of relying on phone calls, emails, or manual coordination, businesses can allow visitors to book consultations and meetings directly through the website, creating a faster and more convenient experience.

AI Assistants also contribute to operational efficiency. A large percentage of customer inquiries involve repetitive questions that consume valuable staff time. By handling these routine interactions, AI allows employees to focus on higher value activities, customer relationships, and revenue-generating opportunities.

As digital competition continues to grow, businesses are increasingly looking for ways to improve customer experience while operating more efficiently. AI Assistants provide a practical solution by combining customer support, lead generation, and appointment scheduling into a single system.

For many organizations, implementing an AI Assistant is no longer simply an innovative technology initiative it is becoming an important part of delivering better customer service, improving business performance, and supporting long term growth.



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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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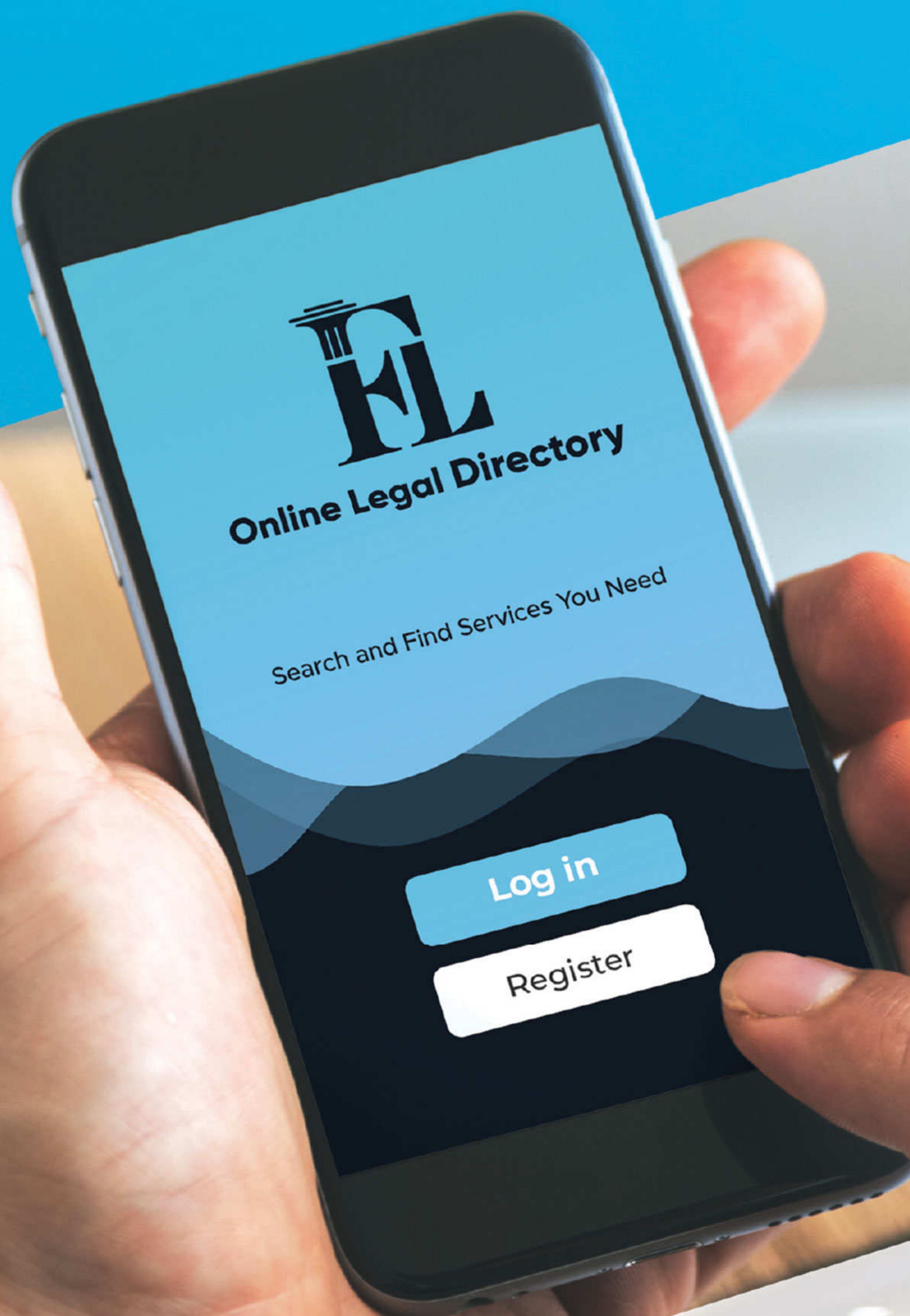
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What's the biggest mistake that people make in DIVORCE and SEPARATION?



