



DIALOGUE SESSIONS
St. George-January 21, 2009
Summary of Flipchart Notes

1. What does poverty mean to you and what do you think causes poverty?

Basic Needs

- Poverty is about having adequate basic necessities, including activities for kids and clothing
- Utility expenses like heating and lighting
- Poverty is when you are unable to provide necessities of life, including education, food, shelter, physical and mental health needs and childcare
- Costs associated with groceries and electric power
- Food, shelter and safety
- Choices between food or heat
- Cannot heat, eat and afford medical insurance
- Cannot meet basic needs which affects parenting and how life is lived
- Shortage of food for lunches at school

Childcare

- No access to universal daycare
- Lack of daycare

Communication

- Lack of information on benefits and how to access them



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- Lack of advocate to help finding the information or understand the system. We need a community advocate for income assistance, as there is no information written down
- Lack of good information about community resources
- Not enough information available
- Better communication and coordination of available resources. Often individual groups are not fully aware of complementary services
- Lack of communication within government

Community

- Poverty is relative to each community
- Rural versus urban. Insufficient resources in rural areas especially multicultural communities and people with disabilities
- Rural poverty is dispersed geographically
- Lack of community inclusion
- Breakdown in community involvement
- Outreach
- Cohesive community approach such as sharing resources and information and finding the ability to work together.
- Geographically challenged
- Lack of community understanding of the magnitude of the poverty issue
- Poverty of knowledge. Resources in rural New Brunswick such as a community garden foundation and community living
- Geography-expensive to serve



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- Small community and don't want to ask for help because then they will know
- Nothing for kids to do
- No theatre, bowling or community centre
- Adults can't do events without drunks because kids will learn that
- Looking out for your neighborhood and putting yourself ahead of others
- Community is doing its part as first responders, now government must step up

Economic

- Recessions and economic depressions
- Sustainable economy

Education/Skills

- Literacy issues
- Lack of education
- The cost of education
- Teenage pregnancies which can lead to dropouts
- High school drop-outs
- Costs and age restriction for the General Educational Development program
- Alternative education. What are the best practices as nothing is accessible in this community?
- Segregating kids within the school system and the labeling of children



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- Lack of life skills as part of a high school curriculum
- Low literacy
- Lack of quality education and training
- Cost of post-secondary education and training
- Lack of easy access to literacy coaching in rural and urban areas
- Educational shortcomings on the skills development
- Nutrition education and access
- Home economics and management training deficit is needed in schools and homes
- Compliance and education
- Lack of adequate school food programs
- Early childhood learning disabilities are not being diagnosed and addressed during the ideal window of time
- Lack of resources for speech language pathologists, special needs, social workers and school psychologists
- Equal access to education
- Education increases jobs and money
- Higher education is only available to those with money
- School should be better
- Lack of life skills in public education like problem solving and conflict resolution
- Not enough emphasis on trades and skills and where it would benefit best
- Literacy education



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- School system needs to educate the family
- Sexual health education
- No home economics in school
- Skills on financial situations and personal planning

Family Unit

- Divorce and family changes
- Lack of life skills
- Lack of empowerment at a young age
- Lack of role models for children in poverty
- Relationships and family violence
- Cycle of poverty
- People having to commute further which takes time out of the home for role modeling
- Generational impact
- Parents under valuing education
- Poverty as a lifecycle that's hard to break
- Single parenting
- Kids without basics to learn and lack of parental support and food
- Impact of addictions on families including stigma and fear of seeking help because children may be taken away



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- Family circumstances
- Becomes a way of life between generations
- Lack of mentors
- Once in poverty it becomes very difficult to break the cycle
- Difficult for a parent(s) to nurture their children and themselves
- Inadequate nutrition. Without proper nutrition, a young child will not develop properly
- Families are not necessarily providing their children with basic skill sets. A lot of this stuff has fallen on the school system like life skills and cooking
- Excluded from activities that others take for granted
- Limits who can reach their potential as a human, especially kids not able to be who they were meant to be spiritually
- Families are not thriving by not having the necessary resources to have basic quality of life
- Emotional behavior issues with youth. Less visible is food and clothing
- Early choices in situations
- Teenage Pregnancies
- Life crisis
- Death of a spouse
- Stigma attached to families
- Family of three equals a family of five



