

# ADVICETALK

AdviceScene Monthly Newsletter

## Busy, Busy, Busy!

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Once again a lot has happened in the past month. The forum has become really busy--we up to nearly 1000 posts. Many new lawyers have signed up to answer legal questions in areas that we formerly had no representation in (e.g., employment law). Our podcast station is now ready with three podcasts to view. Expect many more podcasts to come. In fact a freelance journalist just completed five audio and video interviews with AdviceScene lawyers, Justice Brownstone & Nancy Kinney, the founder of the site; they will all be available in the coming week. Beginning this month we will be changing up the format of the newsletter a little by profiling a particular form of legal service. This month it's prepaid legal services. Because of the way that prepaid legal services are marketed, they can appear a bit 'scammy;' so we thought we'd take a closer look at what exactly prepaid legal services are.

## What is Prepaid Legal?

It's legal insurance, sort of. Most of us have medical insurance, car insurance, life insurance and house insurance. It just makes sense. If anything happens to us or our possessions, we are protected from the sometimes enormous expenses connected to serious injury or property damage. But what happens if we need a lawyer? What if we simply can't afford to pay for a lawyer up front? There are many alternatives that are available; and prepaid legal is one of them.

For a monthly fee, prepaid legal services provides access to a lawyer for basic legal services such as the drafting of a will or power of attorney. Prepaid members can speak to a lawyer over the phone and get advice, or have a lawyer review a contract or other document. Coverage also includes phone calls and letters on your behalf; and members can get a discounted hourly rate for more in-depth legal matters.

There are several aspects of the plan that potential members need to be aware of. For instance, you may not get to choose your own lawyer. More likely, you will be put in touch with one of several lawyers in your area. If you require the services of a lawyer in the future, chances are that you will not get the same lawyer you had in a previous case. Members are entitled to a set number of benefits per legal matter. A member may be covered for one letter written by a lawyer, but any subsequent letters written concerning the same subject matter may require an additional (though reduced) fee.

For some services, a retainer may be required, and this would not be covered under the service benefits. There may be situations where if you are arrested, you may not be covered under the "Access to a Lawyer for Arrest and Detainment" aspects of the plan. A close look at the contract will provide information concerning terms and conditions.

Though there are limits to what prepaid legal can provide, it may prove valuable, especially for certain situations. Legal problems can be intimidating; and knowing that you have a service available to you may provide some reassurance. Finally, if your legal requirements are minimal, this type of service can provide affordable access to legal information and to a lawyer. However, like everything else, it pays to do your homework before proceeding. Make sure you know what services are offered as part of the benefits plan and what services require additional payment. Depending on your needs, prepaid legal services may be an alternative to traditional legal representation.

[Prepaid legal Services](#)

[Macleans article on legal insurance](#)

We will be profiling other types of legal services in the future, so please send any suggestions to Jeff Gleeson (he's the new guy at the office) ([jeff@advicescene.com](mailto:jeff@advicescene.com)).

## New Lawyers on the Legal Forum



**Larry Crossan, BCom, JD, MBA**  
Lexcor Business Lawyers LLP (London, ON)

Larry's practice is exclusively devoted to business transactions, compliance and relationships (no litigation). His practice emphasizes the purchase, sale, financing and structuring of owner-operated businesses and tax-driven corporate reorganizations. He also assists with the design, negotiation and drafting of all types of business contracts, such as licensing agreements, joint ventures, partnership agreements, shareholder agreements, franchising arrangements, employment agreements, commercial leases and hosting agreements. Larry is a registered trade-mark agent and is certified by the Law Society of Upper Canada as a Specialist in Corporate and Commercial Law. Larry gained business experience in banking and corporate finance, general management and the hospitality industry before becoming a lawyer. Larry had been an instructor in the business law section of the Bar Admissions Course for many years (until it was cancelled) and has spoken on, and taught business law, in various other continuing education settings. Having been introduced to golf later in life, he tries to make up for lost time during the summer months. Larry also enjoys squash, boarding and anything else he can do with his active family.