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Hi, my name is Ash Mazanani. I'm a family and divorce lawyer in Toronto.

The biggest mistake that people make in separation and divorce is not obtaining legal advice quickly enough.



People are often blindsided by their separation and they find themselves overwhelmed. However, the financial arrangements, parenting arrangements, and communications between the spouses immediately after the separation can have lasting financial and other consequences on your rights and obligations and the outcome of your family law proceedings. This is why it is important to obtain legal advice as quickly as possible after your separation. Contact Mazanani & Associates for more information.

Pre-Litigation Steps That Can Prevent or Strengthen a Business Dispute



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While early legal intervention is critical once a dispute emerges, many business conflicts can be prevented or significantly mitigated through proper planning before problems arise. Sound business practices and careful documentation often provide the strongest protection when disagreements occur.

First, business owners should maintain contemporaneous records of important discussions, decisions, and transactions. Detailed notes from meetings, telephone calls, emails, and informal conversations can become invaluable evidence if the parties later disagree about what was said, promised, or agreed upon. Memories fade over time, and recollections often differ. Written records created at or near the time of an event are generally more persuasive and reliable than after the fact explanations. Maintaining organized records also allows legal counsel to assess issues quickly and accurately should a dispute develop.

Second, legal counsel should be consulted at the earliest signs of concern. Many disputes begin with relatively minor issues that, if addressed promptly, can be resolved before positions become entrenched and relationships deteriorate. Early legal advice helps parties understand their rights and obligations, preserve relevant evidence, avoid unnecessary admissions, and evaluate available options before significant financial or operational damage occurs. Seeking legal guidance early is often far less expensive than attempting to repair the consequences of delayed action.

Third, every significant business relationship should be documented through a comprehensive written agreement. Whether entering into a partnership, shareholder arrangement, joint venture, investment relationship, supplier contract, or commercial venture, the parties should ensure that their respective rights, responsibilities, expectations, and obligations are clearly defined. Independent legal advice for all parties is strongly recommended, as it helps ensure informed consent, reduces the likelihood of misunderstandings, and strengthens the enforceability of the agreement.

Well drafted agreements should also include a clear dispute resolution mechanism. The parties should determine in advance how disagreements will be addressed, whether through negotiation, mediation, arbitration, litigation, or a combination of these processes. Establishing a structured framework before conflict arises often saves substantial time, cost, and disruption if a dispute later occurs.

In addition, parties should address the issue of legal costs. Agreements should specify whether costs will follow the event, whether a successful party may recover legal fees, or whether another allocation method will apply. Clarifying cost consequences in advance can encourage reasonable conduct and discourage unnecessary litigation.

Finally, parties should determine the governing law and jurisdiction applicable to any future dispute. For businesses operating across provincial, national, or international boundaries, uncertainty regarding where a dispute must be litigated and which laws apply can create significant expense and delay. Clear provisions identifying the applicable province or country, the governing legal framework, and the forum for resolving disputes provide certainty and reduce procedural battles.

By implementing these preventative measures before conflict arises, business owners can reduce risk, preserve valuable relationships, protect their investments, and place themselves in the strongest possible position should a dispute ultimately become unavoidable.



