

**THE PROVINCIAL COUNCIL OF WOMEN OF ONTARIO  
LE CONSEIL DES FEMMES DE LA PROVINCE D'ONTARIO**

**ANNUAL BRIEF**

**FOR PRESENTATION TO  
THE GOVERNMENT OF ONTARIO  
THE HONOURABLE DALTON MCGUINITY, PREMIER**

**Thelma McGillivray, President**

**Luba Podolsky, Vice President, Resolutions**

**NOVEMBER 2007**

## **BRIEF TO THE GOVERNMENT OF ONTARIO 2007**

### **PROFILE OF COUNCIL**

The Provincial Council of Women of Ontario (PCWO) was founded in 1923 as an affiliate of the National Council of Women of Canada, which was founded in 1893 and the International Council of Women established in 1888.

### **PCWO'S AFFILIATED MEMBERS**

#### **LOCAL COUNCILS**

Hamilton, London, Ottawa, Toronto, St. Catharines and Windsor

#### **PROVINCIALY ORGANIZED SOCIETIES**

Association of Early Childhood Educators of Ontario  
Business and Professional Women's Clubs of Ontario  
Elementary Teachers' Federation of Ontario  
Older Women's Network on Ontario Inc.  
Ontario Dental Hygienists' Association  
Ontario English Catholic Teachers' Association  
Ontario Home Economics Association  
Ontario Secondary School Teachers' Federation  
Ontario Women's Liberal Commission  
Polish Alliance Ladies Circle  
Polish Canadian Women's Federation  
Salvation Army  
Ukrainian Women's Association of Canada

## **PREAMBLE**

The Provincial Council of Women of Ontario (PCWO) is pleased to present its 2007 Annual Brief to the Government of Ontario and looks forward to hearing of the actions, planned by the Premier and the appropriate Government Ministries to address our concerns.

This is the 84th Brief presented to the Government of Ontario. Over the past decades the PCWO has been a leader in bringing to the Government's attention, matters of concern to many Ontarians.

Established in 1923, as an affiliate of the National Council of Women of Canada (1893) the aim of the Council is to work for the betterment of conditions pertaining to family, community and society. PCWO is composed of 6 Local Councils and 13 Provincially Organized Societies.

This year, PCWO will be available on Monday, November 19 and Tuesday, November 20, from 9:00 a.m. to 4:00 p.m. each day, in Room 2, main floor, of the Legislative Building to present our Brief to the Government and our members. We look forward to a dialogue with the appropriate Ministers or their representatives, and the responses of other political parties, on the content of the resolutions, which are presented in full in this Brief.

## **THE RESOLUTION PROCESS**

PCWO speaks only on policies approved by the membership through the resolution process. Each year the Local Councils and the Provincially Organized Societies research areas of concern to them, such as economics, education, environment, health and safety, housing and land use, justice, mass media and culture, seniors and status of women. Based on their research findings they prepare resolutions which are then circulated to all PCWO affiliates for study and input.

Each resolution must include appropriate background material to substantiate the merits of what is proposed. For brevity, the background material is not included in this Brief. The resolutions are then presented to the delegates from each affiliate present at the Annual General Meeting (AGM), possibly amended and voted on. Some resolutions are Updates of policies adopted in previous years, and are noted as such. There may also be Emergency resolutions dealing with issues that require urgent attention. These are brought forward directly to the AGM by an expedited procedure. This grass roots process, following basic democratic principles, produces policies that PCWO can act upon.

The Resolutions in this Brief were approved at the 2007 AGM held in St. Catharines, Ontario, in April for presentation to the Government of Ontario.

## **RESOLUTIONS 2007**

	<b>PAGE</b>
<b>1. Protection of Ownership Under the Land Titles Act</b>	<b>5-6</b>
<b>2. Regulations Of The Payday Lending Industry</b>	<b>7</b>
<b>3. Rental Housing Rights for Victims of Domestic Violence, Sexual Assault or Stalking</b>	<b>8</b>
<b>4. Funding to Second-Stage Housing and Services For Abused Women</b>	<b>9</b>
<b>5. The Inclusion of Women's Studies in The Ontario Curriculum</b>	<b>10</b>
<b>6. Psychological Harassment in the Workplace</b>	<b>11</b>
<b>7. Midwifery Services For Ontario Women</b>	<b>12</b>
<b>8. End-of-Life/Palliative Care</b>	<b>13</b>

## **OTHER CONTENTS**

<b>RESOLUTION HIGHLIGHTS</b>	<b>14</b>
<b>Education</b>	<b>15</b>
<b>Employment/Workplace</b>	<b>16</b>
<b>Health</b>	<b>17</b>
<b>Housing and Land-Use</b>	<b>18</b>
<b>EMERGING AND ONGOING ISSUES</b>	<b>19-24</b>
<b>PCWO BOARD OF DIRECTORS 2007-2008</b>	<b>25-28</b>

## 2007: 1 PROTECTION OF OWNERSHIP UNDER THE LAND TITLES ACT

WHEREAS #1 Land title and mortgage fraud has reached unprecedented levels in Ontario. As a result of forged title transfers and/or forged mortgages legitimate owners registered in the Ontario Registry Office and Land Titles Registry have been evicted from their homes, and

WHEREAS #2 Recent legislative amendments state that ownership of property will not be lost as a result of the registration of a falsified mortgage, fraudulent sale, or a counterfeit power of attorney, and

