

## FRANKLY SPEAKING: Uncommon Decency

The Last File: Uncommon Decency and Civility

By Frank Klees, MPP

Newmarket-Aurora

On the afternoon of May 2, 2014, the Premier called on the Lieutenant Governor to dissolve the Parliament of Ontario. The implications of that decision were far reaching.

Members of Provincial Parliament were immediately stripped of their title and authority. After 19 years as an MPP, my role as an advocate and lawmaker had come to a sudden end.

That Friday morning, however, was typical. It was Constituency Day and my schedule was filled with the 30-minute meetings that were always unpredictable. New files would be opened and constituents would sign the mandatory release forms that would authorize me and my staff to intervene on their behalf with government ministries, agencies and any other organizations involved in their issue.

My 10:30 meeting with my constituent would turn out to be the last such meeting and the last file of my political career.

I will never forget that meeting. It began typically enough with my constituent placing files and papers on the board table in front of me that would tell some of the story. The most recognizable document was one that had caught my eye as I was reviewing my media scan a few days before.

The bold headline read, 'List price \$250K ---- with catch?', followed by the line... 'wTown selling occupied house to collect past-due taxes?'. Below the headline was a colour picture of a two-story residential home, noting its Aurora address and letting us know that this house was for sale by the Town of Aurora for \$241,231.06 in unpaid taxes.

With tears flowing, a very distraught woman pointed to the newspaper and in a barley-discernible voice managed to say...? This is me. I don't know what to do. I'm desperate?.

?Are you living in that house?? I asked. The answer was, ?Yes, and I'm afraid because ever since this article, I have people driving by and walking around the house and ringing the doorbell.?

Regardless of what the back story is to this, I thought how does an already desperate woman - clearly in distress over her personal and financial tribulations - cope with what can only be termed as a public shaming on top of an impending eviction?

I had many questions about how things got to this point. With each answer I became more concerned that things were about to go from bad to worse.

As I continued to listen, I realized that even her last desperate attempt to hold on to her home was setting her up for a final fall. Greed had found out about her plight and was banging at her door.

Among the papers in front of me was an offer from a so-called 'mortgage broker' who had come to her rescue. This unscrupulous predator had convinced a desperate woman to place a \$250,000 First Mortgage on her home at an exorbitant interest rate, excessive fees and terms that would ensure that she lost her home within months.

Where is the common decency and civility that we could all count on to guide our conversations and our daily decisions - whether in our personal interactions or in the public square?

I assured my constituent that there was a way to deal with this and that I was confident I knew who could help.

Over the years, I have come into contact with many businesses in all sectors of the economy. One of the financial services organizations I have come to respect highly is Pace Savings and Credit Union, who under the leadership of its CEO, Larry Smith of Aurora, has fostered an unparalleled culture of ethical business practices and respect for their customers. I knew I count on them to once again do the right thing.

### **Time has run out for me...I was no longer the MPP**

By the time I connected with Larry Smith, the Legislature had already been dissolved. I advised him that technically I had no authority to continue dealing with this file, but this woman was desperate and needed help. I explained that this was not an appeal for charity - just a fair assessment of the facts and an ethical solution.

Timing was of the essence. The Town's deadline for the forced sale of the home was that Wednesday. Larry agreed to meet with me and the constituent on Sunday morning. By Wednesday morning, Pace Savings and Credit Union had put in place the financial arrangements that allowed my constituent to keep her home under terms she can afford.

### **A call for common decency and civility**

This last file has left an indelible impression on me. There were two ways in which those in a position of control could respond to the circumstances of the case. One was to allow greed to have its way and take advantage of a vulnerable human being's circumstances for personal gain. The other was to do the right thing and allow common decency and civility to prevail. We face those choices every day. I want to express my sincere gratitude to CEO Larry Smith and Pace Savings and Credit Union for making my last file a testament to all that is good about our province and its people.

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