The New Tort of Intimate Partner Violence



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For years, family law litigants had very few legal tools in pursuing damages for emotional and/or physical abuse. Historically, when an intimate relationship ended, a family law court would skillfully untangle child support, division of property, and parenting schedules, but very few options existed to address the harm of emotional abuse over a period of time by one spouse against the other in the form of damages. That old system was dramatically changed in a monumental, landmark ruling in *Ahluwalia v. Ahluwalia* (2026 SCC 16), the Supreme Court of Canada officially recognized a brand new civil claim: the tort of intimate partner violence (IPV).

Whether you are a litigant navigating a separation or a lawyer practicing in civil litigation or criminal law this decision shifts the landscape of civil and family law litigation in Canada. Here is what you need to know.

What is the Tort of Intimate Partner Violence (IPV)?

A "tort" is a civil wrong that allows an injured person to sue an individual for financial damages. Historically, if a spouse suffered abuse during a marriage and wanted financial damages, their lawyer had to try and fit that abuse into rigid, traditional legal categories like assault, battery, or intentional infliction of emotional distress which typically focuses on a singular event rather than IPV which provides broader application as it allows to cover a period of the marriage or the entire marriage.

The traditional torts are built around specific, isolated incidents (e.g., a physical strike or a singular threat). They are completely ill equipped to address the true nature of domestic abuse, which is rarely just a collection of independent events.

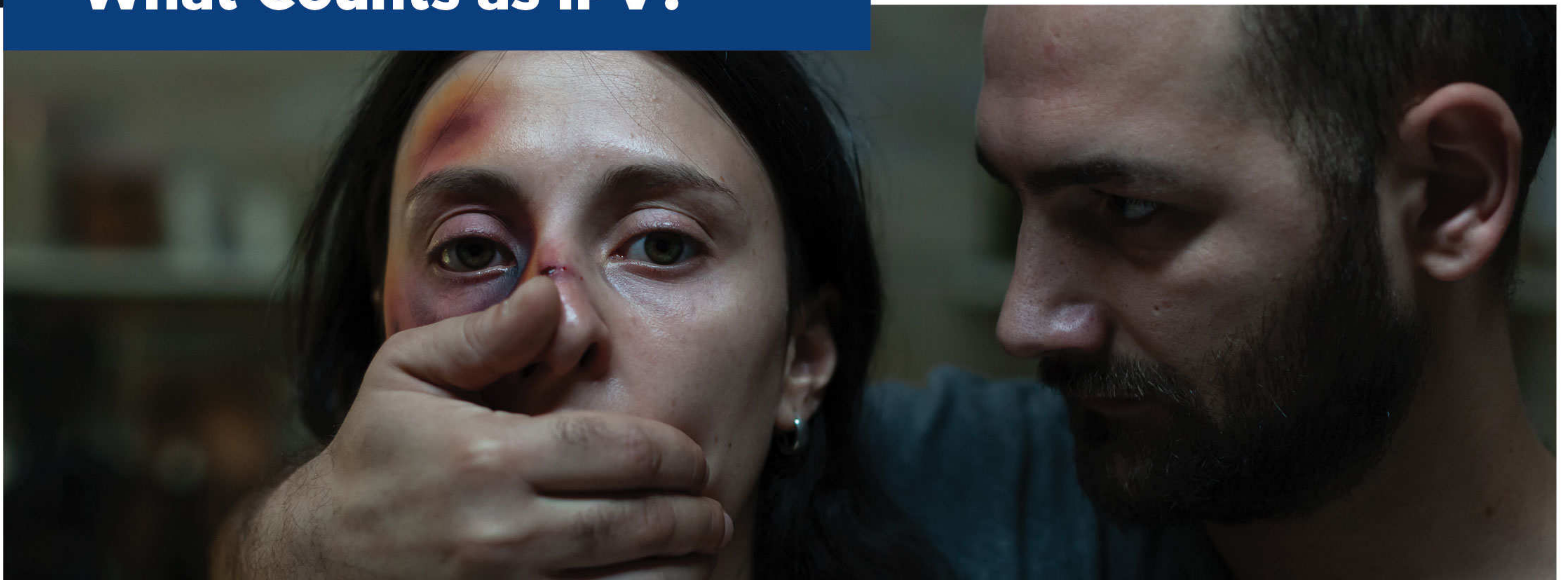
The Supreme Court's new IPV tort recognizes that **the pattern itself is the injury**. It provides a dedicated legal framework to seek financial compensation for the profound harm caused by an ongoing atmosphere of abuse.