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Government

- Change in government policy such as Canada pension plan with disabilities
- Lack of indexation for Canada pension to the rate of cost of living
- Kids in foster care don't have any supports when they age out of the system-no transition programs
- Will this plan be just another report like Claudette Bradshaw's and sit on shelf?
- Un-stigmatize incentives
- Province needs to focus in order to impart change
- Child tax credit needs to match household needs and demographics
- Government cannot work mental health issues but responsible for childcare
- System not flexible and is a cookie cutter
- Turnover of PY nurses at social development
- Lack of structure to transition from assistance to the world of work
- Lack of coordination between nonprofit, government and the faith communities, etc
- Double dipping creates inefficiency
- Salvation Army Heating program

Health

- No access to health care like eyecare, dental and prescriptions
- Illness
- Mental health disabilities such as autism where people aren't able to participate



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- Addictions
- Gambling
- Addiction cycles of drugs, alcohol, gambling
- Can't pay for medical needs, prescriptions and dental
- Born with disabilities and cannot work. Government keeps people in poverty
- Medical condition
- Entrenched drug problem
- Medical costs
- Alcohol and drug sickness
- Mental Health and depression adds to blinders
- Physical Illness
- Lack of sufficient health benefits for working poor including the 6% group

Housing

- No access to affordable housing
- Ghettoizing people in poverty
- Lack of affordable housing appropriately situated for a rural community, so you don't need a car. Centralized
- No emergency housing in Charlotte County
- Housing and heat like the Saint John energy model



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- Social assistance boarding issues of cheque to residence
- Affordable housing rent and utilities
- Social housing too remote and removed from resources
- Aboriginal housing is the worst
- Renting assets and not owning
- Substantial housing stock, but take what they can get
- Landlord taking advantage of the vulnerable

Money

- Seniors on fixed incomes
- Working poor
- Minimum wage rates
- Lack of money for seniors to cover food costs
- Consumer products cost more in rural areas for food and gas, etc.
- Cost of car insurance and not being able to drive to work
- Income
- Inaccessible resources for family income sources
- Lack of insurance for home, apartment and medical
- Working poor are surviving only
- Pensions and retirement savings for education



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- Education debt means you are starting out poor
- Cycle cost of education and interest on loans
- Can be different and not financial
- Even if own a home you can be in poverty
- Working families need extra at xmas but are living on the edge
- Gender pay inequity
- Need to earn money and not finish school
- What is difference who can stretch a dollar and others who can't? Informed support
- Poor money management
- Greed
- Accessible and-e.g. micro-financing rules do not allow for
- Trying to live beyond means
- Different mindset when you do have
- Bills catch up can add up over time
- Debt load
- Easy or too easy availability of credit
- Student debt load
- Policy disconnect with the wage exemptions policy and the increasing minimum wage
- Pay inequity for home support workers
- Wage exemption does not provide incentive to work



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- Social assistance does not cover basic needs
- Policy decisions and content of urban centric
- Welfare wall. Let people keep assistance and wages
- New Brunswick does not deduct child tax credit but the single person rate very low interim rate
- Household income economic unit for two recipients gets clawed back
- Pay inequity
- Claw Backs from social assistance
- Deducting spousal support when one parent is on social assistance
- Social assistance income cap for social assistance, needs to be reviewed
- Lack of adequate financial assistance
- Social assistance program keeps you poor and alone and cannot share
- Predatory lending practices

Other

- It is situational and has multiple causes
- Lack of resources and the ability to challenge or work the system to access benefits
- Consumer oriented and gardens
- Missing skill sets like growing a vegetable garden or raising chickens
- Circumstances lead to poor choices



