



INCOME SECURITY ADVOCACY CENTRE
Centre d'action pour la sécurité du revenu

incomesecurity.org

2019/20

ANNUAL REPORT

> OUR MISSION

To advance the systemic interests and rights of low-income Ontarians around income security programs and low-wage precarious employment.

> WHO WE ARE AND WHAT WE DO

The Income Security Advocacy Centre (ISAC) is a specialty legal clinic within the community legal clinic system in Ontario. We are fully funded by Legal Aid Ontario to advance the rights, interests and systematic concerns of low-income Ontarians around income security, which encompasses both income benefit programs and employment protections. Founded in 2001, we are the only legal clinic in Ontario wholly devoted to systematic advocacy on income security issues.

We do our work using four primary strategies: test case litigation, policy and law reform, community organizing, and providing public education materials and training.

We are governed by a community Board of Directors with representation from all regions of Ontario. Our Board includes legal clinic caseworkers and people who identify as low-income, as well as academics and advocates, and has representation from Indigenous communities, racialized communities, people with disabilities and recipients of income support benefit programs.

We work closely with the more than 60 community legal clinics, both local and those with a provincial mandate, who work every day with the challenges faced by low-income people in Ontario. We also work in coalition with other advocacy groups and organizations. Our analysis and recommendations are informed by ongoing consultation with, and information provided by, low-income Ontarians, our partners and others in the anti-poverty sector.

> **MESSAGE FROM
OUR CHAIR**

The past year has been a difficult one for ISAC and it certainly ended with a bang in the form of CoVid-19.

The ISAC Board of Directors has had to make some very difficult decisions over this past year, as have many clinics, particularly in the face of actual and anticipated budget cuts brought in by the current Ontario government (initially 12.5% with a projected 25%). Most unfortunately, we were obliged to lay off valuable staff in order to avoid a projected deficit.

While these Board decisions were extremely difficult, they were only made after careful and thoughtful discussion within a cohesive Board team. The vast majority of our Board decisions have been unanimous.

Furthermore, these decisions are temporary measures, to ensure ISAC's survival until we have the resources to fully rebuild the ISAC staff team. The ISAC Board remains fully committed to its mandate to provide supports and leadership to the clinic system and larger community in the areas of: community outreach/development; law and policy research; systemic litigation and law reform.

Indeed, we have begun ISAC's rebuild with the welcoming of Elena Koneva as our new permanent Office Manager. We are very fortunate as well, to have welcomed Yola Grant as our Interim Executive Director on a part-time basis. Yola's legal skills and wisdom have been integral to ISAC's progress over the past year. The ISAC Board continues its search for a full-time, permanent Executive Director. CoVid-19 has presented some hurdles in this effort, but we are pressing on.

I would like to thank ISAC staff who have left us over the past year: David Bush; Marie Chen; Jackie Esmonde; Leandra Louis; liz walker; and Karin Baqi. Your contributions to ISAC, to the clinic system and to Ontarians have been significant.

We have also said goodbye to some valued management staff: Lauren Evans (Interim ED), Mary Marrone (Director of Advocacy and Legal Services for 12 years), and Lily Manea (Director of Administration).

And, of course, I would like to thank those staff members that remain with ISAC: our Receptionist and Administrative Assistant and "mainstay" of 8 years, Lorna Martin; Arash Ghiassi (Yale Fellowship lawyer); and Nabila Qureshi (staff lawyer). Your work keeps ISAC moving forward every day.

What follows in this Annual Report is testament to the fact that, despite budget cuts and pandemics, the ISAC staff, management and Board remain committed to pursuing access to justice for low-income Ontarians.

Thank you.
Jenny Gullen,
Chair ISAC Board of Directors

> **MESSAGE
FROM OUR
EXECUTIVE
DIRECTOR**

It was my privilege to join ISAC in July 2019 to serve Ontario's economically vulnerable communities and to fulfill a personal goal to return to work that had initially motivated my pursuit of law as a career.

ISAC also welcomed two other significant members to our team: Arash Ghiassi as a lawyer (Yale Public Interest Fellowship, funded by Yale Law School) and Elena Koneva (an experienced administrator from the arts sector) as the Office Manager.