The Supreme Court decision defined the new tort as follows:

“Crucially, the new tort centres on a distinct dimension of intimate partner violence — coercive control — that undermines the victim’s dignity, autonomy, and equality, unlike violence directed at a stranger.

Whether manifested through a single violent act, discrete acts of violence, or a pattern of abuse, the new tort fixes on coercive or controlling conduct by which one partner overpowers the will of the other. ”

Beyond Physical Bruises: What Counts as IPV?



Crucially, the Supreme Court confirmed that this new tort is not limited to physical violence. It explicitly recognizes the "invisible" tactics used to dominate a partner:

- **Coercive Control:** A continuous pattern of behavior used to dominate, manipulate, or strip away a partner’s autonomy.
- **Psychological and Emotional Abuse:** Constant verbal degradation, humiliation, and threats.
- **Financial and Economic Control:** Restricting access to money, controlling bank accounts, or preventing independent employment.
- **Isolation:** Systematically cutting off a partner from family, friends, or cultural support networks.
- **Post Separation Litigation Abuse:** Utilizing the family court system itself as a weapon to prolong control, run up legal fees, and inflict financial strain.



“ The Legal Test: What Must Be Proven?

To successfully claim damages under the new tort of intimate partner violence, the claimant must establish three elements:

- 1 The abusive conduct occurred within an intimate relationship or its aftermath;
- 2 The other person intentionally engaged in the abusive conduct; and
- 3 The conduct, on an objective measure, constitutes coercive control over the victim.

A Crucial Note on Harm: In a massive departure from standard personal injury and emotional distress claims, the Supreme Court ruled that **survivors do not need to prove a specific, diagnosed medical or psychological injury** to receive financial compensation. The court recognizes that losing your independence and freedom to a pattern of abuse is a serious injury in its own right. The Supreme Court defined coercive control as follows:

“The interference with an intimate partner’s dignity, autonomy, and equality itself constitutes the harm experienced by the victim of coercive control.”

This is Not “Every High Conflict Divorce”

The Supreme Court was explicitly clear: this new legal path is not an open invitation to litigate every unhappy marriage or high conflict separation.

The court drew a sharp line between ordinary relationship breakdowns, poor marital communication, or mutual bickering, and the severe, non consensual destruction of autonomy that defines intimate partner violence. The threshold is high, and the objective reality of the behavior must point clearly to **‘coercive control’**.

“ Why This Matters

If you are navigating an abusive separation, this can impact how you plead your case and the strategy you pursue to obtain the best possible outcome in your case. You no longer have to separate your family law claims from the reality of the abuse you survived.

Claims for the tort of IPV can be brought **directly alongside** standard family law applications for divorce, property division, and spousal support. In *Ahluwalia*, the Supreme Court upheld an award of **\$100,000** in general compensatory damages to the mother, demonstrating that courts will support this notion with real financial accountability.

“ What Civil Litigators need to consider

If you practice civil litigation, you cannot afford to ignore this decision.

Pleadings are changing: When a client walks into your office with a civil dispute that involves an intimate or former intimate partner, you must evaluate whether an IPV claim applies.

Family Law is no longer strictly "no fault": While Canada maintains a no fault divorce system regarding how you separate, the financial consequences of conduct within the marriage have just been heavily monetized through the new tort of IPV.

