

Jason Habuza

These are issues that i have faced growing up in respect to financial services and living with very little income. I was in the canadian armed forces for 14 years (reserves) and for about the first 5 years i was making what i could just working a few days and weekends a month. Because it obviously didn't cover my basic qualified amount (living in saskatchewan), i had to resort to other financial services, the first being social services (welfare) and while this was only for about 6 months to a year, it was a struggle to ensure i had rent paid (lived in a house suite, so was cheap), paying for power, phone and food with what little i had left of my \$200 a month to make it last. So i was glad to take any extra days i was able to get from the reserves (i didn't have a civilian job until 1996) and i joined in 89'...so about 5 years struggle! Besides welfare, I used other financial services such as e.i (about 3 months), payday loans, pawn shops (kept on taking the same vcr in and getting it back several times), food banks, store credit cards, loan from a friend, etc...

Now onto the question regarding social well being, living wage and housing..to me besides it being a personal thing...It all starts with education: If there is a way to educate students still in high school on how to properly save money, what to do when opening a bank account, teaching them about these services and the pros and cons associated with them, how to shop cheaply when starting out, ...as most young adults starting out on their own, they would learn at a early age, and would then be able to make smart choices if they needed to use any of these so called PREDATORY financial services. As i do not see them as predatory if you are educated and in need of them.

Education is the key when it comes to these high cost alternative financial services...simple. This is what municipal councils role should be, working with the schools to maybe have a class on basic living and what to expect when starting out on your own.

I think when it comes to social well-being, the municipal council plays a HUGE role in doing their part. We need to encourage people to get out and interact with others as much as we can...Farmers markets, ross street events etc are great at helping this out, but we need more, we need more festivals just like the ones edmonton/calgary as, we need to utilize bower ponds more on weekends instead of just on canada day, we need to find ways to get community engaging with one another. Ideas have to come from all walks of life, young and old in what they want to see happen, And council has to be open minded in implementing some of these.

Living wage is a big issue as i see it all the time, the NDP government upping the minimum wage is a great start, but now to work with business's to encourage them not to just start raising prices on their goods just because wage is going up....as we see that every time wages are increased, a business will start to cut hours, raise prices, layoff people...etc etc, its a vicious circle and we need to discuss on how to go about reducing this strategy...whether its by lowering property taxes, or giving some kind of incentives to business's who do not raise prices, or cut hours.

Housing is something i noticed when i moved to red deer 10 years ago, especially apartment complexes and the way they increase rent...its gotten out of hand in some cases that single people have a hard time affording a \$1000 a month rent while only making twice that much a month. Then you add in electricity, phone, heat, laundry, cable....there is nothing left after that for food, recreation etc...The one way i see in helping this out would be to lower property taxes to encourage owners/managers to pass on those savings to their tenants.

Emergency shelters are needed and should be one in every community!