One of my first challenges was to assist the Board of Directors to develop plans to survive a 25% budget cut imposed by the provincial government. ISAC along with other clinics formally requested Legal Aid Ontario (LAO) reconsider the steep cut. ISAC obtained partial success and in December learned that the cut was reduced to 12.5%. With the support of staff and Directors, we were able to conclude the fiscal year without a deficit, while respecting the rights of staff who were dislocated as part of the fiscal adjustment. Directors also did their part to curb expenses by cancelling in-person meetings and maintaining vacancies while a reduction in the size of the board was under consideration.

While the year was overshadowed by direct and indirect effects of a significant budget cut, staff demonstrated considerable resilience and continued to work with enthusiasm to fulfill the clinic's mandate. This was particularly evident during the period of the pandemic when ISAC kicked into high gear to guide the clinic system and the public on the intricacies of the Canada Emergency Response Benefits, and the pre-existing need for improvements to income security programs.

Among ISAC's achievements during my first few months was the preservation of the Transitional Child Benefit (\$230 per child/month) that was estimated to affect 32,000 children in Ontario. With a detailed notice to the Attorney General that outlined the Charter arguments we planned to bring to court, alongside lobbying efforts at the municipal level throughout the province, the provincial government was persuaded to reverse itself. Cuts to children's benefits that were to take effect on November 1, 2019 were halted!

ISAC continued to critique government actions, including the Auditor General's Report, and simultaneously provide submissions to government about budget priorities and maintaining access to disability benefits. ISAC's lawyers also continued to be active in appellate court interventions. In *Uber v. Heller*, ISAC argued successfully for the court to recognize that gig workers can be coerced into signing contracts that are unconscionable. As the gig economy continues to expand, and with "apps" keeping workers at arms-length from the organization behind their work, this represents an important win to assure workers access to minimum standards for pay etc.

The 2019/20 year was also a crucial year of personnel transition for ISAC with the departure of its two Co-Directors (for Legal and for Administration). Among staff, long serving counsel and policy analyst also

departed for personal reasons while others departed in the wake of the insecurity prompted by the announcement of the 25% budget cut.

The fiscal and personnel challenges were compounded by inconsistent messages communicated to the clinic system by LAO. This inconsistency and uncertainty resulted in ISAC's policy advocacy and organizing work being temporarily put on hold. The subsequent halving of the budget cut and the lifting of a LAO Directive permitted ISAC the opportunity to advertise for and re-introduce a policy analyst position to support a significant portion of ISAC's and other clinics' work related to government relations and monitoring of developments on poverty elimination.

As ISAC approaches its 20th year of incorporation, it met the challenge of a significant budget cut, the first in its history. Concurrently, in the wake of the difficult personnel decisions that were made to balance the budget, ISAC's Board of Directors was also compelled to meet a governance challenge. I admired that the Directors were unified in their resolve to act as stewards of the clinic and undertook the important work of addressing concerns raised by individuals, including former staff and current staff of other legal clinics, who feared a departure from ISAC's mandate. I was honored to support the work of the board in developing a Membership Policy as a prudent response to address the desire of concerned individuals to enter into a relationship with ISAC for mutual benefit.

The budget crisis galvanized the Board of Directors to strengthen its committees and provide stewardship particularly in the areas of finance, collective bargaining, recruitment of senior staff and bylaw updating. I was impressed by the countless hours contributed by all Board Directors, who all served as members of the Executive, Finance, Human Resources & Labour Relations and the Board Development/Nominations Committees.

I am optimistic that ISAC will meet the continued challenges of uncertainty during this pandemic period, and will continue to amplify the voices and concerns of low-income and disadvantaged communities to government policy and to tribunals/courts. It has been an honour and a privilege to work with dedicated staff who took working remotely in stride and who were unwavering in providing timely, relevant and insightful responses to government actions. The pandemic will likely provide a fruitful opportunity for various arms of government to adopt a more cohesive and sustaining basic income support regime and I anticipate that ISAC will provide leadership in the poverty law sector as these debates unfold.

Finally, I would like to express my thanks and appreciation for ISAC staff that welcomed and supported me during my year of service to the community –and special thanks also to ACTO for continued support of ISAC.

Yola Grant



OUR WORK 2019-2020

PRESERVING THE TRANSITION CHILD BENEFIT

The Transition Child Benefit (TCB) provides up to \$230 per child to social assistance recipients in Ontario who do not receive federal or provincial child tax benefits. This includes many families with newborns, families experiencing a sudden drop in income due to a job loss, refugee claimants, and financially dependent women leaving violent households.

