2007 PCWO RESOLUTIONS

With Summaries of Intent

2007.1	PROTECTION OF OWNERSHIP UNDER THE LAND TITLES ACT
2007.2	REGULATION OF THE PAYDAY LENDING INDUSTRY
2007.3	RENTAL HOUSING RIGHTS FOR VICTIMS OF DOMESTIC VIOLENCE, SEXUAL ASSAULT OR STALKING
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2007.8	END-OF-LIFE / PALLIATIVE CARE

2007.1 PROTECTION OF OWNERSHIP UNDER THE LAND TITLES ACT

- **1. RESOLVED** that the Provincial Council of Women of Ontario adopt as policy that the bona fide land title ownership of all Ontarians be thoroughly protected against subsequent unlawful registrations on title, and
- **2. RESOLVED** that the Provincial Council of Women of Ontario urge the Government of Ontario to:
 - **a.** Amend the Land Titles Assurance Fund (LTAF) to simplify compensation and to include information on how to establish that fraud has occurred;
 - **b.** immediately enact ironclad legislation to protect bona fide title ownership of Ontarians against title fraud without the necessity of them having to buy title insurance;
 - **c.** immediately place safeguards in the Teraview/Polaris electronic registration and data storage systems to prevent such easy accessibility to the land titles of unsuspecting homeowners;
 - **d.** ensure that Agreements of Purchase and Sale should be conditional on the approval of the lawyer for each party, and especially when a Power of Attorney is used.

2007.2 REGULATION OF THE PAYDAY LENDING INDUSTRY

- **1. RESOLVED** that the Provincial Council of Women of Ontario establish as policy their support for consumer protection through provincially legislated regulation of the payday lending industry.
- **2. RESOLVED** that the Provincial Council of Women of Ontario urge the Government of Ontario to enact and enforce legislation regulating the payday lending industry that will:
 - a. License all lenders
 - **b.** Cap interest rates
 - **c.** Ban rollover loans
 - d. Allow the client until the end of the next business day to rescind the loan
 - e. Institute a mandatory cooling-off period between loans
 - **f.** Ban deceptive advertising
 - **g.** Limit the amount of a payday loan (to a reasonable portion of the client's next pay cheque)
 - h. Ensure clear and complete disclosure of the cost of credit
 - i. Ensure contracts include contact information for credit counselling services

2007.3 RENTAL HOUSING RIGHTS FOR VICTIMS OF DOMESTIC VIOLENCE, SEXUAL ASSAULT OR STALKING

- **1. Resolved** that the Provincial Council of Women of Ontario adopt as policy that victims of domestic violence, sexual assault or stalking, have a right to rental housing that is safe and the right to terminate a rental agreement quickly; and be it further
- **2. Resolved** that the Provincial Council of Women of Ontario urge the Government of Ontario to:
 - **a.** Allow a substantiated victim of domestic violence, sexual assault or stalking, to end a lease or rental agreement with a 14 day notice;
 - **b.** Not require the agreement of another person who co-signed the lease in order to terminate it;
 - **c.** Allow a substantiated victim of domestic violence, sexual assault or stalking to have the locks changed without requiring the permission of the landlord, on providing the landlord with a means of access.

2007.4 FUNDING TO SECOND-STAGE HOUSIING AND SERVICES FOR ABUSED WOMEN

- **1. RESOLVED** that the Provincial Council of Women of Ontario adopt as policy that Second-Stage housing with supportive services for abused women and their children be available with sustained, adequate government funding; and
- **2. RESOLVED** that the Provincial Council of Women of Ontario urge the Government of Ontario to provide adequate, sustained funding for Second-Stage housing and supportive services for abused women and their children in Ontario.

2007.5 THE INCLUSION OF WOMEN'S STUDIES IN THE ONTARIO CURRICULUM

- **1. RESOLVED** that the Provincial Council of Women of Ontario adopt as policy that Women's Studies be part of the Ontario Curriculum.
- **2. RESOLVED** that the Provincial Council of Women of Ontario urge the Government of Ontario to make Women's Studies courses part of the Ontario Curriculum.

2007.6 PSYCHOLOGICAL HARASSMENT IN THE WORKPLACE

- **1. RESOLVED** that the Provincial Council of Women of Ontario adopt as policy that all workers have the right to a workplace that is free of psychological harassment; and
- **2. RESOLVED** that the Provincial Council of Women of Ontario urge the Government of Ontario to create and implement legislation on psychological harassment in the workplace.

2007.7 MIDWIFERY SERVICES FOR ONTARIO WOMEN

- **1. RESOLVED** that the PCWO adopt as policy that publicly funded, regulated midwifery services be available to all Ontario communities, and be it further
- **2. RESOLVED** that the PCWO urge the Government of Ontario to:
 - **a.** Ensure that the Midwifery Educational Program be expanded in Ontario to respond to the emerging maternity care crisis,
 - **b.** Develop a provincial maternity strategy which will give women in Ontario access to comprehensive prenatal, intrapartum and postpartum care close to home,
 - c. Ensure that barriers for licensing of midwives trained outside of Canada be reduced

2007.8 END-OF-LIFE / PALLIATIVE CARE

- **1. RESOLVED** that the Provincial Council of Women of Ontario adopt as policy that good quality palliative care in institutions or at home be available in all settings in Ontario, whether urban, rural or northern, and
- **2. RESOLVED** that the Provincial Council of Women of Ontario urge the Government of Ontario to ensure that:
 - **a.** Good quality end-of-life care at home or in an institution be available in all settings in Ontario, whether in urban, rural or northern regions,
 - **b.** Education programs for all health care workers include the principles and practices of palliative care
 - c. Clinical support by experts in palliative care be available in all regions in Ontario
 - d. Personal care workers have access to continuing education in end-of-life care
 - **e.** Performance indicators be established to monitor end-of-life care in all Ontario regions.