



HCLA News

Newsletter of the Halton County Law Association

Volume 7 Issue 3

Summer 2016

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The Halton County Law Association
invites you to

Nuts & Bolts of the Ryerson Law Practice Program

Wednesday, September 14, 2016

Holiday Inn Oakville Centre,
590 Argus Road, Oakville
4:30 – 6:30 p.m.

The Ryerson Law Practice Program (LPP) is an innovative alternative to traditional articling in Ontario. Ryerson works with the Law Society of Upper Canada and the legal community to deliver a dynamic program that prepares Law School graduates to succeed in their legal practice and careers.

Please join us to learn more about the program and how you can become involved.

Topics and speakers will include:

The Ryerson Program – Chris Bentley, Andre Bacchus and Gina Alexandris, Ryerson LPP
The Ryerson Experience: View from an LPP Student Employer's Perspective – Matthew Soble, Soble, Davis & Day LLP

Space is limited!

RSVP: Karen Kennett

905-878-1272 or email info@haltoncountylaw.ca



This program is eligible for 2 Professionalism hours.

This organization has been approved as an Accredited Provider of Professionalism Content by the Law Society of Upper Canada.

**Deadline for Next Issue:
October 1, 2016**



I hope that all of our members are finding some time to relax and enjoy the sunshine this summer. The Halton County Law Association has been busy with an array of educational and social events. Be sure to follow the HCLA Facebook, Twitter, and LinkedIn pages for information pertinent to our membership and to find out how to register for our upcoming events.

First, I would like to take some time to recognize an important initiative of the Law Society of Upper Canada, as a report was recently approved outlining the development of options for a compliance-based regulatory framework in the coming year. With the legal landscape in Ontario changing so quickly as a result of technology, globalization and downward pressure on the cost of providing legal work, regulators and professionals are facing an increasingly complex environment. The Law Society is committed to finding new regulatory approaches to address these issues and enhance professional conduct. Compliance-based entity

President's Report by Rachael Pulis

regulation refers to the proactive regulation of the practice entity through which professional legal services are delivered. By taking this approach, regulators must identify practice management principles, then set goals, expectations and tools to provide assistance to law firms and legal practices to meet these goals. Entity regulation involves firms and may include sole proprietors; decisions that were once made by an individual practitioner are increasingly being determined by law firm policies and procedures. The environment where a legal professional works plays a more important role in determining an individual's conduct as a result. In doing all of this, the Law Society seeks to create a culture that fosters better practices and helps practitioners fulfill their ethical and professional duties. For more information on this initiative, visit the Law Society of Upper Canada's overview of the framework at <https://www.lsuc.on.ca/better-practices/>.

The HCLA started off the warmer season on a high note with our Annual Charity Golf Tournament at Hidden Lake Golf Club, in support of the Darling Home for Kids. We enjoyed beautiful weather and a record turnout of 98 golfers! Many thanks to everyone who participated and to those who sponsored a hole. Special thanks to our major event sponsor, PricewaterhouseCoopers LLP and to our Gold Sponsors, Katherine Batycky, Patrick Hofbauer, and SB Partners. I would also like to extend thanks to Sam Misheal for his dedication to making the day a great success and to Katherine Henshell for organizing the silent auction. Thanks to HCLA staff members Karen Kennett and Cameron Smith, who along with volunteers Wendy Ponka and Kimberly Willey, helped to make the event run smoothly. We are already working on next year's tournament,

so watch for details!

By way of educational events, our recent Estates & Family Law seminar, held at the Oakville Golf Club on May 6th, proved to be a worthwhile day for our members! Special thanks to co-chairs Ian Hull and Suzana Popovic-Montag for organizing this engaging event, and to Adam Cappelli, Katherine Batycky, Anne McGrath, Jennifer Stebbing, Trevor Hood, Andrea Hill, Fareen Jamal, Jasmine Sweatman, and Allan Garber for your excellent contributions. In addition to a couple of dynamic panel discussions of common fact scenarios, the day highlighted many important topics, including Basic Trust Accounting and Tax, Trust Foundations and Red Flags, and Business Valuation 101 and the Implications for Estates and Trusts.

