

Canadian Human Rights Commission,  
344 Slater Street, 8<sup>th</sup> Floor,  
Ottawa, ON K1A 1E1

Dear Commission

Last October I sent a complaint to the Canadian Human Rights Commission (CHRC) regarding the action of my bank.

It began to require more security measures by requiring a code when making an e-transfer. The code could be sent by mobile phone only and not by land line.

My complaint filed with the CHRC was that this is an example of ageism. There are a number of steps in the bank complaint process all of which were fulfilled.

My filing was in October and recognized as received in November. After numerous inquiries a reply was received in June. (12303479)

A few days ago I left my name and telephone number with an agent of the CHRC. Yesterday I called and asked how long I would have to wait for a call. The answer - 60 days. And if I weren't home and missed the call any subsequent request would start the clock ticking again and it would be another 60 day wait.

I was told in the CHRC missive that since everyone who doesn't own a mobile phone is disadvantaged there can be no actionable discrimination. The logic in this sentence bedevils the mind. If not all the members of a group suffer then there is no suffering? If ownership of mobile phones is age dependent then surely the requirement is age discriminating.

After a few attempt to acquire an explanation for the e-mail sent to me and no reply being received I decided to write this letter to the recipients who are noted.

Before I outline my position I would first mention that the e-mails I received from the CHRC were in no way signed nor even the name of the writer given. This leads to the impression that it was at least computer created or even

worse AI generated. This question although posed was never answered.

Questions about use of statistical bases for the reply were also not given.

I feel very strongly that ageism is operating in this situation for reasons including:

1. A simple google search showed over 90 % of 20 - 30 years old have mobile phones. The figure for over 65 years old was around 40 %. I am more concerned about my age group which is the over 80 years old. I think we can agree that the per cent ownership will decrease drastically for that group. I am 85 and my wife is 89. Mobile phone ownership is not usual for persons of my age group.

2. Some of our largest school boards are in the process of bringing a lawsuit on the basis that a mobile phone is addictive. My wife has onset dementia and I have a strong aversion to providing her with an addictive mobile phone. Here the statistics show a reverse in the detrimental effect of the requirement. The number of people in the above 80 years old group far exceeds as a percentage those of the younger generations suffering dementia. These statistics also show existing evidence of ageism.

There are a number of other conditions which attend the mobile phone requirement and include ones which affect our use of a mobile phone. These include:

1. Although the bank's stated reason for the requirement is safety the requirement can be circumvented by post dating the transfer by one calendar day - as little as a few hours. And this work around is provided by the bank agent when one complains. That the Bank tells you how to avoid the safety requirement belies their assertion that it exists for safety reasons.

2. We live in the country and mobile reception is not always dependable. Land line reception is far more dependable so the better choice if safety is the consideration.

3. We live in a stone house the walls of which prohibit mobile phone reception. So the bank's requirement would have us acquire a device which wouldn't work in our situation or for others living in a stone home. And how safe is it if in an emergency a person living in a stone house in the country cannot reach 911?

4. I have consulted with experts in the area of senior safety and have been advised that a mobile phone is much less safe than strategically placed land lines in the home.

5. Many organizations including the government (e.g. CRA) allow verification codes to be sent by land lines.

As you can probably gather the whole process has been very difficult and even annoying. I would appreciate any help that you could provide such as an explanation for the issues raised in this letter. This would include the reasons and support for the CHRC missive denying the existence of ageism.

I would also like to know if there is an appeal process.

Yours sincerely