

S.J in Ottawa realistic experience with discrimination and other forms of injustices after a motor vehicle accident (MVA):

My name is S.J here in Ottawa. This is my narrative after a MVA which was not my fault and thank God for his mercies. I encountered ridiculing, discrimination, deviance telephone harassment and sabotaging realistic behaviours; and I have others individuals who can attest to these realistic injustices towards me. Sadly, these unethical bullies are protected by the system that supports injustices and protected these ingrained macro deviance attitudes towards me; maybe because I am a visible immigrant woman? I am a very peaceful, law-abiding, hardworking, educated, honest, trustworthy and a decent individual.

My ordeals began

I injured my hand and neck whiplash injuries as a result of this MVA (Feb. 16, 2000) the injury to my right hand injury is clearly evidence and interrupts my daily working living. I was instructed by ethical caring doctors to change my career to help me retained positive employment in our system. These caring doctors made sure to properly note the injuries that; I sustained clearly a result form the MVA and not pre-existing that these unethical people go out their way to lie.

The liars include; I dealt with a very unethical out sourced lawyer that the insurance company used. This insurance company claim adjustor and lawyer were very insulting and rude. I also seek help from a lawyer that I found from the yellow pages at the time. This unethical lawyer also was very much in favour of taking care of his own pocket. The claim adjuster did everything to send me to their selected non-caring doctors. The intention is for these selected doctors that they rather pay big bucks, to ignore the hand and neck injuries by ruling out MVA injuries. Suddenly, I was insulted that the injuries are in my mind when it is clearly visible. I made it very clear with proof that I have been seeing my family doctor for years; and did not have any MVA related health problems (whiplash and hand injuries to my tight hand).

I love to work and have no intentions any time for these degrading people to force me into early retirement form the work force. I made it clear that I wanted to continue being the best citizen; and continue to contribute to our society in a positive manner. I am a self-empowering and positive woman, who does not let any negative adversities disrupt my ambitious goals in life. I was born in the Caribbean and nothing limits us. We have no system to dictate to us that we should stop functioning to our best ability because of any challenge. I was only seeking

proper physiotherapy care according to the credible doctors that noted their honest findings. To date, I am proud to continue retraining my education to make it more productive, because of this hand injury to my right hand as a result of the MVA.

Examples of some of the Negative experiences I endured:

Although, I signed and closed this insurance file and did not care about receiving proper compensation in 2002. My peace and freedom is worth more than any dollar compensation, which is filled of insults by these insurance people. I came to realized that this MVA insurance is run by in-humane and people lacking humanity. This discrimination and insulting attitude towards me was very bias and ridiculing. This unethical insurance lawyer spends unnecessary money, using Private investigators and unethical doctors to ignore the reality on injuries caused from the MVA. In their perception If I chose to work, seek proper physiotherapy I am pain focus, if I carry my purse on my shoulder I have no pain, If I drive my car I have no pain. This is unfair, judgemental and discriminating injustice especially towards decent hardworking people like myself.

Thanks to God! I have no mental health issues or stress related issues now or then. These individuals have the system on their side to lie and will try to create bigger problems. This is an unfair objective by the insurance company insulting and ignoring hard working citizens, as what I endured. These people will never admit to treating people in an unfair manner. They ridicule to create community biasness to cover up their lies.

I was never seeking any long term insurance benefits, but was only looking for some proper compensation to get back on my feet. The end result is I have to be paying for my education re-training which is not cheap since this MVA. I have been working part time also in a high volume warehouse type environment. My duties involve folding hundreds of pieces of clothes, which is a constant neck bending. As a result my hand and neck injury, a result from the MVA becomes now a chronic problem.

I used up my RRSP's to pay my tuition and make ends meet during under employment. We do not live beyond our means but when you are accustom to two good incomes, and fall behind because of this MVA and negative, insulting behaviours from lawyers and this Insurance company representatives; because they refuse to accept the truth that I was injured as a result of this MVA, **all because I chose to work**. I have accepted my injuries, determined to make a positive impact to our society.

Years later after I signed away from this insurance company and lawyer; I had to send correspondence to the Financial Commissioner in Toronto (FSCO). If you are not aware that the (FSCO) legislative, regulates the financial aspects of the insurance company. This is why I sent requesting a seal to be placed on this file bearing my name. I stated that I have no interest of re-opening this file ever, and should be protected in the event that other individual with awareness aware of this file could never gain access to it.

This is my reason for requesting a seal being placed on this FSCO file and this is what happened: Although I signed off my rights for peace in 2002. Years later, I experienced realistic suspicious criminal behaviours toward me; and I have other who can attest to telephone harassment, a man was caught trespassing and tapping into our telephone line on our residential property. This man was opened our telephone line for other to ridicule and create distrust; when we complaint to the local authorities about deviance behaviour. We were insulted by the local authority that protected the trespasser. I was told by a former member of the local authority that this behaviour was cause by “two lawyers hard to get around”.

I took the matter up with The Law Society (LSUC) who came to Ottawa and met with me and my family. The closed file was properly reviewed. I was told that I have every right to refuse and signed away from and negative behaviours without any consequences. The LSUC could not look into any conduct of these lawyers; because I did not have a report stating what was said to me in writing about “two lawyers hard to get around”. I challenged the local authorities for discriminating and ridiculing my realistic complains, and only to have negativity towards my character and reputation.

I am proud of myself for standing up for my rights and corresponding to others to bring awareness regarding, this act of bullying and discriminating towards me. I am so thankful that the Ontario legislation is implementing new rules to assist MVA victims as of 2018 .I do not wish this ordeal that I experience on anyone.

The goal for posting my truthful ordeal is to encourage others to believe in yourself, maintain your honesty and truth no matter what adversity you may face. If this new propose Ontario legislative group would like to have a grass root voice. My voice would help with fairness when it comes to the treatment of MVA victims. I would help to be an active voice to bring fairness and equality without

being bias and judgemental of others dealing with circumstances beyond anyone's control.

These three Quotes that assisted me during this lengthy ordeal:

(1) Jeremiah 29:11

"For I know the plans I have for you," declares the LORD, "plans to prosper you and not to harm you, plans to give you hope and a future"

<https://www.biblegateway.com/passage/?search=Jeremiah%2029:11>

(2) "Injustice anywhere is a threat to justice everywhere"

Martin Luther King,

Jr.https://www.brainyquote.com/quotes/martin_luther_king_jr_122559

<https://www.pinterest.ca/pin/67131850668234412/>