Lastly, thanks to all who attended our recent New Lawyers' Social on July 14th. These events have provided great opportunities for the HCLA to welcome our newest members and allowed everyone to make meaningful professional connections. The next one is scheduled for Tuesday, August 23 at the King's Arms in Oakville.

Join us on October 20 as we are hosting a reception to mark Justice Douglas Gray's supernumerary status. Invites will be going out shortly ... watch for further details!

Mark your calendars for our Annual Dinner & Dance on Saturday, November 26, 2016! For more information or to register for any of our events, please contact our Librarian, Karen Kennett, via email at info@haltoncountylaw.ca or via telephone at 905-878-1272. If you have any questions or comments that you would like to share with me, please email me at president@haltoncountylaw.ca. Until next time, enjoy the rest of your summer!



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Library News by Karen Kennett

future training sessions, so please stay connected to the HCLA Facebook, Twitter, and LinkedIn pages for announcements about future training dates.

New Titles

The following LSUC Continuing Professional Development program materials are now available at the law library:

*6th Annual Business Law Summit
10th Annual Family Law Summit
13th Annual Real Estate Law Summit
18th Biennial National Conference:
New Developments in
Communications Law and Policy
Administrative Law Practice Basics
2016,
The Annotated Residential
Agreement of Purchase and Sale
2016
Bringing Proportionality to Family
Law Disputes under the Amended
Rules
Business Law Practice Basics 2016
Criminal Law Practice Basics 2016
The Oatley-McLeish Guide to Motor*

*Vehicle Litigation 2016
The Six-Minute Business Lawyer 2016
The Six-Minute Criminal Lawyer 2016
The Six-Minute Employment Lawyer 2016
The Six-Minute Estates Lawyer 2016
The Six-Minute Labour Lawyer 2016
The Six-Minute Municipal Lawyer 2016*

Return of Books

We are planning to undertake an inventory of our collection this summer, so please ensure that you have returned all books which have been borrowed to our library as soon as possible so that we can conduct the inventory and either replace any missing material or remove those titles from the catalogue.

Court House Café

For those of you who have not been to the Milton Court House lately, I am pleased to announce that the Court House Café has now re-opened, with an impressive array of refreshments and lunch options.

Until next time, I look forward to seeing you in the library throughout the summer months!

Happy summer to all Halton County Law Association members! I hope everyone is enjoying the sunshine and warmer weather. Although the summer months tend to slow down for most people, the HCLA library continues to be a busy hub for our members. The recent QuickLaw training sessions on Friday June 3rd provided helpful tips and tricks to attendees for using the program. I hope the day was beneficial to all of those who were present. I have had a few inquiries about

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The Ontario Justice Education Network (OJEN)-Halton Committee thanks the following members of our Halton Legal Community for volunteering this year in our High School Programs:

The Judges who volunteered to Judge the Central West High School Mock Trial Tournament Final

**The Honourable Mr. Justice Trimble
The Honourable Mr. Justice Harris
The Honourable Mr. Justice Conlan**

The Lawyers who volunteered to Judge the Halton & Central West High School Mock Trial Tournaments:

Brenda Bowlby
Jessie Chui
Nicholas Fur
Ryan Gibson
Fay Hassaan
Fareen Jamal
Vivan James
Soussanna Karas

Dorothy Kosinska
Christine Kim
Kathryn Kirkpatrick
Nicole Mathews
Bryan Mayes
Sam Misheal
Brendan Neil
Orie Niedzviecki

Laura Oliver
Cathryn Paul
Weston Pollard
Bikram Singh Bal
Ann Stoner
Gayle Wadden

The Halton High School Mentor Lawyers:

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Meredith Cox
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Kathy Jalali
Christine Kim
Dorothy Kosinska
Shannon McPherson
Sam Misheal
Orie Niedzviecki

Laura Oliver
Wendy Oughtred
Andrea Parliament
Karmel Sakran
Jennifer Stebbing
Kim Taylor
Michael Tweedie
Hayley Watts
Valerie Wise

Congratulations to the 2016 tournament winners:

Halton: Corpus Christi Secondary School

Central West: Cawthra Park Secondary School



Criminal Docket by Brendan Neil

The summer of 2016 is here and with it comes a new framework for assessing unreasonable delay.

