

Living Wages in New Brunswick 2023

November 2023



HUMAN
DEVELOPMENT
COUNCIL

Table of Contents

Introduction.....02

Living Wages in New Brunswick (2023).....03

Methodology.....04

Limitations.....05

Living Wage Budget.....05

Regional Infographics:

 Fredericton.....10

 Saint John.....11

 Moncton.....12

 Bathurst.....13

Community Comparisons.....14

Taxes & Transfers.....16

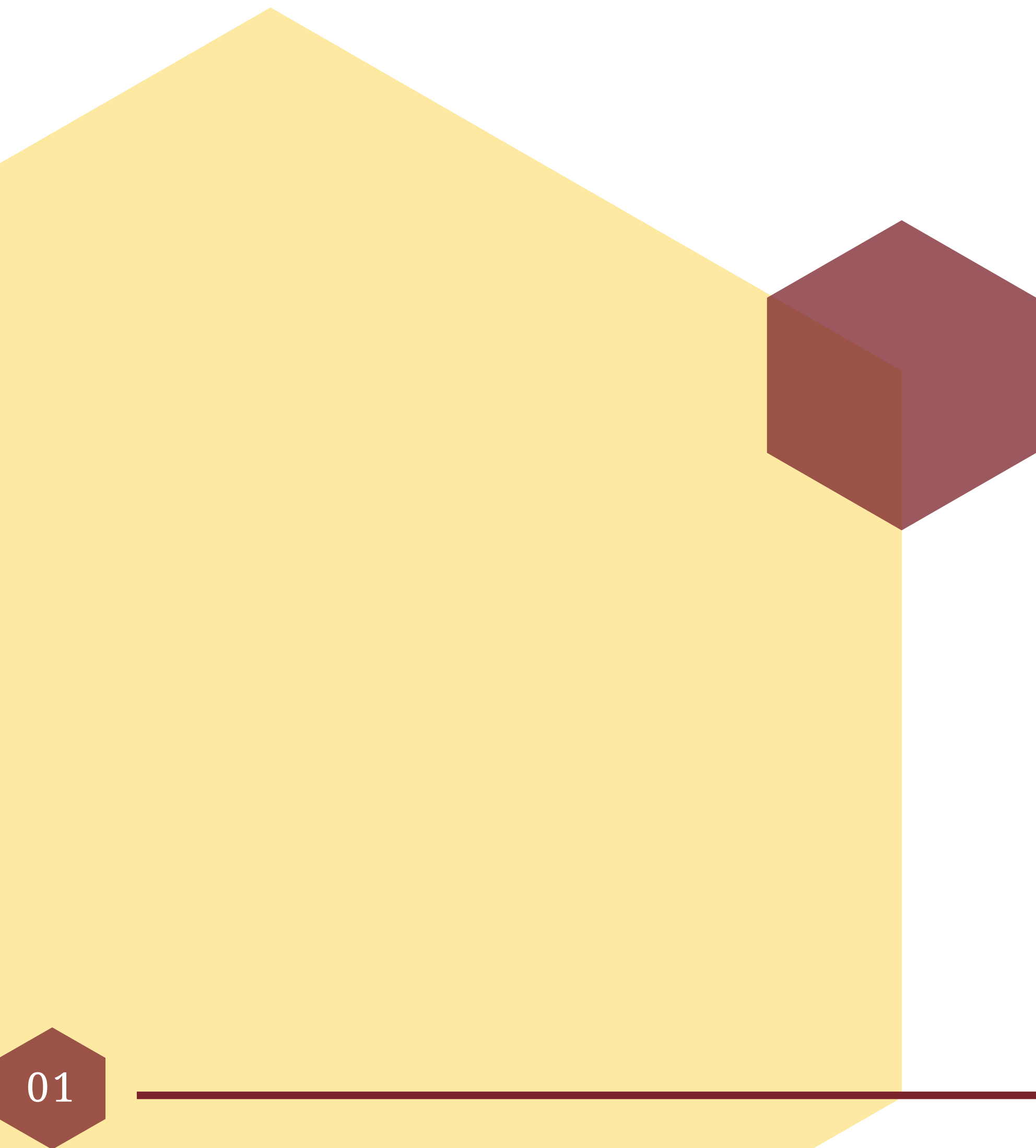
Benefits of a Living Wage.....17

Advocating for Living Wage Policy in New Brunswick.....17

Conclusion.....18

Acknowledgments.....18

Notes.....19



Introduction

Living wages in New Brunswick are calculated annually based on real-life and real-time costs of living and raising a family in different communities in the province. A living wage is the hourly rate a household (with full-time working parents and two children, aged 2 and 7) would require to satisfy basic needs *and* live with dignity while enjoying a decent quality of life. It ensures the family can avoid severe financial stress, support healthy child development, and actively participate in their communities.

A living wage is not a minimum wage, which the government legislates as the minimum employers must pay their workers.

