

PRESIDENT'S MESSAGE

JUNE 2008

MARIE M. SMITH

Yes, June is Senior's Month. What did you plan for yourselves? Hope you did something to celebrate our special month. Could you incorporate something for seniors and celebrate our 50th Anniversary together? Also June 15 is World Elder Abuse Awareness Day. This year the World Elder Abuse Committee is holding their convention in Ottawa, Ontario. It is a privilege to have it in Canada as it has only been held in Europe before. Canada is honoured to have this world wide convention.

On April 24th, I had the honour of representing seniors at the OPS Spirit Volunteers 2008 Campaign Launch at 900 Bay Street in Toronto. I spoke for fifteen minutes on the benefits of volunteering and how to incorporate it into helping children and parents to understand the benefits of helping others and themselves. Michelle Di Emanuele, Deputy Minister, Minister of Government, Consumer Services and Associate Secretary of Cabinet and Barbara Hall, Chief Commissioner, Ontario Human Rights Commission and also Elizabeth Rogacki, Volunteer Ministry of Natural Resources were the other guest speakers.

The USCO was asked to be part of an Auto Insurance Summit called the *Drive to Better Insurance* on April 29th and 30th with the Ontario Trial Lawyers Association and Ontario Bar Association. Did you realize that the present law discriminates against seniors?



This is how:

- (1) The tests for seniors to obtain a reasonable amount for their pain and suffering and health care is far stricter than the tests for people in the work force.
- (2) The \$30,000 deductible eliminates many claims by seniors.
- (3) Seniors access to legal representation has been limited.
- (4) When we lose our grandchildren at the hands of a careless or drunk driver, I understand there will be no compensation for us because of the deductible.

To me this is another form of elder abuse and the Ontario government has stated that there will be zero tolerance of elder abuse!

For these reasons and others I spoke on behalf of seniors to have this law changed. Last year Patrick Brown spoke to us about this serious discrepancy in our law at the convention. Seniors deserve respect and dignity especially at a time when they are suffering from the effects of an accident. This also applies to children in an accident because they also have no loss of income. The deductible was \$15,000 until 2003. The Honourable Coulter Osbourne, Q.C., talked about the Civil Justice Reform Project, a very interesting talk, which I found very educational. This was the first summit of this magnitude in Ontario. About 90 people attended *The Drive to Better Auto Insurance* summit.

Thank you to all the clubs for the 89 resolutions you have sent in. You should have received them in May and a special thank you to the Resolutions Committee for all their hard work. The 50th Anniversary Committee has been working hard also and has planned a fun convention on August 18, 19 and 20th in Burlington. I am looking forward to seeing each one of you there to enjoy the fun as the Convention Committee also have all their planning done for your enjoyment. Thanks to all these dedicated staff and Board who work so diligently on your behalf.

In an ongoing effort to combat identity theft in Ontario, the government has given consumers the ability to place an alert on their personal credit file. As of January 1, 2008, Ontario's new credit alert requirements ensure that lenders who receive information from consumers' files will be told if there is an alert in place. Once informed of the alert, they must take action to verify the identity of the person before proceeding with the transaction. Ontarians can direct a credit reporting agency to place a credit alert on their files for a nominal fee.

Anyone with questions regarding this or other consumer protection initiatives should contact the province's toll free consumer hotline at 1.800.889.9768 or in Toronto, 416.326.8800 or visit the website at ontario.ca/consumerprotection. Credit reporting agencies cannot charge a fee in excess of \$5.00 for including the alert on consumers' files and may not charge a subsequent fee for amending, removing or renewing the alert.

Enjoy each day and God bless.