The Supreme Court has issued the decision of *R. v. Jordan*, 2016 SCC 27 replacing the previous analytical framework for delay. The new regime looks at presumptive delay from the date of charge which breakdowns as follows:

- 18 months from the date of charge to the completion of the matter is

presumed to be an unreasonable delay for Ontario Court of Justice matters.

- 30 months from the date of charge to the completion of matters is presumed to be an unreasonable delay for Superior Court matters.
- Any defence delay, that delay which is clearly and unequivocally waived by the defence or caused by the conduct of the defence does not count against the delay calculation. It is important to note that defence delay does not include time periods where defence was unavailable if the crown or court were unavailable, and also does not include time spent for defence preparation or non-frivolous applications or requests.

What does this mean?

Essentially absent extraordinary circumstances of explicit waiver of 11(b) if a matter takes longer than

18 months in the OCJ or 30 months in the SCJ it will be stayed for unreasonable delay. The presumption is rebuttable, however the court has indicated that it should only be the exceptional circumstance that allows for successful rebuttal.

Of note prejudice need no longer be established if the presumptive timing has been met and even if the crown establishes that there has been no prejudice to the accused beyond the delay itself the presumption is to stay.

For times below the presumptive timings the burden is on the defence to establish that the delay has been unreasonable but once again it is suggested that these will be exceptional circumstances.

How this all plays out we will see in the coming days, months, years.

Brendan Neil is certified by the Law Society of Upper Canada as a Specialist in Criminal Law and sits on the Board of the Criminal Lawyers' Association. Comments in the above piece are his alone and should not be considered as the position of the HCLA or its respective members.

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RYERSON LPP Program – Innovative Pathway to becoming a practicing lawyer

Ryerson University's Law Practice Program (LPP) is an innovative program that provides an alternative pathway to licensing as a lawyer for law school graduates or lawyers from other jurisdictions looking to be licensed to practice law in Ontario. The program is a rigorous and demanding eight month program which combines on-line and in person training in many areas of the practice of law, with a work term that provides hands-on experience. Ryerson works with the Law Society of Upper Canada as well as members of legal community to provide comprehensive experience for the candidate that prepares the candidate with the tools to succeed in legal practice once called to the Bar. The eight months is comprised of a four-month training component from August to December, followed by a four-month work placement from January to April. In August of 2016 this

Ryerson LPP by Katherine Batycky

program will be entering its third year of training candidates to prepare for the call to the Bar.

The four month training component creates a simulated work place in which the candidates become partners in their own law firm, and receive work from initial interview of client to completion of the task (whether it be a court hearing, closing a real estate deal, selling a business, drafting a will or negotiating a settlement) in many areas of practice including corporate law, business law, civil litigation, criminal law , administrative law, will and estates and real estate. In addition, the candidates receive mentoring to develop skills in ethics and professionalism, oral and written communication as well

as hone their skills in practice management and client relationship management. The candidates complete an advocacy training workshop as well as a negotiation workshop during their in-person weeks at the Ryerson campus. Each law firm is assigned a mentor and weekly meetings of the partners as well as weekly meetings with the assigned mentor are held to review work and hold discussions on professionalism, ethics and practice management skills. The candidates complete the training component ready to work in their four-month work placement.

The Halton County Law Association is holding a seminar on September 14, 2016 for any lawyers or law firms considering hiring an LPP candidate for the four-month work placement component commencing January 2017. We invite everyone to attend.