Ahluwalia v. Ahluwalia marks a courageous, long awaited evolution in Canadian jurisprudence one that forces our legal systems to see domestic abuse as it truly is.



Why This Matters

It remains to be seen what implications this case will have on an already strained judicial system whereby some parties have to wait several years for their matter to be tried. Will the exposure of this possible liability encourage more litigants to resolve and settle cases or will it make it more difficult to resolve family law cases, which will invariably cause more delay in the court system.

Keep Safety in Mind During Summer Activities

The weather is getting warmer, days are getting longer, and people are anxiously awaiting summer. No matter what you are planning, it is important to keep safety in mind when setting out.

Understanding the Law.

In Canada, we have laws in place designed to protect people from harm and provide recourse in the event of an accident.

When it comes to personal injury claims, the Occupiers' Liability Act (OLA) is legislation that covers private property and public spaces, including municipal property, and establishes a statutory duty to ensure that those entering a premises are reasonably safe.

The Act applies whether the danger is caused by the condition of the property or by an activity carried on there. The occupier does not necessarily have to be the owner. Those responsible for having a "duty of care" can be the person who is considered to have adequate control over the premises at the time of the injury.



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For example, if you are at a friend's pool party and get hurt in a fall, the homeowner (or occupier) can be held liable. The same would apply if you suffered an accident due to negligence at a **privately owned amusement park**, a **short term rental** such as a cottage or an Airbnb, or a municipality run splash pad. However, it is important to note that property owners are not held to a standard of perfection. Instead, they must do what is reasonable to prevent foreseeable accidents or minimize risk. It should also be noted that occupiers are not typically liable for hazards that guests knowingly and willingly assume or for injuries sustained by trespassers.

Another thing to consider if you have been hurt in any accident is that time is not necessarily on your side. Under the **Limitations Act, 2002**, you are required to file a claim in court within two years of discovering the injury or loss.

“ Staying Safe This Summer Starts With You ”

Warmer weather presents new avenues for fun, and for many, there is nothing better than getting out on the open road on a motorcycle. However, riders face much more dire consequences than motor vehicle drivers in an accident, according to research from J.D. Power, **which states “most fatalities or major accidents are not a result of faulty machinery or improper safety features” but “human carelessness and irresponsibility.”**

Motorcyclists and bicyclists are considered to be vulnerable road users since they do not have the protection provided by an automobile. There has been a concerted effort to encourage more people to cycle. However, riding in a bike lane does not guarantee a safe trip. A rider must also consider road and weather conditions, drivers, inattentive pedestrians and other cyclists.

The warm weather is also the perfect time for friends and family to get together. However, if you are hosting a gathering, you have a responsibility for the safety of your guests. Beyond a duty of keeping your premises free from hazards, you also have to take precautions to ensure that guests are not served to the point of intoxication.

Consider All Your Options.

Any injury can have lasting consequences requiring time off work and treatment, which can put a strain on your finances. A quick insurance settlement might seem like a good idea at the outset, but it may not cover your long term needs. Don't sell your future short.



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In today’s economy, many Canadian homeowners are not only concerned about qualifying for a mortgage, but also about how to reduce long term interest costs and become mortgage free sooner. As a real estate lawyer in Ontario, I often speak with clients who are surprised to learn that small financial decisions made early in homeownership can save thousands and sometimes even hundreds of thousands of dollars over the life of a mortgage.

While there is no secret formula to eliminating mortgage debt overnight, there are several practical strategies that homeowners can use to reduce interest costs, improve cash flow, and pay down their mortgage faster in a financially responsible way.



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One of the most effective methods is switching from monthly payments to accelerated biweekly payments. Many homeowners do not realize that by making payments every two weeks instead of once per month, they effectively make one additional monthly payment every year. That additional payment goes directly toward reducing the principal balance, which can significantly shorten the amortization period and reduce overall interest paid to the lender.