ISAC first sounded the alarm in May 2019 about the Ontario government's plans to cancel the TCB, which would have left 16,000 low-income families each month without money to pay for things like food, clothing, diapers, and formula for their children. Recipients, community legal clinics, and community partners from all across the Province together took action against the cancellation of the TCB and worked closely with municipalities. The eventual victory highlights the importance of community engagement on issues that affect low-income Ontarians.

The Ontario government had planned to cancel the TCB starting November 1, 2019. In September 2019, ISAC notified the government that it would be bringing a Charter challenge to the TCB cancellation. The cancellation would have discriminated against children, women, and migrants; violated children's rights to life and security; and constituted cruel and unusual treatment contrary to the Charter. In October, the government announced that it would not go ahead with the planned cancellation.

PUBLIC INTEREST INTERVENTIONS

> Access to Justice for low-wage precarious workers: Uber v. Heller

In Ontario, if your boss refuses to pay the minimum wage or violates your other employment rights, you can go to court or contact the Ministry of Labour. But can your boss make you sign an agreement to give up that right?

On November 6, 2019, the Supreme Court of Canada heard the case of Uber drivers who were forced to accept a "mandatory arbitration agreement" when they signed up to be drivers on the Uber app.



OUR WORK 2019-2020

> Defending the Definition of Disability

In November 2018, the Ontario government announced a proposal to change the definition of disability used to determine who is eligible for the Ontario Disability Support Program (ODSP). Such a change could make many low-income Ontarians no longer eligible for ODSP benefits. They would instead have to rely on the Ontario Works (OW) program, which provides a lot less money in benefits.

The government had announced that more information about this proposed change would come in winter 2019, so ISAC got to work. We brought together a large coalition of organizations, including social assistance recipients, health providers, legal clinics, and others, to advocate against it. The group, called Defend Disability, released an open letter in October 2019 calling on the government to scrap plans to change the definition of disability, and successfully advocated with municipalities across the province to speak out against the change.

On December 10, International Human Rights Day, ISAC participated in a press conference hosted by Defend Disability at Queen's Park to urge the Province to protect the right of people with disabilities to an adequate standard of living. ISAC called on ODSP benefits to be raised, not further limited. The press conference also responded to the Ontario Auditor General's fundamentally flawed report on ODSP, which relied on erroneous assumptions and perpetuated the stigma that ODSP recipients do not really deserve to be supported.

In face of this push back, the government has stepped back from its plan to narrow the definition of disability for now. But it has not confirmed that this change would not come at a future time. Although we have scored a temporary victory, we need to keep pushing.

PROTECTING WORKERS' RIGHTS

> Advocacy and Organizing

ISAC continues to fight for improving the rights of workers across Ontario. We have long supported the Fight for \$15 and Fairness campaign, a worker-led movement that achieved major reforms to employment standards in 2017. In 2018 many of those reforms were revoked by the Ontario government, but the campaign's important work was not lost. They ultimately led to significant reforms in 2019 for federally regulated workers across Canada, including the introduction of



OUR WORK 2019-2020

paid sick days and work scheduling protections. This success at the federal level sets an important precedent for Ontario and other provinces across Canada to step up and meet.

ISAC continues to work with clinics and other organizations to improve working conditions in Ontario. The Workers' Rights Action Group, an interclinic group focused on employment law, has been an important vehicle for advocacy and consulting with clinics across Ontario on issues their clients are facing. ISAC helped to organize the 2019 annual WRAG conference, which brought together caseworkers from across Ontario to share employment law trainings and organizing strategies. Meanwhile, in January 2020, ISAC began serving as a member of the advisory council for the Barbra Schlifer Commemorative Clinic's #andmetoo Project. This initiative seeks to increase access to justice for precariously employed women who have experienced sexual assault or sexual harassment in their workplace, with a focus on women from underserved communities.

> Casework

ISAC has worked on a number of important employment law test cases. ISAC co-counselled with Flemingdon Community Legal Services to represent a migrant worker who was employed by a cleaning company and worked at a Toronto community centre. She experienced poor treatment by her employer before she was fired without reasonable notice. The case was successfully settled and, through community efforts, the community centre no longer uses the cleaning company's services.