Katherine Batycky is entering her third year as lawyer-mentor for the program.

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Estates News by Ian Hull and Suzana Popovic-Montag*

will when a testator's capacity is challenged.

In *Rinaldi*, the deceased's will named his sister and brother as Estate Trustees, and specifically declared that each of them was to receive 5% of the estate as compensation for acting as Estate Trustees. A further bequest left the deceased's residence to Leonardo Corrado. Mr. Corrado agreed to pay the siblings the stated compensation (\$200,000 each), in exchange for stepping down as Estate Trustees. Soon thereafter, Mr. Corrado was appointed Estate Trustee.

Subsequently, beneficiaries under the deceased's prior will commenced litigation, challenging the deceased's testamentary capacity, and the court appointed an Estate Trustee During Litigation (the "ETDL"). Mr. Corrado thereafter brought a

motion for payment of his legal costs, arguing that trustees - regardless of a co-existing interest as beneficiaries - are entitled to be indemnified for the costs of propounding the will.

The court rejected Mr. Corrado's argument for two reasons. The first was that trustees are under no duty to propound a will regardless of the testator's capacity². The second reason was that he was no longer the Estate Trustee; the ETDL had assumed those "functions".

Analysis

Trustee's Duty to Propound a Will

The statement that there is no duty for a trustee to propound a will regardless of the testator's capacity is a unique reflection of the law. Historically, courts have held that trustees do have a duty to propound a will. To propound a will is simply to take legal action to have the will authenticated. This duty is elevated when the testator's capacity is in question.

The common law of Canada since at least 1927 has held that, "the moment the capacity is called into question then at once the onus lies on those propounding the will

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Kevin E. Holbeche, B.Sc., B.A., J.D.
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to affirm positively the testamentary capacity.³ In *Royal Trust Co. v. Ford*,⁴ the Supreme Court of Canada subsequently affirmed that the propounder of a will has a duty to show that the testator was competent in every respect.

The Estate Trustee has a duty to submit the will to the court for validation in the face of those attacking it, but those attacking the will have the burden of proving that the testator lacked capacity. In this context, a duty is a legal obligation to take action; but a burden is a threshold that must be reached if one chooses to pursue a particular outcome or objective. In other words, a duty is required; a burden becomes necessary when a person takes a particular position with regard to the matter. However, taking a particular position or having an interest in the matter does not relieve the Estate Trustee of his or her duty. A trustee still has a duty to propound the will unless the courts relieve him or her of that duty, such as by appointing an ETDL.

Mr. Corrado obviously had a conflicting interest and took a particular position with regard to the deceased's capacity. As such, his duties as Estate Trustee were suspended by the appointment of an ETDL; at that point, he no longer had a duty to propound the will.

However, as long as a person remains a trustee, he or she absolutely has a duty to propound the will - whether or not the trustee has an interest in the estate.

Trustee Indemnification

Since propounding a will is a duty required of an Estate Trustee, he or she is entitled at law to be indemnified for all reasonably incurred costs, including legal costs. In *Sawdon Estate v. Watch Tower Bible and Tract Society of Canada*,⁵ the Ontario Court of Appeal allowed an appeal, granting an Estate Trustee's application for indemnity of litigation costs from the estate. The trial judge initially refused the application because he saw the litigation as a contest between beneficiaries and of no benefit to the estate. The Court of Appeal, however, held that the trial judge erred in principle.

The application for indemnification in *Sawdon* arose after the litigation had concluded; therefore, Mr. Corrado's request for prefunding was appropriately rejected. Estate Trustees are properly indemnified for at least two reasons. First, as stated above, challenges to a testator's capacity elevate an Estate Trustee's duties to ensure that they are administering the estate in accordance with the testator's intentions. Second, an Estate Trustee has a fiduciary duty to the beneficiaries. In order to fulfill this duty, it is incumbent to ascertain the correct identity of the beneficiaries. The testator is no longer alive to rectify problems they created. As such, "It is appropriate that the testator, through his or her estate, bear the cost of their resolution."⁶

While the court did not foreclose future indemnification upon resolution of the will challenge, the court refused to prefund Mr. Corrado's litigation costs. However, even if the court properly refused Mr. Corrado's motion, the

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law states that an Estate Trustee has a duty to propound a will and an Estate Trustee is entitled to be indemnified for legal costs in doing so because of his or her duties to the testator's true intentions and to the beneficiaries. This has been, and should remain, the law in Canada.