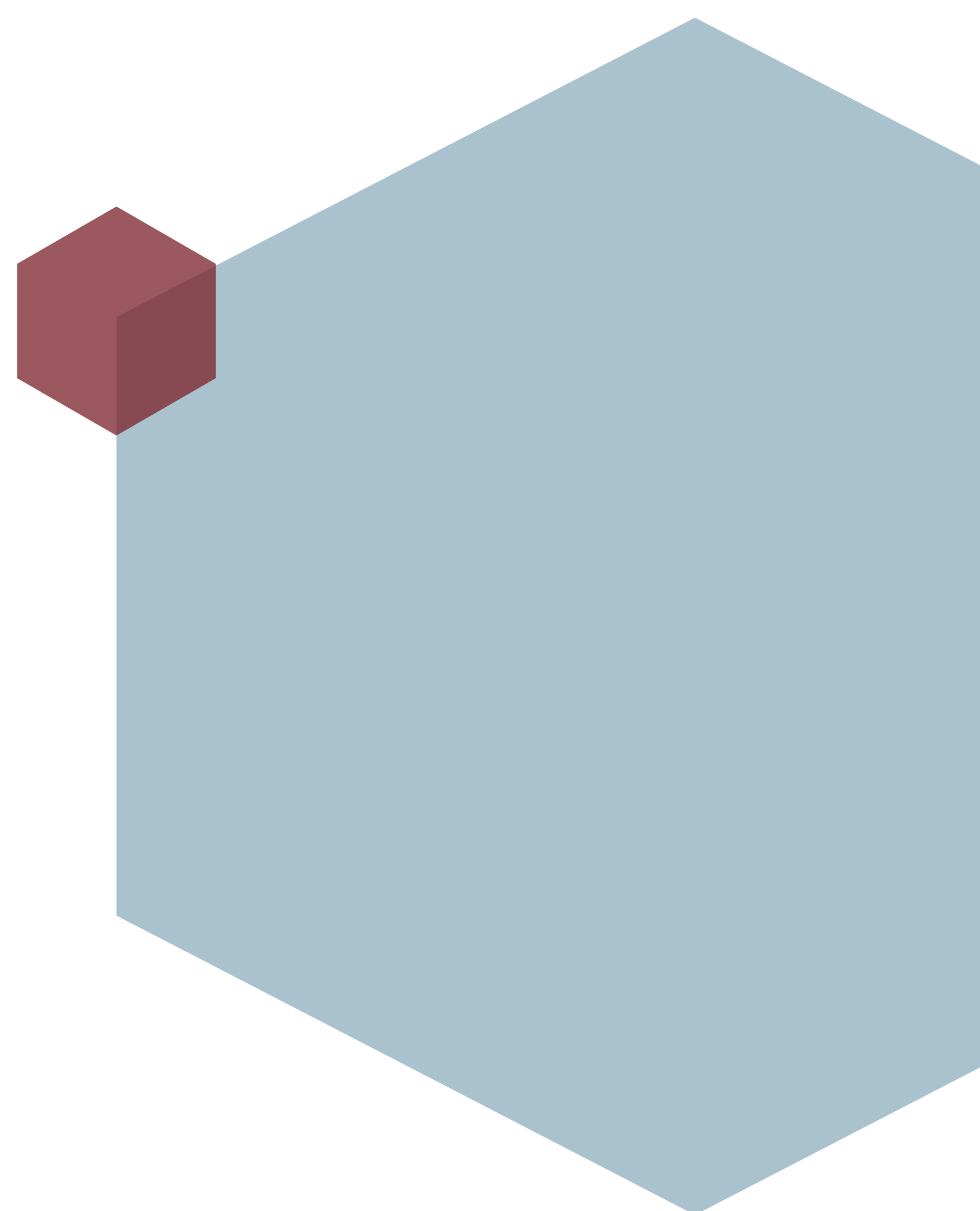
A living wage is not a guaranteed annual income, which is a redistributive grant paid for via general tax revenue and most effectively administered by a national or federal government.

The Human Development Council calculates living wages in the province's three largest cities—Fredericton, Saint John, and Moncton—as well as Bathurst, representing the cost of living in the northern part of the province. The living wage rates of 2023 are \$24.50 in Fredericton, \$23.35 in Saint John, \$22.75 in Moncton, and \$21.65 in Bathurst.