 **Lexcor**  
BUSINESS LAWYERS LLP

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### Glen M. Perinot

Navarrete Perinot Professional Corporation (Toronto, Ontario)

Glen is a technology and intellectual property lawyer working at the law firm of Navarrete Perinot P.C. Glen is knowledgeable in technology and internet related litigation, and intellectual property disputes involving copyright, trade-marks and patents. He is also experienced in franchise litigation, technology licensing, online gaming issues, commercial litigation, privacy issues, E-commerce, domain names and software-related transactions. Glen received an LL.B. from University of Windsor Law School. He also has an Honours Bachelor of Science Degree in Biochemistry (Specialist Degree) and a Masters in Science Degree in Molecular Biology. Glen has also completed the substantial work required towards his PhD in molecular biology. In addition to being a member of the Ontario bar and a Canadian trade-mark agent, Glen is an active member of the Law Society of Upper Canada, the Toronto Computer Lawyers Group, and the Intellectual Property Institute of Canada.



### Cara Wilkie

Bakerlaw (Toronto, Ontario)

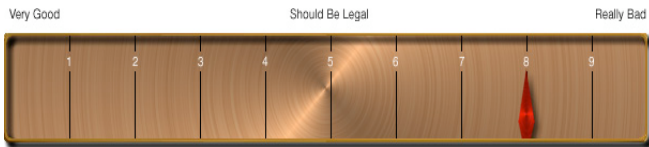
Cara litigates in courts and administrative tribunals, with a focus on human rights, employment, health, and civil litigation. She leads the firm's consulting practice and has conducted projects for the Council of Canadians with Disabilities, the Canadian Human Rights Commission, the Accessibility Directorate of Ontario, and Disability Rights Promotion International. Cara is the Chair of COTA Health, an organization providing mental health and community supports throughout Toronto. As Chair, Cara led the Board of Directors through major organizational change. As an articling student with ARCH, a legal aid clinic concentrated on the rights of persons with disabilities under the law, Cara focused on the areas of violence, taxation and immigration. She worked on a case before the Supreme Court of Canada involving the immigration rights of persons with disabilities. She also analyzed and presented before public hearings on the Accessibility for Ontarians with Disabilities Act (2005). During law school at Osgoode Hall, Cara advocated on behalf of survivors of domestic violence and recipients of social assistance at Parkdale Community Legal Services. She went on exchange to the University of Helsinki where she studied international law and European human rights systems. Cara completed her Bachelors degree in political science at the University of Winnipeg.



## Update on our celebrity judge

Look for [Justice Harvey Brownstone](#) discussing his book, *Tug of War*, on the AdviceScene podcast station. He's a great speaker and some of his stories about family court are very funny (and sad of course). Justice Brownstone also did a CBC interview with Susan Ormiston recently. Click the link below for that. He's been busy doing a US tour to promote his book as well, since we last checked in. How he fits it all in, we'll never know--until he writes his memoirs! . The book is doing well on all the best sellers lists; and good thing too, because all his proceeds go to the Children's Wish Foundation.

[Podcast](#) of Justice Brownstone speaking at John Howard Society in Hamilton, Ontario  
[CBC interview](#) with Susan Ormiston, discussing best selling book *Tug of War*.



### MORALITYMETER

The question was “How morally bad is it to smoke cigarettes while driving with kids in the car?.” The meter was at 8 after 53 votes--a strong message that most people feel that smoking with kids in the car is morally bad and should be illegal. Apparently, our voters aren't the only ones who think so. Currently, Nova Scotia, Ontario, and British Columbia have recently made it illegal to smoke with children in the vehicle. Fines range from \$109 in British Columbia to as high as \$385 in Nova Scotia. Prince Edward Island, New Brunswick, and the Yukon are considering adopting similar legislation. So look out all you smokers--be careful not to light up with your kids in the car! In fact, the first person to be charged with this sort of offence in BC received a fine just this month.

## Expose yourself online!

When you advertise on AdviceScene you help people that can't afford legal services. We donate 5% of gross advertising revenues to societies providing free legal services. Our advertising rates are very competitive; and our advertising is very effective, it turns out. We have just finished the analysis tool for tracking how many impressions and clicks each of our ads get. We see amazing results so far on our main pages. Many of our ads get between 30 & 60 clicks a week! The most popular ads are the lawyers'--apparently people are very interested in lawyers that want to help by answering their questions for free.

To Register on our forum (free):  
<http://advicecene.com/canadian-legal-forum/>

To Register on our Directory (free):  
<http://advicecene.com/lawyers/>

Advertise with us (almost free):  
<http://advicecene.com/advertise.php>

Email us:  
[info@advicecene.com](mailto:info@advicecene.com)