WHEREAS #3 Due to the introduction of, and accessibility to the Teraview/Polaris electronic registration and data storage systems in effect in Ontario, identity and title theft presents little challenge to fraud artists, and

WHEREAS #4 Priority of bona fide land title ownership must be protected under Ontario law against subsequent unlawful registrations on title, without the need for title insurance and attendant legal fees for a Certificate of Title, and

WHEREAS #5 Registration of the land title interest of owners and mortgagees would be best served by independent legal representation rather than one legal representative for both parties, therefore be it

RESOLVED #1 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

RESOLVED #2 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

WHEREAS #1 the payday lending industry is a rapidly growing unregulated part of a two-tier banking system where low wage earners pay much more than others to access credit; and

WHEREAS #2 some operators exploit the vulnerable by offering “rollover” loans which incur increasingly exorbitant interest rates and fees so that repeated usage creates a staggering debt load; and

WHEREAS #3 interest charged by payday loan companies plus the fees often amount to extremely high rates of interest and many users are not aware of the cost of these services; therefore be it

RESOLVED #1 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.

RESOLVED #2 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:

1. License all lenders
2. Cap interest rates
3. Ban rollover loans
4. Allow the client until the end of the next business day to rescind the loan
5. Institute a mandatory cooling-off period between loans
6. Ban deceptive advertising
7. Limit the amount of a payday loan (to a reasonable portion of the client’s next paycheck)
8. Ensure clear and complete disclosure of the cost of credit
9. Ensure contracts include contact information for credit counselling services

## 2007: 3 RENTAL HOUSING RIGHTS FOR VICTIMS OF DOMESTIC VIOLENCE, SEXUAL ASSAULT OR STALKING

Whereas #1 victims of domestic violence, sexual assault or stalking , may have to move quickly or have their locks changed for safety reasons; and

Whereas #2 most rental housing has a yearly lease and a termination requirement of at least 60 days before the end of the lease; and

Whereas #3 if the lease has been co-signed by another person, both are jointly responsible for the rent; and

Whereas #4 the Civil Code of Quebec permits substantiated victims of domestic violence, sexual assault or stalking, to terminate a rental lease agreement quickly; therefore be it

Resolved #1 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

Resolved #2 that the Provincial Council of Women of Ontario urge the Government of Ontario to:

1. allow a substantiated victim of domestic violence, sexual assault or stalking, to end a lease or rental agreement with a 14 day notice;
2. not require the agreement of another person who co- signed the lease in order to terminate it;
3. 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 HOUSING AND SERVICES FOR ABUSED WOMEN

Whereas #1 funding to Second-Stage Housing was cut in 1995, and

Whereas #2 the present Ontario government promised restored funding to Second Stage housing but, more than a decade later, has not yet done so fully; and

Whereas #3 Second Stage housing with supportive services is essential for women and children who are rebuilding their lives after leaving a violent relationship; therefore be it

RESOLVED #1 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

RESOLVED #2 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

Whereas #1 the current Ontario Curriculum does not specifically address issues of gender and gender stereotyping; and

Whereas #2 young people are still subject to gender stereotypes that limit their human potential; and

Whereas #3 young women still face sexual harassment at school; therefore be it

RESOLVED #1 that the Provincial Council of Women of Ontario adopt as Policy that Women's Studies be part of the Ontario Curriculum.

RESOLVED #2 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

Whereas #1 the Human Rights Code does not include workplace harassment based on grounds other than those of race, ancestry, place of origin, colour, ethnic origin, citizenship, creed, age, marital status, family status, disability or the receipt of public assistance; and

Whereas #2 workers who experience psychological harassment have little legal protection; and

Whereas #3 the physical and psychological effects of harassment are not specifically included in relevant legislation that governs health and safety in the workplace and worker's compensation claims; and

Whereas #4 Quebec legislation defines psychological harassment as 'any vexatious behaviour in the form of repeated and hostile or unwanted conduct, verbal comments, actions or gestures, that affects an employee's dignity or psychological or physical integrity

and that results in a harmful work environment for the employee. A single serious incidence of such behaviour that has a lasting harmful effect on an employee may also constitute psychological harassment'. Quebec is currently the only province with legislation on psychological harassment that protects workers; therefore it is

RESOLVED #1 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

RESOLVED #2 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

WHEREAS #1 at present in Ontario up to 40% of the requests for midwifery services cannot be filled due to the shortage of professional midwives; and

WHEREAS #2 the current Midwifery Education Programs in Ontario cannot meet the demand and

WHEREAS #3 the more effective assessment and acceptance of midwives trained outside of Canada could help to relieve the shortage; and

WHEREAS #4 an increasing number of Ontario women are having to travel greater distances to receive prenatal, intrapartum and postpartum care therefore be it

RESOLVED #1 that the PCWO adopt as policy that publicly funded, regulated midwifery services be available to all Ontario communities, and be it further

RESOLVED #2 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

WHEREAS # 1 good quality palliative care is essential to the comfort and dignity of those who are terminally ill, whether in institutions or at home, and

WHEREAS #2 at present many members of the health care team who care for the dying do not have training in palliative care, and

WHEREAS #3 experts in palliative care should be available to give clinical support to end-of-life programs in all regions of the province, whether urban, rural or northern, and

WHEREAS #4 personal-care workers are not members of a self-regulating profession with access to continuing education and training in end-of-life care, and

WHEREAS #5 criteria for evaluating palliative home and hospice care in all regions of Ontario are required, therefore be it

RESOLVED #1 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

RESOLVED #2 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.