



Toronto District School Board  
**COMMUNITY ADVISORY COMMITTEE MINUTES**

Committee Name: **Inner City Advisory Committee**  
 Date: **Thursday, November 20, 2014**  
 Time: 6:00pm to 8:30 pm  
 Location: John Polyani CI, Auditorium  
 Present: Ingrid Palmer (Co-chair) Trustee Sheila Cary-Meagher (co-chair), Helen Fisher, Jennifer Arp, Sharlene Bourjot, David Clandfield, Nathan Gilbert, Laurie Green, Graham Hollings, Adam Iggers, Claudette Holloway, Matthew Judd, Michael Kerr, George Martell, Debra Payne, Annie Peng, Bob Spencer, Kwabena Yafeu.  
 Regrets: Trustee Howard Kaplan, Vicky Branco, Simona Emiliani, Nanci Goldman, Michael Griesz, Lesley Johnston, Bonnie MacDonald, Cheryl Skovronek,  
 Guests: Olena Kobzar, Peggy Mundy, Heather Vickers, Amina Hagi, Emma Dalley, Mirian Turcios, M.S. Shaikh, Vincenza Pietropaolo, Maria Guevara, Mitchell Curci, Edith Lopez, Charmaine Roye, Aisha Sahil, Zeinab Mohamed, Matt Tosin, Kulwinder Samra, Faruk Khandakar, Mayooran Kamalanathan, Nadine Power, Samantha Thomas, Neachia Stephen, Louise Brown, Lucy Ramirez, Esther Benn, Jennifer Pryce, Jorge Kanesh, Marvin Greenberg, Claudia Robinson, Sable Robinson, Mike Rocchetti, Tamara Johnson, Andrea Burey-Blair, Ruthlyne Samuda, Gabriel Dailey,  
 Recorder: Hilary Wollis, Coordinator

ITEM	DISCUSSION	RECOMMENDATION/MOTION
Call to Order/Quorum	Co-Chair Trustee Sheila Cary-Meagher called the meeting to order.	
Welcome and Introductions	Ingrid Palmer welcomed everyone to the special evening, and acknowledged the Model Schools Parent Academy members present., and special guest Olena Kobzar.	
Greetings from Director	Helen Fisher brought greetings from Director of Education Donna Quan, who was unable to join the meeting as anticipated.	
Remarks: Co-Chair Ingrid Palmer	<ul style="list-style-type: none"> <li>• Palmer reflected that ICAC and Model Schools for Inner Cities share common values.</li> <li>• Palmer invited the Parent Academy members present to participate in ICAC, by attending a meeting as a guest or joining a sub-committee. Parents are also welcome as members on ICAC.</li> <li>• Palmer reflected on her experiences as a disabled parent navigating the school system, and how a Model School welcomed her involvement.</li> <li>• Palmer became Chair of a School Council, and eventually Chair of the cluster</li> </ul>	

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	<p>CPAC. She visited ICAC as a guest, became a member, and is now the co-chair.</p> <ul style="list-style-type: none"> <li>At ICAC she has learned about the larger issues affecting families in Toronto's inner cities. Tonight, we will learn more about one of those issues, the payday loan industry. Palmer introduced the keynote presenter, Professor Olena Kobzar from the faculty of Social Sciences at York University.</li> </ul>	
Keynote Presentation	<ul style="list-style-type: none"> <li>It is always challenging to speak on this topic to people who live this reality. I hope that you will learn more about how this industry operates and why governments don't step in.</li> <li>Kobzar provided an overview of the history of the Canadian payday loan industry.</li> <li>Kobzar detailed the premise of a payday loan. They provide short term loans of \$200 to \$300 for a period of 2 weeks.</li> <li>Kobzar noted the various arguments used by the industry to justify the interest rates.</li> <li>The industry formed the Canadian Payday Loan Association to act as a self-regulating body. This legitimizes business practices, and avoids government regulation.</li> <li>The only studies on the industry before Kobzar's work were those created by the industry. They are what the government used to create regulation.</li> <li>Regulations affecting the payday loan industry include federal Criminal Code laws against usury. There has been only one prosecution in 20 years. There are Provincial caps on the maximum fees that can be charged every two weeks: MB \$17; NS \$30, ON \$21</li> <li>Practices are unjust because a consumer credit card charges an average of 18% interest /year. Payday loans average 700% per annum on small loan amounts.</li> <li>Payday loan companies know their market. They own a range of other businesses that market to low-income.</li> <li>Traditional banks don't work for low-income earners because their hours, lengthy holds on cheques, and their formal, cold atmosphere. Payday loan stores offer friendly service, welcome children with toys and candy, give gifts.</li> <li>Banks make large business loans to the payday loan industry to fund their operations. That business is more profitable to banks than serving low income customers.</li> <li>Potential solutions include guaranteed income / negative income tax schemes /</li> </ul>	