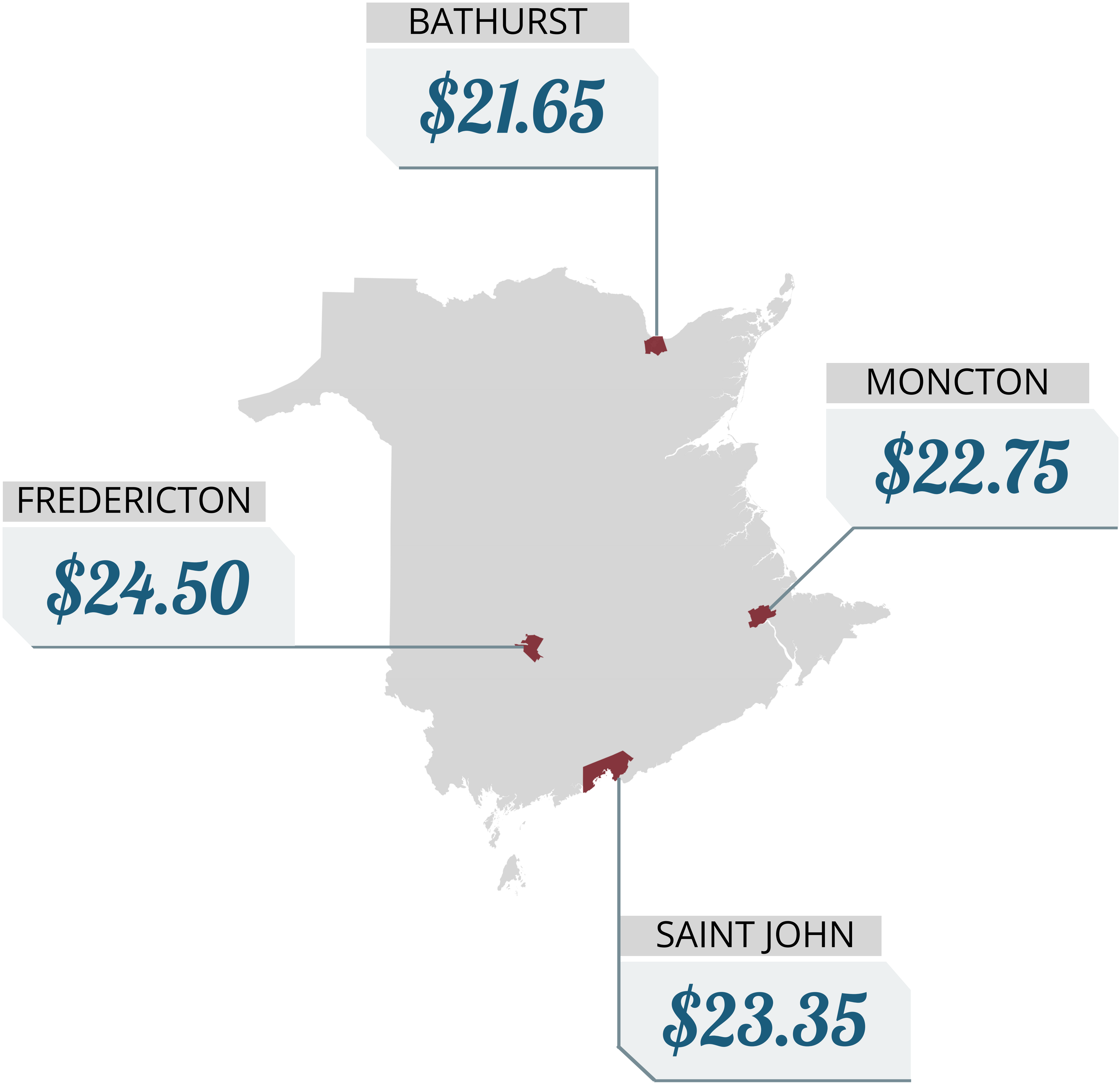
The living wages in all four communities have increased since they were last calculated in 2022. These increases directly result from higher costs of living. Exorbitant shelter and

food costs are driving the need for raised living wages.

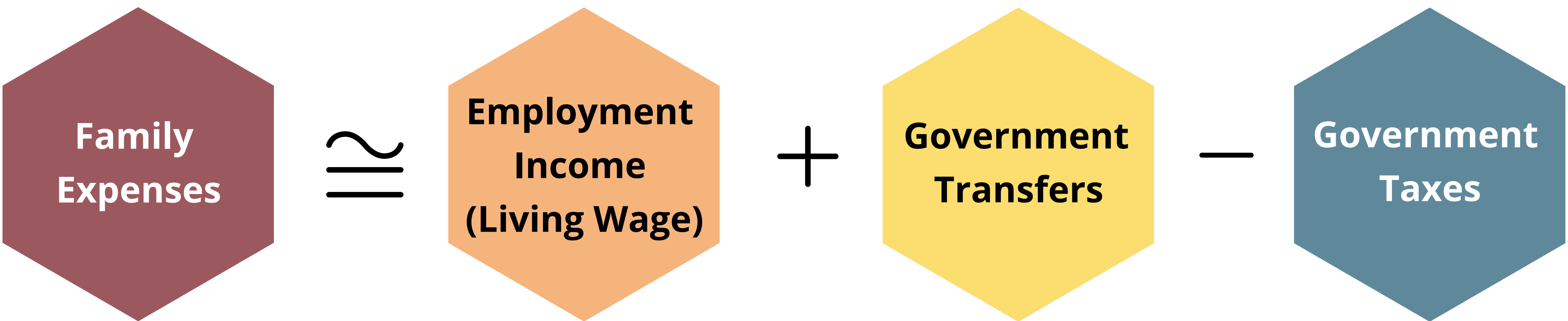
New Brunswick's minimum wage is the lowest in Atlantic Canada and the second lowest nationally at \$14.75 per hour.[1] The gap between it and the latest living wages tells us that the current minimum wage is too low to keep up with the cost of living. Low-wage workers are receiving poverty incomes that may force them to make difficult decisions like whether to feed their families or pay the rent on time. Such impossible choices can contribute to food and housing insecurity, debt issues, heightened anxiety, and chronic health problems. This report calls on employers to better support worker well-being by paying living wages.