ISAC co-counselled with Scarborough Community Legal Services to represent a worker who was employed by a construction company for over two decades before he was abruptly fired without notice. He had also been renting accommodation from the company and lost his housing as a result of his termination. The case concerned issues of entitlement to reasonable notice for dependent contractors. After commencing a wrongful dismissal action in the Superior Court of Ontario, the case was successfully settled.

Together with Lake Country Community Legal Clinic, ISAC is representing an Indigenous Elder who worked as a Cultural Advisor at a federal penitentiary and who experienced discrimination and harassment. ISAC has filed a wrongful dismissal action with the Superior Court of Ontario, as well as a human rights complaint with the Canadian Human Rights Commission. We successfully brought a motion before the Superior Court of Ontario to obtain key evidence from the penitentiary that it had withheld. The action and complaint are ongoing.



OUR WORK 2019-2020

ENSURING ACCESS TO EMPLOYMENT INSURANCE (EI) AND CANADA PENSION PLAN (CPP)

> Employment Insurance

In C.A. v. MNR, ISAC and the Clinique Juridique de l'Ottawa joined forces to represent a migrant worker who was denied EI maternity benefits after the Canada Revenue Agency decided that her hours of work were not "insurable." The CRA also found that she had not accumulated CPP contributions for the same reason. We successfully appealed the decision with the CRA and as a result, the client was awarded her maternity benefits in full and was able to accumulate CPP contributions. All written submissions in the case were provided in French.

ISAC continues to engage in systemic advocacy with government and community partners for permanent reform to the EI system, to make it more accessible to precarious and low wage workers.

> Canada Pension Plan

In R.B. v. MESD, ISAC co-counselled with the Mississauga Community Legal Services to represent an individual who was denied CPP-Disability benefits by the Social Security Tribunal General Division. The General Division had misinterpreted a 2005 Federal Court decision on the test for severe disability to exclude the requirement in Villani to consider "real world" factors, an argument the Minister appears to be making in CPPD appeals. ISAC was granted leave to appeal this decision to the Social Security Tribunal Appeal Division and successfully settled the case, with the client receiving his full benefits.

In M.E. v. MESD, ISAC co-counselled with Mississauga Community Legal Services on an appeal at the Social Security Tribunal. The appeal concerned the division of Canada Pension Plan credits after the end of a marriage. The client's ex-husband had been abusive throughout the marriage and attempted to mis-use the hearing process to avoid the credit split. We prepared a written submission to the Tribunal arguing that the appeal should be granted on the basis of the written record. The Tribunal granted our appeal and the client was able to access the CPP credits for the appropriate period.



OUR WORK 2019-2020

In *R.S. v. MESD*, ISAC co-counselled together with IAVGO to represent a seasonal agricultural worker who was severely injured on the job in Canada and returned to Jamaica. His application for CPP-Disability benefits was denied on the basis that his disability was not considered severe and prolonged. We appealed this decision to the Social Security Tribunal General Division and provided evidence and submissions in a written hearing. ISAC was successful in the appeal and the client was awarded his full benefits.

> Responding to COVID-19

When the COVID-19 pandemic arrived in Ontario, we recognized the heightened importance of income security for low-income communities we served. Without sufficient income to navigate the higher costs during a pandemic and to access healthy food and safe, stable housing, people would be at higher risk of illness. The federal government's emergency benefit, however, excluded many low income workers and the vast majority of social assistance recipients, and the provincial government was sitting on its hands. ISAC engaged and continues to engage in various advocacy efforts to address gaps in benefit programs, advocate for safe working conditions, and ensure the income security of Ontarians.



OUR WORK 2019-2020

SUBMISSIONS AND LETTERS BY ISAC 2019-2020 (PROVINCIAL/FEDERAL)

Oral submission before the Ontario Legislature's finance committee as part of the 2020 pre-budget consultation process

TRAINING, WEBINARS AND PRESENTATIONS BY ISAC

Some of these events were co-presented with others. We thank and acknowledge all of our co-presenters.