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	<p>income supplements for low income families, and community organizations that provide education, advocacy, and things like micro-financing.</p> <p><i>Question and Answer:</i></p> <p><b>Q:Do laws for usury still exist?</b></p> <p>A: Yes, but there has been one prosecution in twenty years. It is a federal law.</p> <p><b>Q:Who owns these companies?</b></p> <p>A: They can be large or small. The returns on investment were high.</p> <p><b>Q: Should this information be included in the math curriculum in Model Schools?</b></p> <p>A: Understanding how interest works, how it is calculated is a valuable skill for everyone.</p> <p><i>Comment:</i> Model Schools works to coach teachers to teach math that is grounded in the real experiences that students live.</p> <p><b>Q: Did you find that payday loan companies threaten customers to send their credit history to the Credit Bureau?</b></p> <p>A: Yes, they can be very heavy-handed about this, and make the possibility very scary to the customers.</p> <p><b>Q: Is there any data regarding who uses payday loan services, in terms of income level, ethnicity, language, etc?</b></p> <p>A: No, there was none existing. I created my own data for my research by mapping store locations and interviewing customers.</p> <p>Ingrid Palmer thanked the speaker for her thought-provoking work, and presented Kobzar with a gift from ICAC.</p>	
<p>Model Schools Cluster Parent Academy Committees (CPAC) Clusters D, E, F.</p>	<ul style="list-style-type: none"> <li>Ingrid Palmer noted that action-oriented forums like ICAC and the Cluster Parent Academy Committees (CPACs) are valuable, because they bridge gaps, build relationships, and create positive change.</li> </ul> <p>Palmer introduced the speakers from <b>Cluster D5</b> CPAC.</p> <p><b>Speaker One:</b></p>	

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	<ul style="list-style-type: none"> <li>• I am the co-Chair of the CPAC for D5. I am proud to be a part of CPAC.</li> <li>• Our greatest challenge is to keep parents coming back to the Parent Academy. CPAC is a journey. It builds up skills, and it is a support system.</li> <li>• CPAC should try to help parents with a transition program that improves their skills, that prepares them for schooling or the workforce.</li> <li>• I am here today because of a transition program that focused on change. What helped me was knowing that my child was nearby in child care while I learned. I hope as co-chair I can help create a community of people with the same goals in order to go the distance and be an example for our kids.</li> </ul> <p><b>Speaker Two:</b></p> <ul style="list-style-type: none"> <li>• I am the new co-Chair of D5 CPAC. I have participated in CPAC for four years. I am amazed by the CPAC accomplishments. We reach out to help parents to grow, learn, get training to help themselves, through things like CPR workshops.</li> <li>• CPAC is about collaboration and networking, about getting to know each other. Our challenge is to get more parents involved. True engagement is the next step, and I am looking forward to being a catalyst for change.</li> </ul> <p><b>E7 CPAC:</b></p> <p><b>Speaker One:</b></p> <ul style="list-style-type: none"> <li>• I am the past co-chair of E7. I started my school involvement at the Joyce PS School Council.</li> <li>• I spoke on behalf of E7 at this meeting last year. Following that evening, I joined ICAC as a parent representative.</li> <li>• This year, I am standing here as Trustee-elect for Ward 8, this ward. I am proud to say that the voices of CPAC parents, and Model Schools for Inner Cities, are sitting at the Boardroom table with me.</li> </ul> <p><b>Speaker Two:</b></p> <ul style="list-style-type: none"> <li>• I would like to share my three years of wonderful experience at CPAC with you tonight. Benefits to the CPAC include new friends, new skills, and new confidence. Sharing our ideas cultivates our lives and our minds.</li> <li>• I brought my first sewing effort to show you. This is something I learned at CPAC.</li> <li>• With our hands we can make many things, but with our minds, we make a life.</li> </ul>	