Living Wages in New Brunswick (2023)



Methodology



Living wages in New Brunswick are calculated in accordance with the Canadian Living Wage Framework. It defines the living wage as “the hourly rate at which a household can meet its basic needs, once government transfers have been added to the family’s income... and deductions have been subtracted.”[2] Government transfers include but are not limited to federal and provincial benefits like the Canada Child Benefit, New Brunswick Working Income Supplement, and the Goods and Services Tax/Harmonized Sales Tax (GST/HST) credit. Government taxes include but are not limited to Employment Insurance Premiums, Canada Pension Premiums, and Federal and Provincial income taxes.

The designated living wage rate in a community reflects the amount each income earner in the household would need to cover monthly family expenses and live comfortably above the poverty line. The Canadian Living Wage Framework uses a reference family of four with two working parents and two children (aged 2 and 7). The parents work full-time (35 hours per week). One parent takes evening courses at the local community college.

The younger child attends full-time daycare, and the older child is enrolled in before and after-school care.

The living wage methodology assumes that employers provide the statutory minimums for time off and that parents in the reference family take vacation during the year. Full-time employees in New Brunswick are entitled to two weeks of paid vacation time annually, as well as paid statutory holidays.[3] However, the provision of paid sick leave is not required. Working parents and caregivers who lack paid sick days and flex time are sometimes forced to choose between family and employment responsibilities, which can have consequences either way. For example, a worker in this scenario would have to choose between going without pay in order to look after their children or find alternative child care arrangements at times when day care centres and schools are closed, like non-statutory holidays, professional development days, and winter, spring, and summer breaks.

Limitations

The living wage methodology has its limitations. It does not reflect the reality of those who do not work full-time. Furthermore, it uses a specific reference family with working parents and two young children. This living wage is likely not high

enough to meet the financial needs of different family types, like couples with more than two children, families with younger children requiring more intensive and expensive child care, or families with a single income earner and multiple children.

Living Wage Budget

The living wage in a community is a conservative estimate. It is based on a budget that includes ten expense categories, described in this section of the report. The budget *does not* include credit card or loan payments, savings for retirement, life insurance, homeownership, or costs associated with caring for a child or an adult family member living with disabilities or a severe medical condition.[4]

The MBM’s “Other Necessities” category was split into two parts for our calculations to represent “Household Expenses” and “Social Inclusion” expenses in the reference family’s budget.

Family expenses are calculated using the Market Basket Measure (MBM) and local data from an independent cost survey. The MBM is Canada’s Official Poverty Line. It is based on the cost of a basket of goods and services for a reference family with two adults and two children.[5] The MBM is factored into these living wage expense categories: food, clothing and footwear, personal vehicle, household expenses, and social inclusion.

The MBM is undergoing a third comprehensive review, expected to end in 2025.[6] The MBM base numbers used in the provincial living wage calculations for 2023 come from its second comprehensive review conducted in 2018.[7] These values were then adjusted for inflation in our calculations using the Consumer Price Index (CPI).



The reference family’s living wage budget includes the following monthly expense categories:



Child Care: This budget item includes the cost of full-time care for the 2-year-old and before- and after-school care for the 7-year-old in the reference family. It also includes fees (if applicable) for the older child’s full-time care on summer and winter breaks, professional development days, snow days, and non-statutory holidays. The toddler child care rates in Fredericton, Moncton, and Saint John are city-specific median rates from the Canadian Centre for Policy Alternatives’ 2021 report on child care fees in Canada.[8] The toddler child care rates for Bathurst and the cost of care for the school-aged child in all four cities are derived from an independent cost survey.

New Brunswick has achieved a 50% reduction in child care fees, and is committed to implementing \$10-a-day child care by 2026.[9] Affordability, accessibility, quality, inclusivity, and flexibility are guiding principles of the Canada-New Brunswick Early Learning and Child Care agreement and action plan.[10] While progress is being made to increase child care affordability in the province, accessibility remains an issue. The demand for licensed child care spaces exceeds the supply.[11] In New Brunswick, 29% of young children live in child care deserts, compared to a national average of 48%.[12] A child care desert refers to there being “more than three children who are not yet in Kindergarten for every licensed full-time space.”[13] The child care desert rate for non-school-aged children is 57% in Fredericton and 48% in Saint John.[14] Half of the children in rural areas also live in child care deserts.[15] Since a child must attend a Designated Centre for families to be eligible for reduced child care costs, we did not include the 50% fee reduction in our calculation again this year. Many families are unable to access child care spaces let alone reduced fees with coverage rates like 57% and 48%. Expansion of child care services is needed to increase space availability and ensure that more families can access child care at reduced costs.



Clothing & Footwear: The costs of clothing and footwear are taken from the MBM and indexed to inflation using the CPI. The clothing and footwear budget covers apparel costs for school, work, and play in the MBM’s reference family of four.



Contingency/Emergency: This is a modest allowance for unexpected expenses. It equates to two weeks' pay per parent per year. It is a small percentage of the overall household budget.



