



Bob Aaron bob@aaron.ca

November 27, 2010

Videos help people with their legal needs

People typically do more research when they buy a colour TV than when they buy a home.

That statement, by Toronto real estate lawyer Joel Kadish, comes from a new six-minute video recently launched by the Law Society of Upper Canada as part of a series devoted to helping people with their everyday legal needs.

The videos quietly made their debut last month on the Law Society's YouTube channel under the name YourLawSeries at http://www.youtube.com/results?search_query=yourlawseries&aq=f or <http://www.youtube.com/user/YourLawSeries>.

I suppose if Queen Elizabeth can have her own YouTube channel, the 213-year old Law Society can have one too.

The videos are also on the Law Society's website (<http://www.lsuc.on.ca/with.aspx?id=2147483834>) under Services for the Public (then click Your Law on the left side of the page).

The goal of the videos is to show the public how lawyers can help them in the legal transactions that affect their day-to-day lives.

The first five videos in the series look at real estate transactions, wills and estate planning, personal injury cases, and two family law topics custody and child support, and spousal support and property equalization.

Having watched all five videos, I was very impressed by their professional production qualities and applaud the Law Society staff for their superb efforts at public outreach and education. (Those of us elected to the Law Society's board had nothing to do with creation of the clips.)

To most people, buying a house is the single largest financial transaction they will ever make. The Society's real estate video (http://elfie.lsuc.on.ca:8080/ramgen/events/lsuc_re_fin.rm) (<http://www.youtube.com/watch?v=IwZ6uoMwC1c>) cautions the public that the process can also be very emotional because this is where the buyers will live and raise their family. A lawyer, the video explains, will help cut through the complex issues around buying or selling a house.

In a hot real estate market, Kadish explains, there can be all sorts of issues brought to bear, whether it's just multiple offers, dealing with real estate agents, bankers, insurance agents, people giving you lots of advice from lots of different perspectives. A lawyer, he adds, helps with the difficult task of sifting and sorting through that advice.

Given all the pressures I really like it when (clients) do come in to see me first. I can deflect some of that pressure . . . and help them manage from start to finish. I can also tailor the agreement of purchase and sale to protect the client's rights, whether it's the buyer's side or seller's side, Kadish notes.

And my job, unlike other people who are involved in the transaction, is strictly to safeguard my client's interest in the transaction. I have no other vested interest.

In the video, Kingston real estate lawyer Susan Elliott tells buyers that pre-approval for a mortgage does not mean that the mortgage will be approved for that house. The pre-approval only means that the buyer's income can support the mortgage amount and payments to a set maximum.

Elliott warns buyers that waiving a financing condition on the basis of a pre-approval without a bank appraisal of the specific home is playing with fire.

Another video in the series is Wills and Estates, narrated by two prominent Ontario lawyers in the field: Ian Hull of Toronto, and Bonnie Yagar of Mississauga (<http://www.youtube.com/user/YourLawSeries#p/u/4/mSpu5LQseBE> or http://elfie.lsuc.on.ca:8080/ramgen/events/wills_and_estates.rm .)

Hull begins the video with this statement: Over half of Ontario adults don't have a will. The statistics are just frightening, and it comes in large part because death is not a topic people want to confront.

People think it's an expense they would rather delay as long as they can. So that combination is a lethal combination because what most people don't see, of course, is the problems that arise when you don't have a will.