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	<p><b>Speaker Three:</b></p> <ul style="list-style-type: none"> <li>• My son and I communicate with ASL, and I am looking for support for him in ASL.</li> <li>• CPAC will give me the opportunity to make a safer, happier life for my son. He will have a safer time at school than I had. I will know the school system, and I'll understand the truth.</li> </ul> <p><b>F6 CPAC:</b></p> <p><b>Speaker One:</b></p> <ul style="list-style-type: none"> <li>• I am the secretary of the F6 CPAC. CPAC successes are in the smiles on many faces, and the great stuff provided for parents.</li> <li>• I think that CPAC needs to focus more on school achievement. Parents need to be able to teach math and reading to their children. This is an increasing struggle for students. CPAC needs more resources to make that happen for parents.</li> </ul> <p><b>Speaker Two:</b></p> <ul style="list-style-type: none"> <li>• I am the co-Chair of F6 CPAC. Among our successes are the many successful workshops we run for CPAC parents.</li> <li>• Our challenges concern how parents are interacting with Teachers and with Principals. We are challenged by a lack of continuity with staff at schools.</li> <li>• We want to work better with the Board because to achieve success at higher levels, even though there are many CPAC successes at the local level.</li> <li>• Parent empowerment leads to empowerment for our children.</li> <li>• Palmer thanked all of the parent presenters. She noted that many common themes were present.</li> </ul>	
<p>ICAC sub-committees</p>	<p><b>Special Education sub-committee:</b></p> <ul style="list-style-type: none"> <li>• I've provided a brief hand out for everyone describing our work.</li> <li>• The Special Education Advisory Committee (SEAC) has a survey regarding parent experiences in special education. Please see Laurie Green.</li> <li>• Some issues are unique to inner city students, like overrepresentation in special education classes.</li> <li>• The Board Improvement Plan (BIPSA) is addressing this through its goals.</li> <li>• TDSB has the highest percentage of special education classes in Ontario.</li> </ul>	

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	<ul style="list-style-type: none"> <li>• The special education dialogue must include Inner City voices.</li> </ul> <p><b>Fairer Ways &amp; Greater Means:</b></p> <ul style="list-style-type: none"> <li>• This committee is interested in the resources that are coming to Model Schools for Inner Cities, from the Board, and from the Ministry.</li> <li>• We have analyzed the Learning Opportunities Grant, which is given to help students at risk (approximately \$128 million). Only 25% of that amount reaches schools. More needs to be done to ensure that that money reaches students.</li> <li>• We also discuss staff allocations. We have also investigated fundraising inequity.</li> <li>• Parents are welcome to join the sub-committee and add their voices to these important conversations.</li> </ul> <p><b>International Languages sub-committee:</b></p> <ul style="list-style-type: none"> <li>• Our committee is working hard to strengthen the home - student - teacher triangle of relationship through a pilot project in Model Schools. We are trying to strengthen multi-lingualism in the school system.</li> <li>• We are looking for more parent involvement on the committee.</li> </ul> <ul style="list-style-type: none"> <li>• Ingrid Palmer thanked all of the speakers, and added that parents are welcome to participate in a sub-committee in a way that works for them. Parents are also always welcome to attend ICAC meeting.</li> </ul>	
Trustee Report	No report	
New Business	<ul style="list-style-type: none"> <li>• The group was invited to read the book "Re-Stacking the Deck" (available free online) to learn more about how divisive the streaming of students can be.</li> </ul>	
Next Meeting Date	Tuesday, December 16, 2014, 9:30 am to 12:30 pm at 5050 Yonge St, Room A.	
Adjournment	<ul style="list-style-type: none"> <li>• Co-Chair Ingrid Palmer thanked everyone for attending, and for participating in another energized, thoughtful evening with both the ICAC and CPAC representatives.</li> </ul>	