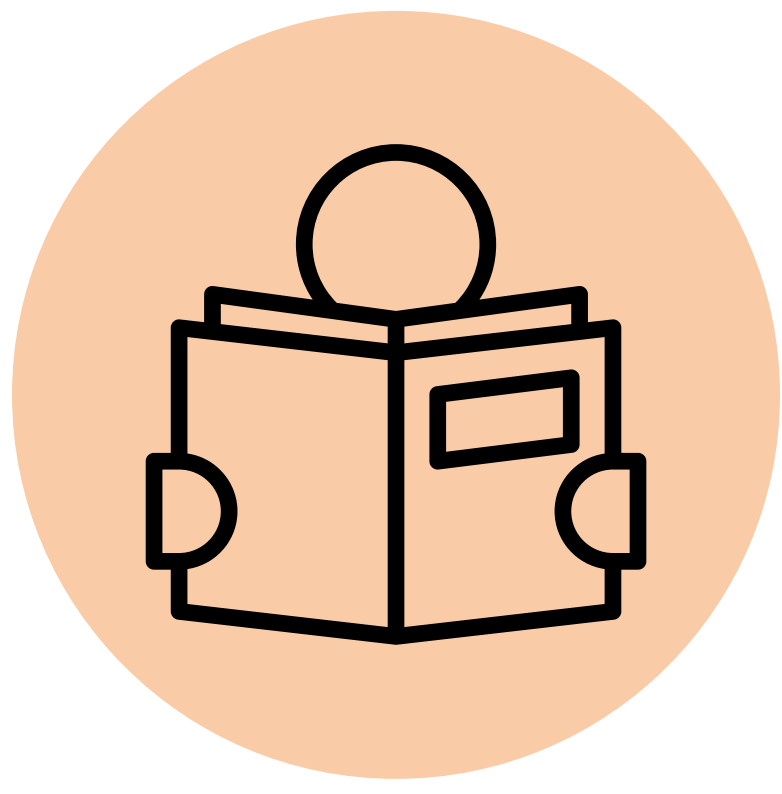
Food: The cost of food featured in New Brunswick's living wage calculations is sourced from the MBM's food budget and indexed to inflation using the CPI. This amount is determined using Health Canada's National Nutritious Food Basket, which is consistent with Canada's Food Guide.[16] The MBM food budget is a modest amount that does not account for special dietary needs, eating out, and cultural or other food preferences.



Health Care: The family budget includes the cost of a basic private health insurance plan to cover expenses like vision care, dental care, and prescription drugs not covered by Medicare. Coverage for mental health services is not included. This amount is a modest estimate for household health expenses. It would not be sufficient for families with significant medical expenses, such as costly medical equipment, medications, or added costs associated with living with a disability or severe health condition.



Household Expenses: This expense category covers the cost of household essentials like toiletries and personal care items, furniture, small kitchen appliances and tools, cleaning products, laundry supplies, bank fees, and other necessities like cell phone service.

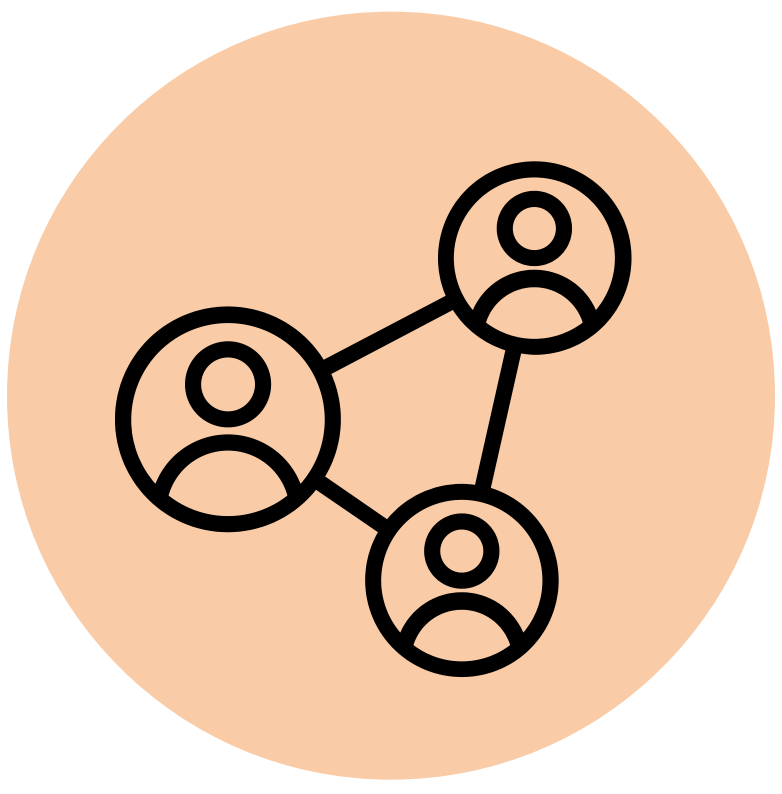


Parent Education: The family budget includes the cost of part-time education for one parent at a community college (NBCC). The amount reflects the price of two semester-long courses for the school year, a small textbook allowance, and part-time student fees.