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- Concentration of wealth as a violation of social justice
- Shopping habits and budgeting your money
- Efficient solutions to the problems
- Culture of dependency
- Structural problem. Some conscious privileged and want to keep it and don't seem to understand privilege
- Society creates poverty
- Value things not people and degrees
- Lack of people involved
- People will not get enough opportunity to engage
- Violation of seniors and elderly left behind from west migration
- Lack of options
- Poverty is relative. What is poor in Canada is different than other countries
- Low turnout for programs
- Complicated issue
- Stigma of reusing instead of new
- T.V. and technology

Transportation

- No access to transportation in rural and land communities



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- Inadequate transportation in rural areas for health care, job searching and development
- Lack of transportation to services such as food bank
- Rural expenses with rural issues and transportation not taken into account
- Travel from housing is expensive
- Transportation and mobility
- No public transportation

Volunteer

- Lack of volunteers

Well-Being

- Depression, lack of hope and can't see the way out
- Light at the end of the tunnel could be a train
- Isolation and lack of social support from friends and family
- Lack of financial and life skills training predatory leading practices
- Poor attitudes
- Dependencies where we can't take care of ourselves any more
- Overwhelmed, stressed and can't break it alone
- Self-esteem
- Ability to move on



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- Lack of problem solving
- Lack of guidance and support
- Poverty as a lifestyle-cycle that's hard to break
- Hopelessness
- Mind set
- Being "unseen" socially
- Problems with seeing people
- Lack of incentives to change
- Social segregation and exclusion
- Security of social assistance a factor
- Social stereo types. Some are addressed by social campaigns, but poverty not so much
- Shame and pride
- Lack of opportunity for self-fulfillment
- People being disconnected
- People are broken by abuse
- People making sacrifices in order to survive
- Discounting every individuals worth
- Dreams have been squashed
- Lack of meaning
- Emotional and behavior issues with youth and less visible than food and clothing



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- Treated differently by others
- Some have power and others do not
- Disparity
- Learned helplessness
- Not having social supports for coping
- Everyone in your circle is in crisis and on survival mode, so there is no one to reach out to
- Belong and learning to rise up
- Changing values
- Poverty is living in a survival mentality
- Poverty is an abundance of lack
- Vulnerability. Societal
- Stigma and perception with public
- How others perceive you and the impacts on self image and self worth
- Embarrassed by poverty. Don't want others to know so they don't put themselves out there to move forward
- Frame of reference
- Sanctioned victimization
- Desperation and vulnerability like phone scams
- Don't go because they won't want to be seen as illiterate
- Lack of understanding on how bad your situation really is. Perception



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- Lack of external pressure or incentives
- Keeping up with the Jones
- Peer pressure and need to belong

Work

- Lack of opportunities
- Seasonal employment
- No incentive to work
- Unemployment
- Outsourcing of manufacturing and corporate jobs, globalization
- Loss of license forces people not be able to work especially in rural areas
- Environmental threat to traditional economies like the LNG impact on fishing and tourism
- Low paying jobs and competing with 3rd world wages
- Outsourcing to 3rd world with protections
- More work
- Employers only giving 24 hours of work per week to limit benefits
- Insufficient opportunity
- Lack of employment
- Long hours for low wages
- Disconnect with business community



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- Poverty can affect individuals because even if you are working, you can still be in poverty. I see this a lot and they are not eligible for benefits like a health card
- Business interest in keeping poverty, keeping control and keeping power
- Lack of well-paying jobs and need education
- There is no incentive to work
- Working is too risky because you lose your health card
- Can't work part-time
- Wanting to stay here and not taking job away-e.g. barriers increasing and jobs e.g. union fees
- More willing to have outsider rather than hire from here. They would stay with some training
- Cycle of lack of local jobs so leave for work
- Salary from employers for employees is shameful
- Buying imported so lose local jobs when people do not buy local
- Not enough full year jobs as they are seasonal
- Low wages
- Not willing to take employment if it is a low paying job
- Labour laws and the lack of enforcement. The move to casual employment and lack of job security benefits
- 6 % of minimum wage workers are part-time women and the rest are mostly teenage men



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2. What do you think can be done to reduce poverty?