> Legal Clinic System

- Income Maintenance Update
- Dealing with Difficult Adjudicators and Bias
- Employment Insurance 101: Practice Basics and the Campaign for Reform
- Intersection of Human Rights, Employment and Workers Compensation Law
- Choice of Forum
- ODSP Case Preparation Training for Parkdale Student Caseworkers
- Social Assistance Law and Policy Update
- Combining Legal and Non-Legal Advocacy to Challenge Government Policies and Funding Cuts
- Various presentations at the Toronto Regional Clinic Training Conference

> Community

- Changes to income assistance programs in Ontario (101 for health care providers)
- Social Assistance and Community Organizing (Community Legal Issues course classroom presentation)
- Helping Patients with Work-Related Health Problems: Identifying Risks and Solutions (for health care providers)
- Planned TCB cancellation and ISAC's Charter challenge (at the Rights of Non-Status Women's Network Community Meeting)
- Webinar on income support programs available to migrant students (Migrant Workers Alliance for Change, Migrant Rights Network, Migrant Students United)

FINANCIALS

> **Income Security Advocacy Centre
Statement of Financial Position
March 31, 2020**

INCOME SECURITY ADVOCACY CENTRE

Statement of Financial Position

March 31, 2020	General Fund	Legal Disbursements Fund	Capital Fund	OPICCO Fund	SCSA Fund	FISWG Fund	Indigenous Research Fund	Non-LAO Fund	Total
	\$	\$	\$	\$	\$	\$	\$	\$	\$
ASSETS									
Current Assets									
Cash	69,394	71,870	---			--		-	141,264
HST recoverable	9,058	270	---			--		-	9,328
Prepaid expenses	26,497	---				--		-	26,497
	104,949	72,140	-	-	-	-	-	-	177,089
Capital assets (note 3)	--		4,618		--		--		4,618
Total assets	104,949	72,140	4,618	-	-	-	-	-	181,707
LIABILITIES									
Current Liabilities									
Accounts payable	77,516	---				--		-	77,516
Inter-fund payable (receivable)	19,608	(205)	---			-	(2,000)	(17,403)	-
	97,124	(205)	-	-	-	-	(2,000)	(17,403)	77,516
FUNDS BALANCE	7,825	72,3454	,618	--	-	-2	,000	17,403	104,191
Total liabilities and funds balance	104,949	72,140	4,618	-	-	-	-	-	181,707

The accompanying notes are an integral part of these financial statements

NOTE: This information is a condensed financial statement consistent with and derived from the audited financial statements of the Income Security Advocacy Centre as at March 31, 2020. Audited financial statements were prepared by Hilborn LLP Chartered Professional Accountants in accordance with the Canadian generally accepted standards and who express an unqualified opinion on these financial statements in their report dated August 27, 2020. To obtain a better understanding of the organization's financial position and the results of its operations and cash flows for the year in question, the condensed financial statements should be read in light of the relevant audited financial statements, which are available upon request.

FINANCIALS

> Income Security Advocacy Centre Statement of Operations and Funds Balance March 31, 2020

INCOME SECURITY ADVOCACY CENTRE

Statement of Operations and Funds Balance

March 31, 2020	General Fund	Legal Disbursements Fund	Capital Fund	OPICCO Fund	SCSA Fund	FISWG Fund	Indigenous Research Fund	Non-LAO Fund	Total
	\$	\$	\$	\$	\$	\$	\$	\$	\$
Revenues									
Legal Aid Ontario									
-direct receipts	1,264,421	-	-	-	-	-	-	-	1,264,421
-indirect receipts (note 4)	61,864	-	-	-	-	-	-	-	61,864
Other income	2,812	372	-	8	-	-	-	500	3,692
	<u>1,329,097</u>	<u>372</u>	<u>-</u>	<u>8</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>500</u>	<u>1,329,977</u>
Expenses									
Salaries	871,254	-	-	-	-	-	-	-	871,254
Benefits	133,745	-	-	-	-	-	-	-	133,745
Professional dues	12,911	-	-	-	-	-	-	-	12,911
Travel	36,675	-	-	-	-	-	-	-	36,675
Communications	6,795	-	-	-	-	-	-	-	6,795
Accommodations	117,879	-	-	-	-	-	-	-	117,879
Equipment	2,977	-	-	-	-	-	-	-	2,977
Library	17,173	-	-	-	-	-	-	-	17,173
Supplies and services	21,079	-	-	-	-	-	-	-	21,079
Audit fees	3,763	-	-	-	-	-	-	-	3,763
Indirect payments (note 4)	61,864	-	-	-	-	-	-	-	61,864
Consulting and legal	38,807	-	-	-	-	-	-	-	38,807
Legal disbursements	-	7,278	-	-	-	-	-	-	7,278
Project expenses	-	-	-	14,669	9,862	524	-	-	25,055
Amortization	-	-	7,031	-	-	-	-	-	7,031
	<u>1,324,922</u>	<u>7,278</u>	<u>7,031</u>	<u>14,669</u>	<u>9,862</u>	<u>524</u>	<u>-</u>	<u>-</u>	<u>1,364,286</u>
Excess of revenues over expenses (expenses over revenues)	4,175	(6,906)	(7,031)	(14,661)	(9,862)	(524)	-	500	(34,309)
Return of funding to the ACLCO	-	-	-	(10,917)	(11,666)	(1,448)	-	-	(24,031)
Return of funding to Legal Aid Ontario	(139,500)	-	-	-	-	-	(3,000)	-	(142,500)
Funds balance, beginning of year	143,150	79,251	11,649	25,578	21,528	1,972	5,000	16,903	305,031
Funds balance, end of year	<u>7,825</u>	<u>72,345</u>	<u>4,618</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>2,000</u>	<u>17,403</u>	<u>104,191</u>