Shelter: The shelter amount includes renting a three-bedroom accommodation, obtaining basic contents insurance, and paying for utilities and Internet services. The rent amount is based on median rents for three-bedroom apartments and three-bedroom row houses. That data is drawn from Canada Mortgage and Housing Corporation's survey on rental housing for October 2022 in each community.[17] The rents are then adjusted for inflation using the CPI. The utility amount is based on data from the 2019 Survey of Household Spending [18]. Specifically, the median amount spent on utilities (e.g., water, fuel, and electricity) for New Brunswick couples with two children. The data were obtained from a Statistics Canada Custom tabulation in 2022 and adjusted for inflation using average CPI for "water, fuel, and electricity" from January to June 2023. The Saint John reference family's utility amount was further adjusted for lower Saint John Energy costs, compared to NB Power. The Internet service amount comes from an independent cost survey of the cheapest monthly Internet plan with 50 Mbps and corresponding installation fees.

A common concern expressed in focus groups of previous years was that the median rent used to calculate rent costs did not reflect current conditions. It remains a relevant caution. Recent sharp increases in rent reported in all four cities are not captured in the Canada Mortgage and Housing Corporation's data. Although there may be families renting three-bedroom apartments at a rate used in this report, families moving into the city or a different apartment would find it very challenging to find an available three bedroom unit at that price.



Social Inclusion: This budgetary component encourages the reference family's meaningful participation in community life. It recognizes that social stigma often surrounds people living in poverty and limits their opportunities for community engagement. It does the opposite by promoting inclusivity and equity. It also helps individuals and families develop a stronger sense of belonging. The social inclusion allowance can be put toward expenses like school supplies and fees, recreation and sports fees, art classes, day trips, restaurant meals, and birthday or other holiday gifts.



Transportation: This family expense category includes the costs of maintaining a secondhand vehicle [19], being a monthly buss pass holder (if public transit is available in the community), and taking a limited number of taxi trips. This is a realistic budget for a family with two working parents, with one parent in college part-time, and children in school and child care. It allows the family to commute efficiently and have more quality time together at home. Since Bathurst does not have a public transit system, additional taxi trips were included in the budget, as well as the cost of winter tires and having them balanced and installed annually. These costs represent the added transportation expenses for people in northern New Brunswick.