Childcare

- Single parent working hours. Business could provide childcare facilities
- Universal childcare
- Access to child care
- Remove tax on childcare
- Day care. Free pre-school, school readiness at women's work and small business person. Better outcomes for kids
- Subsidized day care
- Wage exemption increase for child care incentives
- More after school programs and increase accessibility

Communication

- Better public information on grant programs and communication of programs
- Written information on what benefits people are entitled to
- Advertising the options available to people in poverty
- Stop spending money on image like changing dept. names, logos, letterhead
- Increase communication on availability of resources among communities



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- Accessible access centre type facilities that dispense information on available resources such as housing, food and education

Community

- Corporate giving to communities like the Irving's and NB Power
- Community Resource Centre that houses a community advocate and coordinates non-profits and volunteers.
- An advocate for all ages with municipalities sharing the cost, as well as other sources
- Rural communities can't get low cost of natural gas as it's being exported
- Regional coordinator enhancing community capacities
- Encourage community involvement and volunteerism at an early age. If and where it is being done, improve this process
- Community advocate would be a cost savings in the long run for communities
- Establish a community advocate to be the referral point for government funding and programs. Municipalities could support this initiative, instead of a government person
- Expand community loan fund idea to across the province and financial literacy
- Know and share community assets

Education/Skills

- Easy access to literacy coaching
- Business providing training on basic employability skills



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- Education. It's never too late to learn and encourage this culture and tailor training to needs of the market
- Early attitude empowerment life skills programs for youth with a focus on youth and youth engagement
- Develop life-skills programs for school children and middle grades
- Education specifically for people who have barriers to accessing transportation, childcare and a living allowance
- More resources in classrooms
- Teachers need additional skills identifying learning disabilities
- Brain drain. Students go to university and not coming back. Need better use of college, tele-learning and university education. Can't just send rich kids to school and university
- Not enough technical equipment at elementary and middle schools
- Literacy. Focus early years for basic literacy
- Skill development for those receive social assistance
- Incentives for training and employment
- Education accessible and review barriers to university and practical learning
- Department of Education advertise options and revamp high schools
- Bring back trades in the high school education as well as money management, life management, life skills, sexual health and post-secondary education
- Group testing for school testing
- Provide training



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- Enhance the E.C.I. program better assessment of learning disabilities
- Life skills develop where program delivery fits program recipients
- Programs may have an intergenerational impact
- Program should respect personal dignity
- Programs should include obligations and commitments from those in them
- Sexual health and post-secondary education help with cost of living
- Teach people to grow own food, composting
- Allow transfer of skills from other countries

Family Unit

- Families should be allowed to claim expenses associated with kids extracurricular activities such as for mileage and equipment, etc.

Health

- Every child under 12 years have access to eye care and dental and including glasses
- AHSC specialists need to go to rural areas instead of everyone going to them
- Public Health needs to take over health care like needles for children
- Address domestic violence
- More doctors and train more doctors
- Set up more clinics



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- Increases community health
- Addictions
- Health card co-op pays that there is some dignity in contributing
- Dental coverage for all New Brunswickers. Those in between and working poor
- Children vision and dental coverage
- Prescription programs, medication costs and health premiums
- CAP Pharmaceutical company drug costs

Housing

- Home heating policy. Distinguish between subsidized and market rent
- Encourage federal renewals of housing and rent supplement. Review and inspect for slum conditions
- More grants to insulate and improve low income homes. They ran out.
- Assure heating and piping issues are looked after by New Brunswick Housing
- Extend rental property tax rebate with assurances that savings are passed on to individual
- Hydro programs and policies geared towards low income earners. Methods of negotiation, communication and eliminate cost of reconnection fee for low income earners
- More affordable housing
- Affordable housing where people can walk to needed services, such as grocery stores