Another important strategy is taking advantage of annual prepayment privileges offered under most Canadian mortgages. Many lenders allow borrowers to make additional lump-sum payments each year, often between 10% and 20% of the original mortgage amount, without penalty.

Applying bonuses, tax refunds, rental income, or other unexpected funds directly toward the mortgage principal can dramatically reduce long term debt obligations. Even relatively small annual lump-sum contributions can make a substantial difference over time because they reduce the amount of interest that continues to accumulate.

However, homeowners must be careful to review their mortgage terms before making extra payments. Exceeding permitted prepayment limits may result in significant penalties, especially under fixed rate mortgages. Understanding these provisions before signing mortgage documents is extremely important and is something many borrowers unfortunately overlook.

Another issue I frequently see is homeowners repeatedly refinancing their properties to access equity for short term spending. While refinancing may provide immediate cash flow, it often resets the amortization period and increases the total amount of interest paid over the life of the loan.

In many cases, homeowners unintentionally turn temporary expenses into decades of additional debt. Refinancing should therefore be approached strategically and only after considering the long term financial consequences.

From a tax and financial planning perspective, homeowners should also consider how their properties and financing are structured. In Canada, mortgage interest on a principal residence is generally not tax deductible. However, where borrowed funds are used for income producing purposes, including certain investment properties or business activities, there may be opportunities for tax efficient structuring. Proper legal and accounting advice before refinancing or leveraging equity can help homeowners avoid costly mistakes and potentially create more efficient long term financial strategies.

As well, one of the simplest but most overlooked strategies is maintaining disciplined financial habits. Directing extra income, employment bonuses, side business earnings, or even occasional surplus funds toward mortgage reduction, instead of increasing lifestyle expenses, can substantially accelerate mortgage repayment. The key is consistency over time.



Ultimately, paying off a mortgage faster is not about taking unnecessary risks or finding shortcuts. It is about understanding your mortgage terms, taking advantage of available prepayment options, managing debt responsibly, and making informed financial decisions. As real estate lawyers, we regularly see how proactive planning and disciplined debt management can place homeowners in a much stronger financial position in the years ahead. Homeownership is not only about purchasing property, it is also about protecting your long term financial stability and building equity wisely.

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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Hossein Niroomand



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.

He has shown himself to be a worthy advocate in confronting the aggressive tactics of most defense lawyers and putting together strategies to ensure the best possible results for you.

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IN:



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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.

Erick Zepeda McKinlay

Lawyer

Certified Family Mediator

Erick Zepeda McKinlay is divorce and family lawyer with a diverse academic background and a commitment to providing exceptional legal services. He holds an Honours Bachelor of Arts from the University of Toronto and Juris Doctor from the University of Ottawa's Faculty of Law.

With extensive experience in various legal arenas, Erick has appeared before multiple courts, including Ontario Court of Justice, and Superior Court of Justice. His robust understanding of the legal system, combined with his certification as a family mediator and collaborative training, equips him to handle a wide range of family law matters with professionalism and care.

- Erick's commitment to the legal profession extends beyond his practice. He is an active member of the University of Toronto's Alumni Mentorship Program and the Equity, Diversity, and Inclusion Committee at Collaborative Divorce Toronto. He also serves on the Mississauga Appeals and Property Standards Committee, contributing to the betterment of his community.

Fluent in Spanish and conversational in Italian, Erick brings a unique global perspective to his legal practice, offering clients a diverse and approachable legal experience.