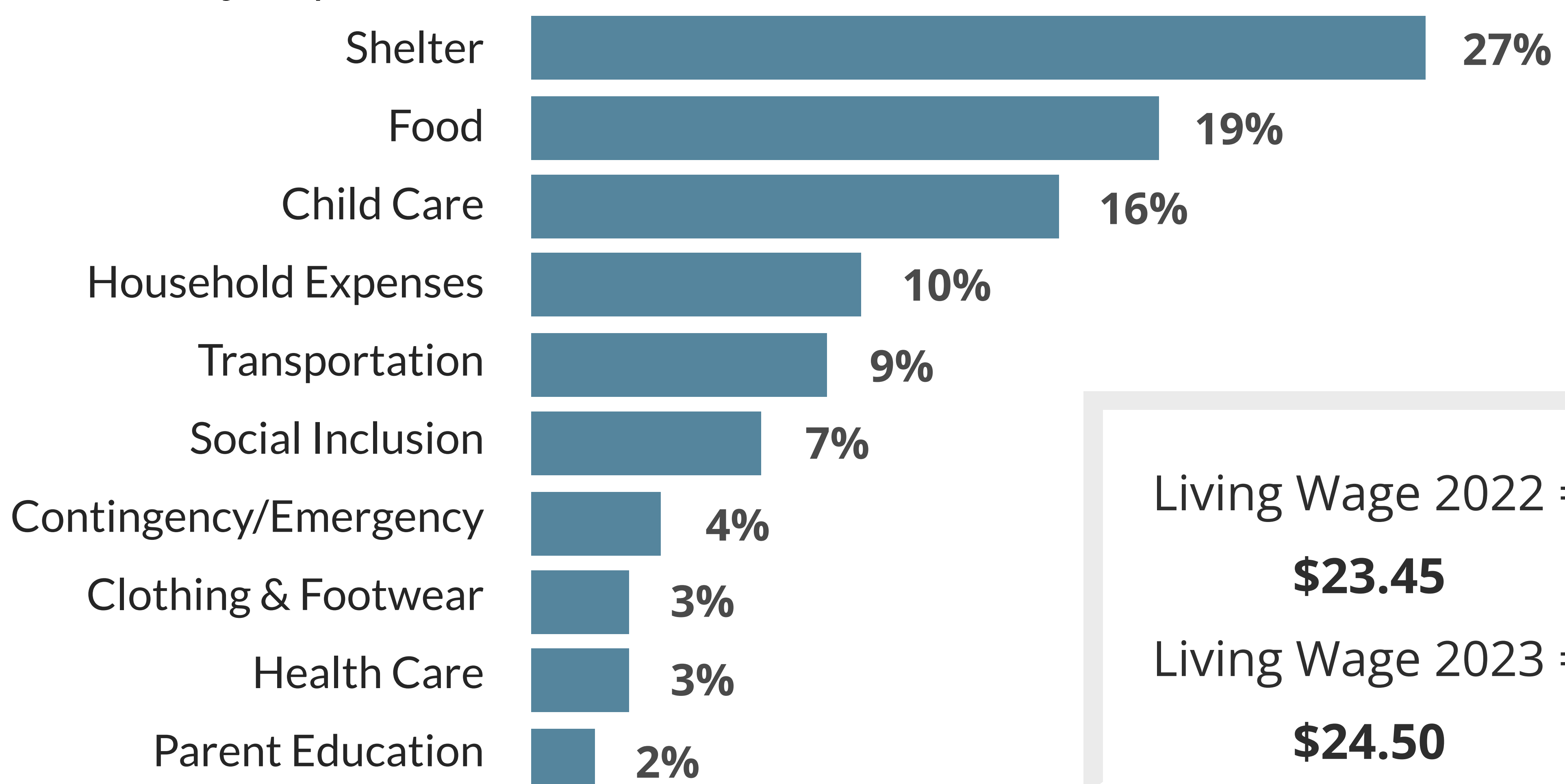


\$24.50

FREDERICTON LIVING WAGE

For a Family of Two Adults and
Two Children Aged 2 and 7

Family Expenses:



Living Wage 2022 =

\$23.45

Living Wage 2023 =

\$24.50

Most Expensive Budget Items:



Shelter: **\$1,900.37**/Month

- Rent: \$1,395.00/Month
- Insurance: \$35.00/Month
- Utilities: \$376.22/Month
- Internet: \$94.16/Month



Food: **\$1,351.56**/Month

Data: 2022 MBM
Food Cost for
Fredericton, Indexed
to Inflation.

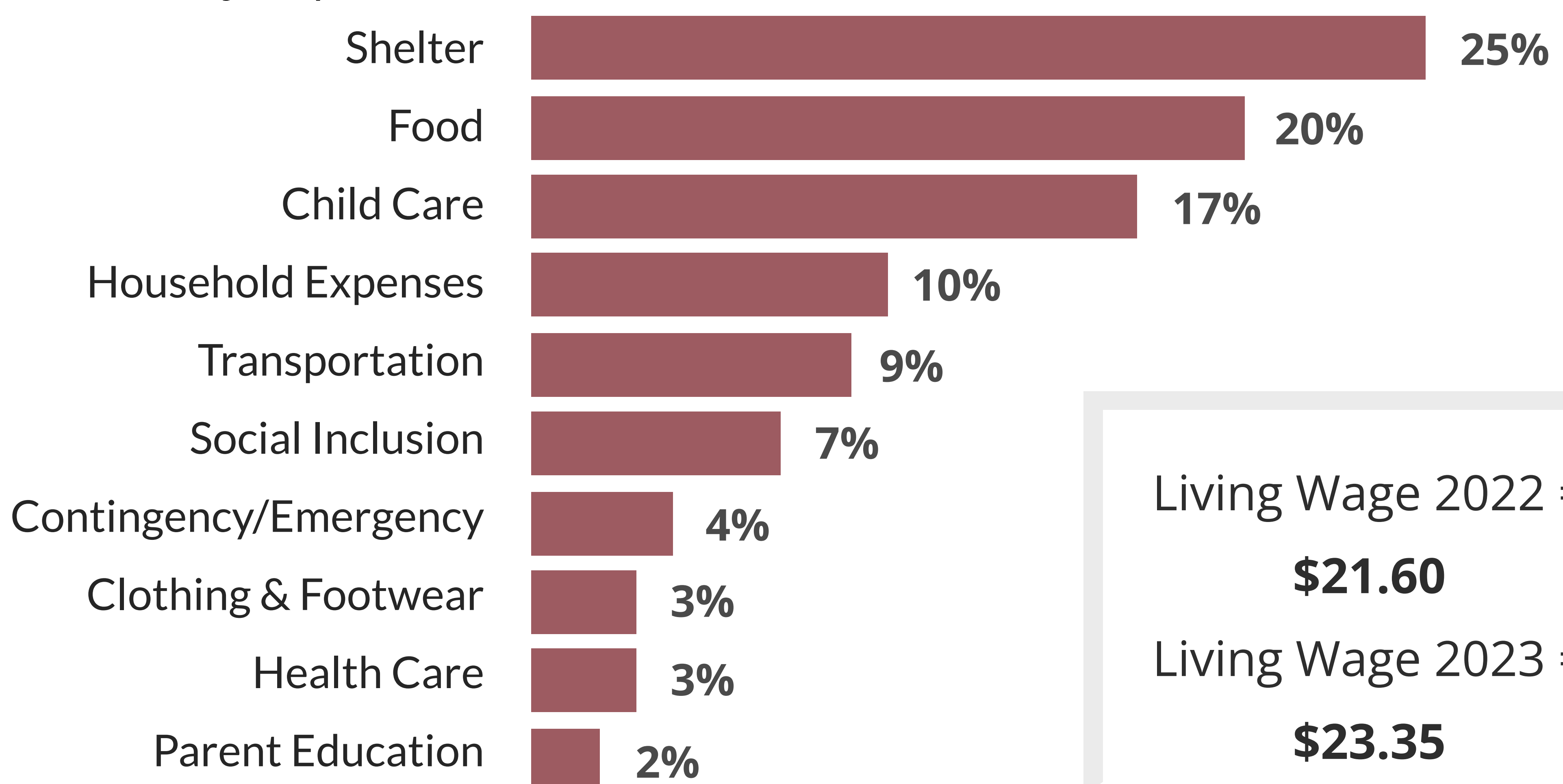


\$23.35

SAINT JOHN LIVING WAGE

For a Family of Two Adults and
Two Children Aged 2 and 7

Family Expenses:



Living Wage 2022 =

\$21.60

Living Wage 2023 =

\$23.35

Most Expensive Budget Items:



Shelter: **\$1,678.44**/Month

- Rent: \$1,200.00/Month
- Insurance: \$35.00/Month
- Utilities: \$349.28/Month
- Internet: \$94.16/Month



Food: **\$1,319.06**/Month

Data: 2022 MBM
Food Cost for Saint
John, Indexed to
Inflation.