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- Better communication on available programs to stimulate more affordable housing
- Analysis of why more people are not accessing to build affordable housing
- Develop a land bank for land available for development for affordable housing
- Needs to be enforcement of standards on private landlords to ensure people renting don't have to heat poorly built and older houses
- Rural home repair program
- Central Housing
- Tax break on apartment buildings and include with integrated housing
- Projects to improve housing stock and make them more energy efficient. Train people to do the work
- Provide money to make home repairs as some can't come up with the money on their own
- Provide alternatives to household income policy and allow family to rent to family. Government has to approve zoning issues and provide tax incentives

Money

- More frequent food money than monthly
- Bartering system
- Pay a fair and decent wage
- Post-secondary education funding, living costs and assistance for those in school program to reduce costs



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- At both a federal and provincial level no income tax on the first \$20k earned for everyone. This leaves more money in the economy
- Minimum wage yes, but teenage wage for those under 18. Wage earners will lose some of the increase through cost of living increases
- No sales tax on necessities like food, shelter and clothing, etc
- Gender. Getting serious about pay equity
- Remove HST from electricity and heating fuels
- Low to mid-income earners increasing tax reimbursement on drugs
- More financial support to help people on fixed income to cover the cost of heating and electricity
- When minimum wage increases other government programs increase with cost of living. Coordination from rural areas
- Regulate interest on student loan payments
- Regulate tuition
- Stop wasting money if it is not tied to action
- Controlling cost of energy for certain income levels.
- Increase minimum wage
- Forgivable student loans. You can't do it with starting your life \$40,000 in debt and \$100 per month is used for food
- \$300,000 bonus when people could not heat homes
- Micro-financing and making money available



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- Cost of food should equal assistance
- Increase minimum wage
- Set a maximum wage for imbalance of wealth
- Minimize the gap and strengthen the economy
- Index wage increased to assistance increases
- Micro-credits for business start-up incentives
- Loans for equipment
- Access to capital
- Provide loans
- Eliminate bank fees
- Limit credit limits
- Are we all willing to pay more to increase wages?
- Increase social assistance rate to reflect actual costs of living
- Allow child assistance payments to flow to the children
- Allow earnings up to the established poverty levels without claw backs
- Wage exemption review on asset development
- Increase or abolish interim rate
- Economic unit rule should be reviewed case by case
- Increase assistance for parents with special needs children



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Other

- All sectors can have an impact from government, non-profit, business and individuals
- All commit to ongoing dialogue with those in need
- Remove wage exemption and incentive to work and if working long enough then increase the exemption
- More sharing between service providers like the government and non-profit from Blue Print
- Speed up environment assessment-e.g. tidal projects in Maine
- Making business aware of the need and providing direction as to how to help
- Put strings on “corporate welfare” programs like women, equity, people with disabilities, visible minorities and wage levels
- Abolish and don’t encourage welfare lifestyle development
- Welfare wall as there is no health card when go to work. Need portability of benefits for health, child care and rent support
- Time limit of one year based on case plan
- Federal government child care allowance, child care tax credit, GST rebate, transfers, and employment insurance reform program for people who are ill
- Anyone earning at or below the established level have access to the same health and dental card
- Establish and recognize poverty levels at both a federal and provincial level



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- Interdepartmental coordination with policy. As an example, PETL increased the minimum wage but SD does not carry through how this impacts the wage exemptions
- Revisit support for food banks and fair distribution of and province wide
- Allow individuals to live together without penalties for rent-sharing
- Assistance with completion of income taxes. 500 income tax returns by food bank
- Extend benefits beyond one year for individuals coming off social assistance for minimum wage earners
- Encourage the use of democratic process. Get out the vote where everyone is equal and commit to comprehensive
- Increase number of social workers
- Develop statistics around the number of families entering into poverty as a result of trying cope with costs associate with special needs children or family members
- CORE funding. Perhaps less money spent on pilot projects
- Blue Print For Action Plan needs to be fully implemented
- Public awareness of available resources
- There have been lots of discussion but very little action
- More assistance for people living in poverty to make their dwelling more efficient
- Government should not give responsibility to Non-Profits
- Government incentives for staying in New Brunswick
- Village en santé-healthy community and community input on what is not working. Survey gives tools to make difference