Conclusion

The court in *Rinaldi* appears to have interpreted the *Rules of Civil Procedure*⁷ in a manner reflective of the judicial trend which gives Rules 75.04 and 75.05 more substantive effect than may have been intended. On the other hand, this decision can also be seen as a further illustration of the relative ease with which Superior Court judges treat disputed will contests similar to any other type of civil litigation between living parties.

* Thank you to Derek Knoke, student at Osgoode Hall, for his assistance with this paper.

1. 2015 CarswellOnt 20495, 14 E.T.R. (4th) 86 (Ont. S.C.J.) ("Rinaldi")

2. Ibid., at p. 3

3. Leger v. Poirier, [1944] S.C.R. 152 (S.C.C.)

4. [1971] S.C.R. 831 (S.C.C.)

5. [2014] ONCA 101, 93 E.T.R. (3d) 247 (Ont. C.A.) ("Sawdon")

6. Ibid., at para. 85.

7. R.R.O. 1990, Reg. 194



The Toronto Maple Leafs Face-Off Against Snoop Dogg

by Ryan Smith

Maple Leafs Sports & Entertainment Partnership, the company connected to the Toronto Maple Leafs, the Toronto Raptors, and other professional sports teams is best known for the battles its teams engage in.

This time however MLSE finds itself squared off against a very unlikely opponent in Calvin Broadus. Broadus is better known to the world as

Snoop Dogg, a pioneer in rap music, and one of the most high profile unofficial ambassadors for marijuana and related products.

It is because both parties are claiming a right to use the word LEAFS and a logo of a leaf that they have come into conflict with one another.

Leafs by Snoop

Calvin Broadus has filed at least two trademark applications in the United States Patent and Trademark Office which include the phrase LEAFS BY SNOOP. One of the applications is for the simple word phrase while the other is for a logo design consisting of a seven pointed leaf over which the words LEAFS BY SNOOP appear

in three separate respective rows in descending order. To date, MLSE has made a filing to stop the application for the logo application so that it can more fully set out its arguments for why the application should not be allowed. (MLSE is not yet able to make a filing to stop the application simply for the words LEAFS BY SNOOP.) For both applications Snoop Dogg is only attempting to register LEAFS BY SNOOP in word and logo format in association with "Cigarette lighters not made of precious metals."

The Toronto Maple Leafs

The Toronto Maple Leafs through various corporations and structures owns many registered trademarks in the USPTO. There are several registrations for LEAFS, some for MAPLE LEAFS, and several for the logo of the team in different variations. Most of the trademarks are registered in association with "ice hockey exhibitions" while others are registered with various clothing articles, like jerseys, caps, and even robes and cloth bibs. (There may be other registrations the Toronto Maple



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Leafs have in the USPTO; I cannot be certain I found them all.)

The Challenge

In order to successfully block Snoop Dogg's trademark application, MLSE is going to have to prove it has superior rights. Some grounds the MLSE may allege in the hopes of blocking the trademark applications are: (i) Snoop Dogg's trademark is confusing with any of MLSE's registered trademarks; (ii) MLSE registered its trademarks before Snoop Dogg applied for his confusing marks; (iii) Snoop Dog adopted his trademarks in bad faith in the hope of trading on the goodwill already present in MLSE's registered trademarks, especially the LEAFS

trademark registrations; and (iv) the MLSE trademarks constitute a family of trademarks and are famous and for that reason have a wider ambit of protection upon which Snoop Dogg's applications intrude; permitting Snoop Dogg to register his trademarks will unfairly dilute the value in MLSE's registered trademarks. (In Canada the doctrine of famous trademarks is not entirely clear or as advanced as in the U.S.; that said, several Canadian court decisions have communicated a willingness to recognize famous marks and a consequent wider ambit of protection.)