The accompanying notes are an integral part of these financial statements

> **ISAC 2019-2020
Board of Directors**

Community Members

Claudette Paul
Jan Richardson
Jenny Gullen (*chair*)
Julia McNally (*treasurer*)
Opal Sparks (*vice chair*)
Sandi Bell
Sandra Parker (*secretary*)

Regional Clinic Reps

Donna Eaton
Fay Moore
Kimberley Hurt
Norma MacKenzie

> **STAFF TEAM**

Yola Grant, *Executive Director*
Lily Manea, *Director of Administration (until May 2019)*
Marie Chen, *Staff Lawyer*
Jennefer Laidley, *Research & Policy Analyst (until June 2019)*
Lorna Martin, *Receptionist and Administrative Assistant*
Jackie Esmonde, *Staff Lawyer*
Karin Baqi, *Staff Lawyer*
Nabila Qureshi, *Staff Lawyer*
Arash Ghiassi, *Yale Fellowship Lawyer*
Leandra Matthie, *Legal Secretary*
David Bush, *Community Organizer (until August 2019)*
liz walker, *Community Organizer (until August 2019)*
Elena Koneva, *Office Manager*

> KEY PARTNERS

Special thanks to the staff at Advocacy Centre for Tenants Ontario (ACTO) for their support during this transitional year.

> We deeply appreciate our partnerships with and the support of:

All the clinics we've co-counselled with in 2019-2020
Advocacy Centre for Tenants Ontario (ACTO)
Barbra Schlifer Commemorative Clinic
Butterfly Asian and Migrant Sex Workers Network
Campaign 2000 and Ontario Campaign 2000
Canadian Centre for Policy Alternatives – National and Ontario offices
Canadian Labour Congress EI Committee
Chinese and Southeast Asian Legal Clinic
Clinic Learning and Training Committee
Clinic Resource Office (CRO) Co-operative of Specialty Community Legal Clinics of Ontario
Colour of Poverty / Colour of Change Coalition
EI and CPP-D Working Groups
EI Commissioner for Workers
Fight for \$15 and Fairness
Gladue Justice Project
Good Jobs for All Coalition
Maytree
Migrant Rights Network
Migrant Workers Alliance for Change
ODSP Action Coalition recipient members & member organizations
Ontario Coalition Against Poverty
Ontario Federation of Indigenous Friendship Centres
Ontario for All
Ontario Project for Inter-Clinic Community Organizing (OPICCO)
Regional Employment Law Study Groups
Regional Income Maintenance Study Groups
Social Assistance Action Committee
Social Security Tribunal Review
South Asian Legal Clinic Ontario
St. Michael's Hospital Health Justice Initiative
Steering Committee on Social Assistance
Toronto Training and Learning Committee
Women's Legal Education and Action Fund
Workers Rights' Action Group
Your Legal Rights, a project of CLEO



Income Security Advocacy Centre
1500 - 55 University Avenue
Toronto, ON M5J 2H7

Tel: 416-597-5820
Toll Free: 1-866-245-4072
Fax: 416-597-5821

Website: www.incomesecurity.org
Email: isac@lao.on.ca