

they are either too old or too young. This relatively larger number of dependents lowers the per capita income. With an expenditure over 30 million dollars planned for the caring of the province's 50,000 poor in 1970, we must make it our task to provide good paying jobs to keep our young people here and attract new immigrants to our region.

The expansion of existing industry coupled with the new industry we are able to attract to our province under the Regional Development Incentives Act will determine for us and our children whether or not, we are really a true partner of Confederation or an economic unit expected to fend for oneself.

4. *Education*—Our Federation respect the efforts being made by the N.B. Government to upgrade our school facilities, our teachers and finally our children. We are very much concerned though with the opportunities of those students that must venture to university under government loans and who have borrowed their maximum and are not able to continue their education. Also the handicap of leaving university and having to repay the loan, at a time when the individual is contemplating marriage or had married and is committed to further responsibilities of a young married couple. Realizing education is a provincial responsibility, we see no reason why the federal government in co-operation with the provinces cannot undertake a program that will not deny to a student an opportunity to complete his education to the maximum of his ability without financial obstacles over his or her head.

We are concerned about adult education especially in the area under manpower programs, where unemployed persons can have educational upgrading in order to give an individual an educational level that will allow him to pursue a trade or course at a trade school. It is our feeling that such programs should also include leadership training so that the unemployed person can assist himself in other areas. Such programs are provided for management personnel under a heading such as supervisory training.

We are concerned about the use of the Memramcook Institute of Continuous Learning. The Institute, a new venture in adult education in New Brunswick is not being fully utilized for the role for which it was designed. We find the institution being used more and more by management for the training of their supervisory staffs while those in dire need of adult education are being neglected.

We are concerned about our New Brunswick universities and our New Brunswick professors in the role of leadership and adult education. Very little is being done in this area in comparison with what has taken place in our sister province, Nova Scotia at St. Francis Xavier University and Dalhousie University. Universities should not be regarded as monuments of stone and places of learning for our children. They must become involved in the total community about them.

5. *Housing*—Realizing that the family unit is the basic unit in our society, we must change our attitudes in making available housing to our citizenry. A Task Force and housing conferences have discussed this problem. It is said a person must earn \$8,500 in order to qualify for a N.H.A. loan. Where does this leave those people in Poverty? If people in poverty could acquire a home, the pride of such ownership will encourage them to improve their well-being to an even greater extent. More efforts must be made by governments to eliminate land speculation by land assembly. Monies should be made available from the Canada Pension Plan and private pension plans at a better rate of interest for home mortgages. Mortgages could be extended for a longer period of time, e.g. up to fifty years, as in Australia. The setting of rents for low rental housing should be changed to give low-income workers some incentive to increase their incomes. Changes in the building code, new products and methods in building homes and the provision of services should be studied by government agencies or private industry. Municipalities should be encouraged to provide more residences for senior citizens.

6. *Credit Unions and Co-operatives*—These organizations founded among poor people are playing their role to some extent yet. It appears that such self-help groups are tolerated by government but not encouraged. We encourage our Eskimo people to do things co-operatively but wherever there may be a conflict with "free enterprise", nothing is done to encourage the development of co-operatives. Sometimes we feel the leaders of such social movements have lost sight of their real purpose. Governments should encourage the development of the credit union and co-operative movements by having specific government departments to encourage people with low incomes to organize and become members of such groups. Credit unions and co-operatives already established should be required to educate their members on con-