Interesting Note

So far, Snoop Dogg has only applied for LEAFS BY SNOOP with cigarette lighters. If MLSE has not protected its various registered trademarks with cigarette lighters, then Snoop has a chance to get his applications past the objections of MLSE. However, what if Snoop wanted to add jerseys, sweaters, caps, or some other clothing article to the applications

for LEAFS BY SNOOP? Surely if the LEAFS BY SNOOP logo, which bears some resemblance to the Toronto Maple Leafs logo, were to appear on clothing, some people would purchase and wear that clothing to hockey games of the professional sports team. That would certainly hurt the sales of MLSE merchandise.

Conclusion

MLSE is not going to let Snoop register his trademarks without throwing a few body checks his way. If Snoop can deke his applications for use with cigarette lighters past MLSE's defence, it would not be surprising to see him file new applications (or amend the current ones) to include articles of clothing. If that happens, you can be certain MLSE will be fighting him as hard as a team in Game 7 of the Stanley Cup final.

Ryan K. Smith is a Corporate Commercial Lawyer and Trade-mark Agent at Feltmate Delibato Heagle LLP. You can reach Mr. Smith at (905) 287-2215 and rsmith@fdhlawyers.com.



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Personal Injury News by Claire M. Wilkinson

Changes to the Standard Auto Policy – Watch Out!!

You have every right to be outraged and very concerned about the changes to your standard automobile policy that effect all policies that renewed June 1, 2016 and or after. Since I have a limited amount of space to discuss the changes, I will focus my

comments on the changes to the medical, rehabilitation, and attendant care aspects of your standard automobile policy.

The coverage that used to be an automatic aspect of your standard automobile insurance policy has now been drastically reduced. It is highly recommended that you buy the optional benefits for medical and rehabilitation coverage, and attendant care coverage, up to the maximum of \$1,000,000.00 for non catastrophic injuries, and \$3,000,000.00 for catastrophic injuries. The Financial Services Commission website sets out the summary for optional medical/rehabilitation and attendant care benefits available:

Options: Medical, Rehabilitation and Attendant Care	Maximum for Non-catastrophic injuries	Maximum for catastrophic injuries
Standard: No options purchased	\$65,000**	\$1 million
\$130,000 combined (non-catastrophic injuries)*	\$130,000**	\$1 million
\$1 million (all injuries)*	\$1 million	\$2 million
\$1 million (catastrophic injuries)	\$65,000**	\$2 million
Combinations:		
\$130,000 combined (non-catastrophic injuries) + \$1 million (catastrophic injuries)	\$130,000**	\$2 million
\$1 million (all injuries) + \$1 million (catastrophic injuries)	\$1 million	\$3 million

You should also know that for people with non catastrophic injuries who have NOT purchased the \$1 000 000.00 optional benefit, the medical/rehabilitation and attendant care benefits will **only be available for 5 years** following the car crash (the time period that medical/rehabilitation benefits were available post crash was 10 years before June 1, 2016).

Call your insurance broker or your insurance company to get quotes as to the amount these optional benefits will cost you. I recently renewed my auto insurance policy, and was shocked at how relatively small the premium increases were to purchase dramatically increased coverage. I know that none of you think you will be injured... who ever does? And often the inclination is to only pay the minimum amount required in order to satisfy your obligations to insure yourself when you own a car. And further, some of you may think that \$1,000,000.00 should be enough money to pay for treatment and care for a catastrophically injured person.

But as a lawyer who works with injured people every day, I cannot say this strongly enough: **BUY THE MAXIMUM OPTIONAL BENEFITS FOR MEDICAL/REHABILITATION AND ATTENDANT CARE!!** There are so many expenses that those with catastrophic brain injuries or other disabilities face; expenses that an average person may not think about. But those who have been injured know that \$1 000 000.00 will not pay for a lifetime of care for a person who has suffered from devastating injuries.