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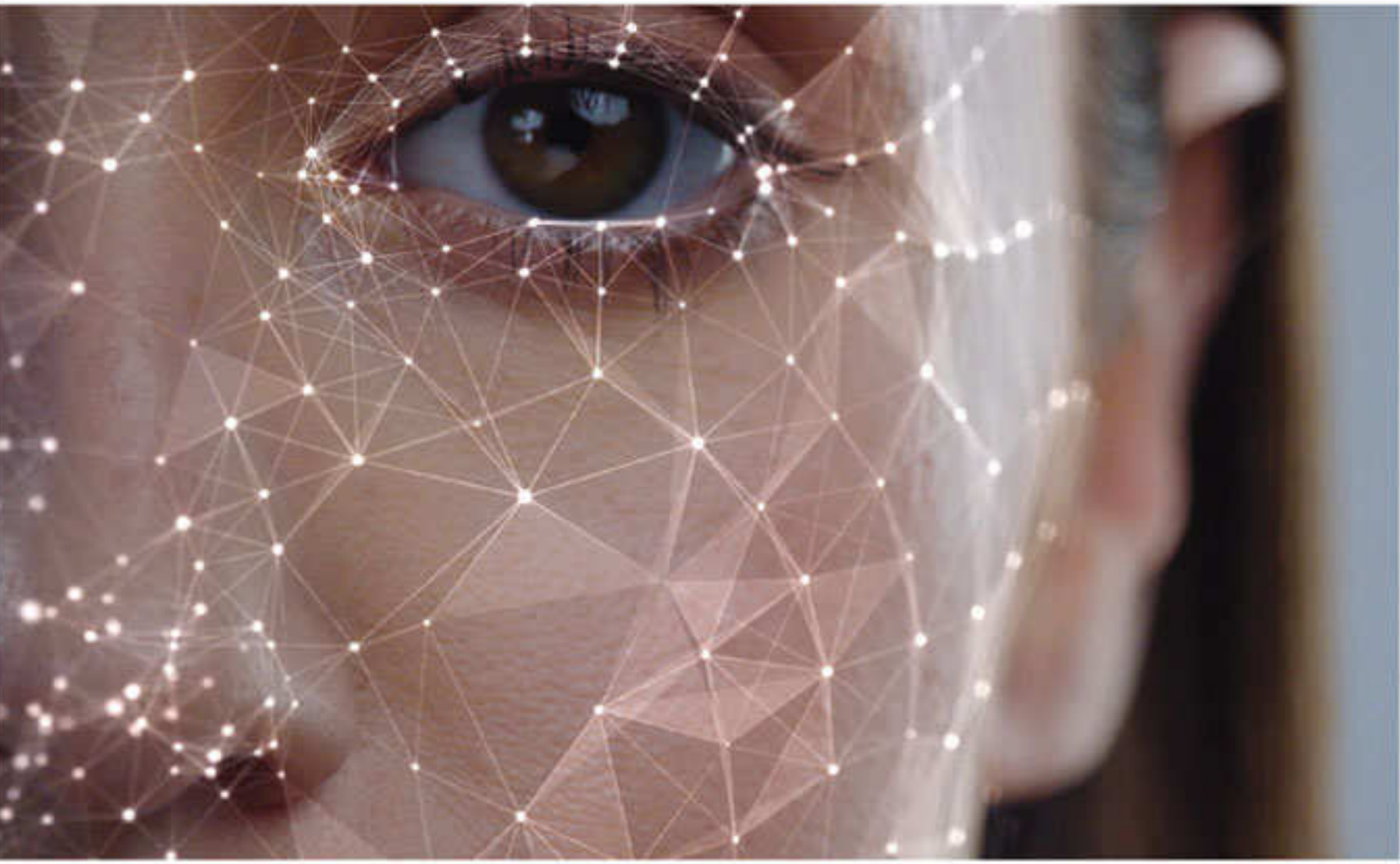
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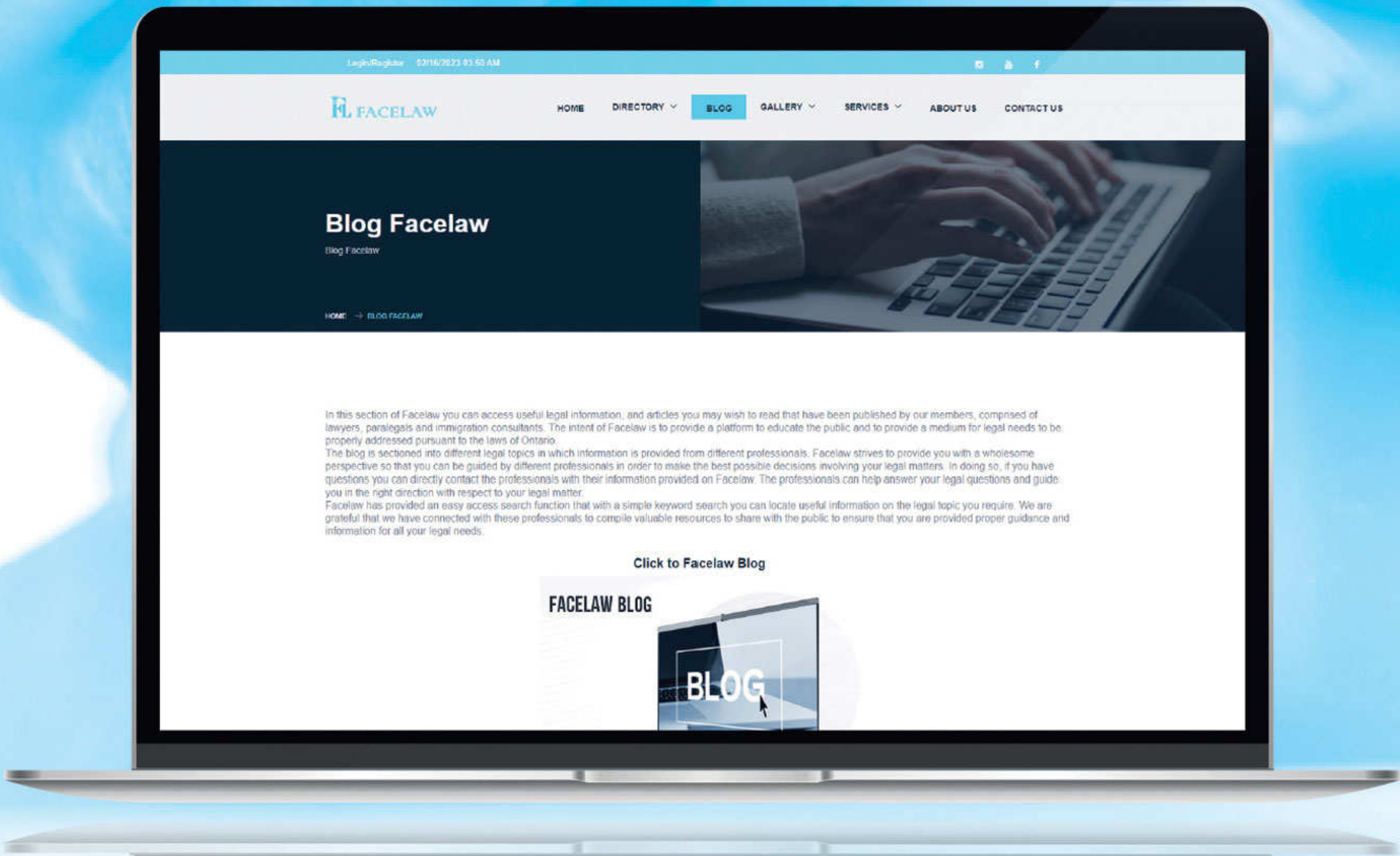
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BLOG & ARTICLE

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.





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

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Letter of Recognition from Majid Jowhari

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



HOUSE OF COMMONS
CHAMBRE DES COMMUNES
CANADA



Majid Jowhari

Member of Parliament
Richmond Hill

October 7, 2020

Letter of Recognition

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

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

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

Sincerely,

Majid Jowhari, MP
Richmond Hill

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.

A handwritten signature in black ink, appearing to read "Michael Parsa".

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



Certificate of Appreciation from
Laura Smith
MPP | THORNHILL



Ontario

FACE LAW

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

Lawyers Directory

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