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- Energy towards creating solutions
- Government investment in challenged regions.
- Politics aside, when MLA is not in power there needs to be cooperation across government parties
- Listen to and work with groups that exist
- PQ law for government review all programs appropriate to poverty and the responsibility impact on poverty
- Dollar for dollar tax deduction
- Underfunding of the Non-Profit sector and programs. Stable funding increases needed
- Corporate taxes should pay fair share. Programs are a pittance
- Allowing shared accommodations
- Policy barriers. We need to keep health care
- Harder to communicate with social debt and need people at end of phone
- Red tape and process to get subsidy help
- Delay in receiving health. Bring back regional offices
- Government approved bonuses. No equality
- Make tax rate higher when rich have to give back
- Support for new parents, prenatal and breastfeeding
- Non-targeting of universal services which remove stigmas



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- Incentive to break poverty cycles to work
- Learn what works elsewhere
- Encourage New Brunswickers for agriculture so can buy local
- Social programs based on social justice
- Government cannot off load responsibility
- Fear government responsibility being off loaded to community and one living in poverty
- Non Profit sector should get tax relief and utilities break e.g. food bank
- Support starting how businesses start-up costs prohibitive
- Support seniors and include community
- Programs based on social justice
- Stop penalizing people who live in poverty
- Have a dollar definition as to what is poverty
- Use government surplus
- WIC Breakfast Programs for women, infants and children like in U.S.A
- Address food shortage and reorganize food banks
- Unemployment laid-off wait times for EI needs to be revised
- Food stamp program and cards with no stigma
- Provide better food and issue of money just for food
- Address food costs



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- Supply food banks from wholesalers
- More opportunities for individuals to connect
- Listen to what youth say and not discontinue youth engagement
- Whatever we need to do, we do with dignity
- Something has to come from process
- We know what needs to be done, you keep asking, we tell you, but nothing changes
- Nutrition like meals on wheels, breakfast program, community garden and encourage breast feeding
- Bring youth and seniors together
- Cheaper to eat unhealthy
- Fresh produce more available
- Co-op share program
- Help strengthen social networks
- System to know who has extras
- Eliminate waste in restaurants
- Encourage green sector growth
- Develop a non-profit cooperative to increase sharing learning, resources and coordination of fund raising activities. Resource centres in each community
- Capacity development for non-profits for core funding and training, etc



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- Non-profits community based education on cost efficient and nutritional shopping and especially where children involved
- Better manner to fund non-profits that will allow them to keep their overhead low and their attention on their mission.
- PALS Non-Profit show other options
- BGC, big brothers, community school and seniors retired mentoring programs
- Solutions must be sustainable over the long-term
- Find champions to help change the culture and facilitate solutions

Transportation

- Health system needs to coordinate visits to manage trips to Saint John, like the Nova Scotia “navigator” program. Making one trip instead of four
- Eliminate transportation barriers in rural areas
- Dial-A-Ride program in Charlotte County needs core funding
- Transportation issues keep people isolated so provide essential transportation
- Hospitals working together to facilitate easier transportation to Saint John like Charlotte Dial-a-ride

Volunteer

- Business making staff available for mentoring to assist with poverty-related issues
- Provide opportunities for people to get involved in their communities through service



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- Building on the volunteer centre of Charlotte County
- Develop service values in youth
- Tax break for volunteering
- Provide money for school in exchange for commitment to service

Work

- Job creation
- Better paying jobs
- More full time jobs
- More benefits
- Bring long-term jobs here based on environment green energy up to Charlotte County
- Quality jobs and promote local manufacturing value added enterprise
- Equal opportunity for people with disabilities and educate employers
- More jobs
- Have a ratio so a CEO cannot make more than X amount of times that of lowest paid
- More shared employment which makes two jobs instead of overtime
- Increase focus on income generating potential and/or skills and work development
- Train people so they have job and help to find a job



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- Recycle, create make work break-even jobs to help environment and increase self-esteem
- Loss of medical coverage if working