Purchase increased liability coverage also!

When you are on the phone with your insurance company or broker, you should also discuss increasing your own personal liability insurance. Although the standard coverage is \$1,000,000.00 per crash, it will likely no longer provide enough coverage to you in the unfortunate event that someone driving your vehicle catastrophically injures another person. As I outlined above, since the standard accident benefits coverage for each insured person is being reduced, it is quite likely that people are going to be injured in this province, that don't have enough coverage with their own insurance company to take care of their medical, rehabilitation and attendant care needs. So what happens then? The only hope for the injured person is to sue the driver and owner of the car responsible for the crash to recover the funds required to pay for the catastrophically injured person's medical, rehabilitation and attendant care expenses, in addition to pain and suffering compensation, and reimbursement for income losses.

So if you only have \$ 1 000 000.00 in liability coverage, you might find that you are being pursued financially on a personal level for any shortfalls in your insurance funding available to compensate an injured person for his or her losses and expenses!

Again, you might be surprised to learn that the cost of increasing your liability coverage from \$1,000,000.00 to \$2,000,000.00 (or higher) is usually not significant, and is well worth the peace of mind that comes with knowing that you have adequate automobile insurance coverage. As well, there is a Family Protection Endorsement (the OPCF 44R) that comes with your policy, that allows you to sue your own insurance company for compensation if you are injured, in the event the person who injured you has inadequate insurance to cover all of your pain and suffering, income losses, and treatment and rehabilitation expenses. So, if you increase the amount of liability insurance you carry, you will also increase the amount of funding potentially available to you in the event that it is YOU OR SOMEONE YOU LOVE who is the unfortunate innocent victim of a car crash caused by an inadequately insured

driver or motorist.

Your insurance company or broker will have sent you paperwork about these increased options, and I acknowledge that the government and insurance companies and brokers have not done a particularly good job about communicating the full impact of these changes to the people of Ontario. Automobile insurance legislation in Ontario is very complicated – there is no doubt about it. And now these changes are adding extra layers of complexity for those purchasing insurance who don't know the value of the optional benefits, and are therefore opting not to purchase them. DON'T MAKE THAT MISTAKE! As a personal injury lawyer, I often meet with clients who have no idea about how much their rights to compensation and benefits have been stripped away by successive governments, and they only find out about the insurance changes after they have been hurt, and it is too late at that point to obtain extra coverage.

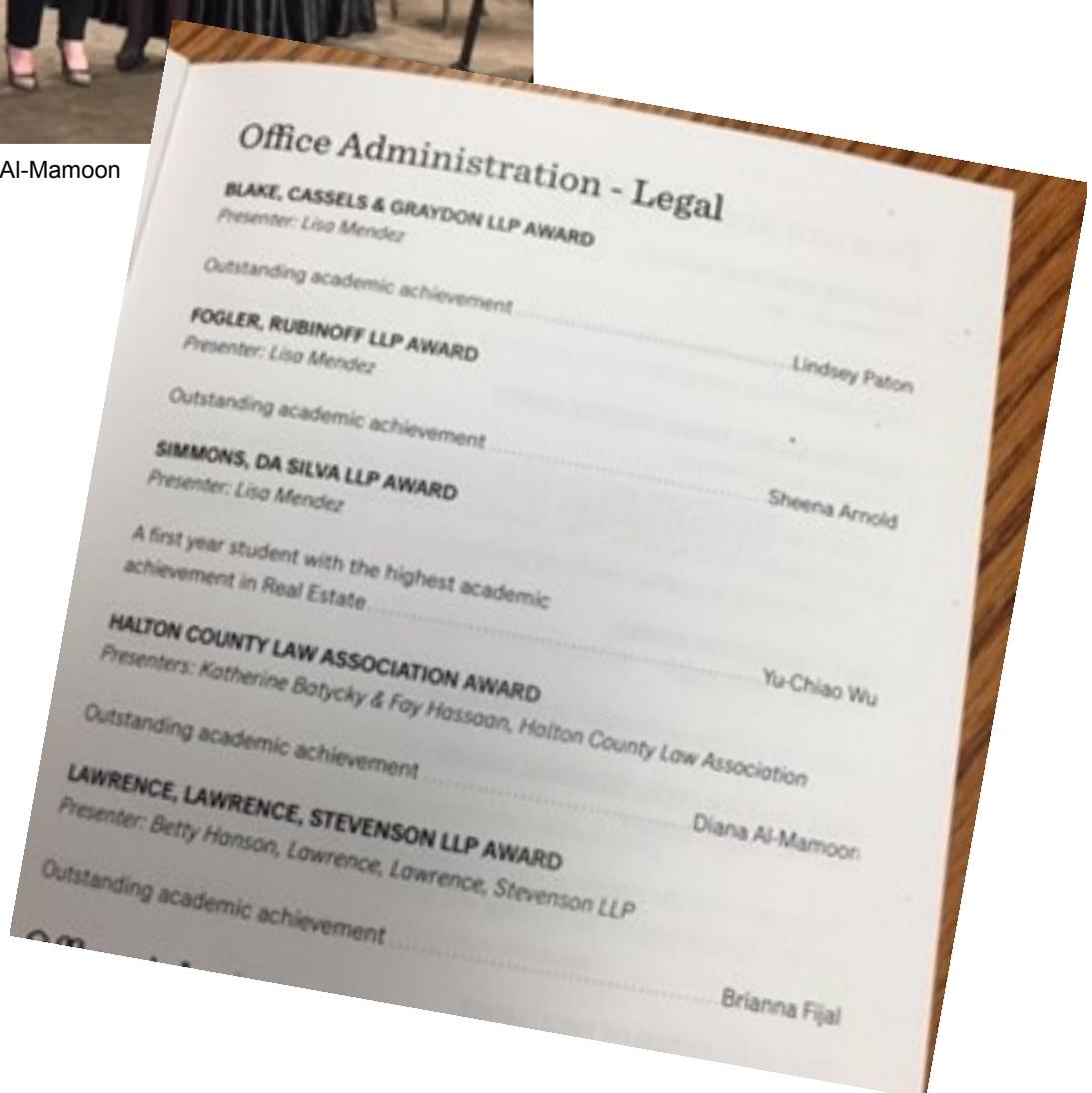
So don't delay.... Deal with your insurance coverage today! (I didn't mean to make that rhyme, but if the rhyme helps you to remember to increase your optional benefits and liability coverage, then I have done my job).

Sheridan College Award

Congratulations to Diana Al-Mamoon, recipient of the Halton County Law Association Award for outstanding academic achievement and thanks to HCLA board members, Katherine Batycky and Fay Hassaan, who presented the award at the Sheridan College Awards Night on May 31, 2016.



(L to R) Fay Hassaan, Diana Al-Mamoon
and Katherine Batycky



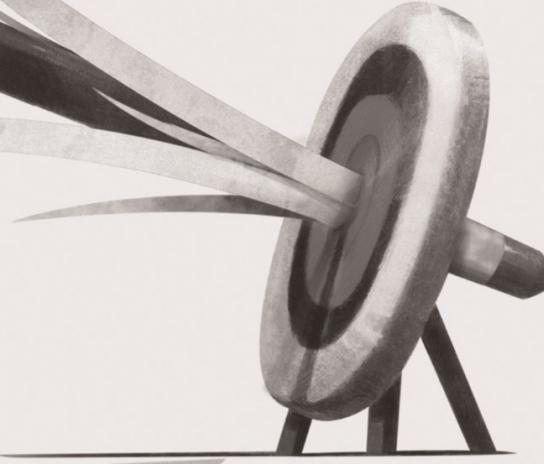
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