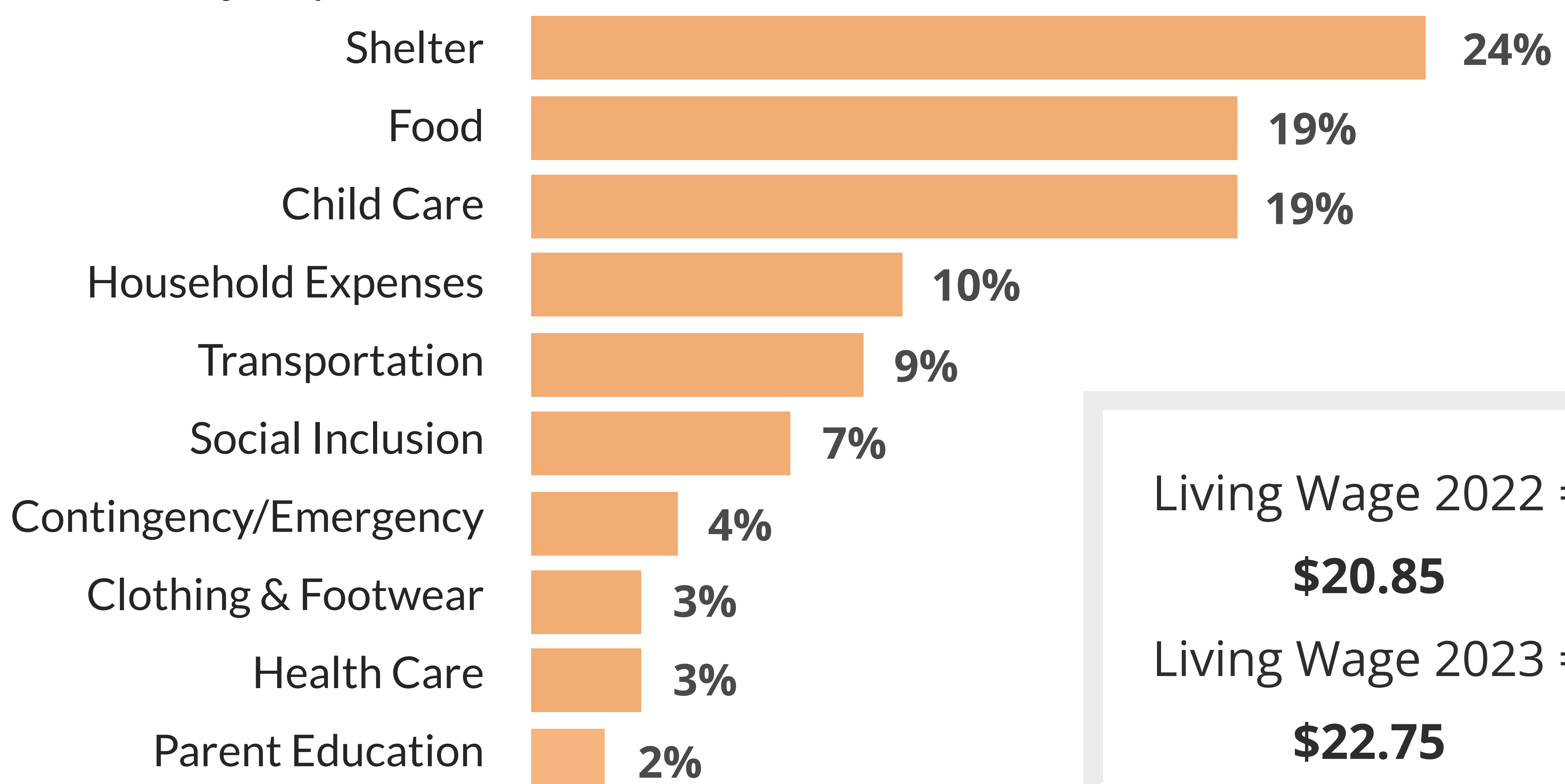


\$22.75

MONCTON LIVING WAGE

For a Family of Two Adults and
Two Children Aged 2 and 7

Family Expenses:



Living Wage 2022 =

\$20.85

Living Wage 2023 =

\$22.75

Most Expensive Budget Items:



Shelter: **\$1,605.37**/Month

- Rent: \$1,100.00/Month
- Insurance: \$35.00/Month
- Utilities: \$376.22/Month
- Internet: \$94.16/Month



Food: **\$1,271.33**/Month

Data: 2022 MBM
Food Cost for
Moncton, Indexed to
Inflation.

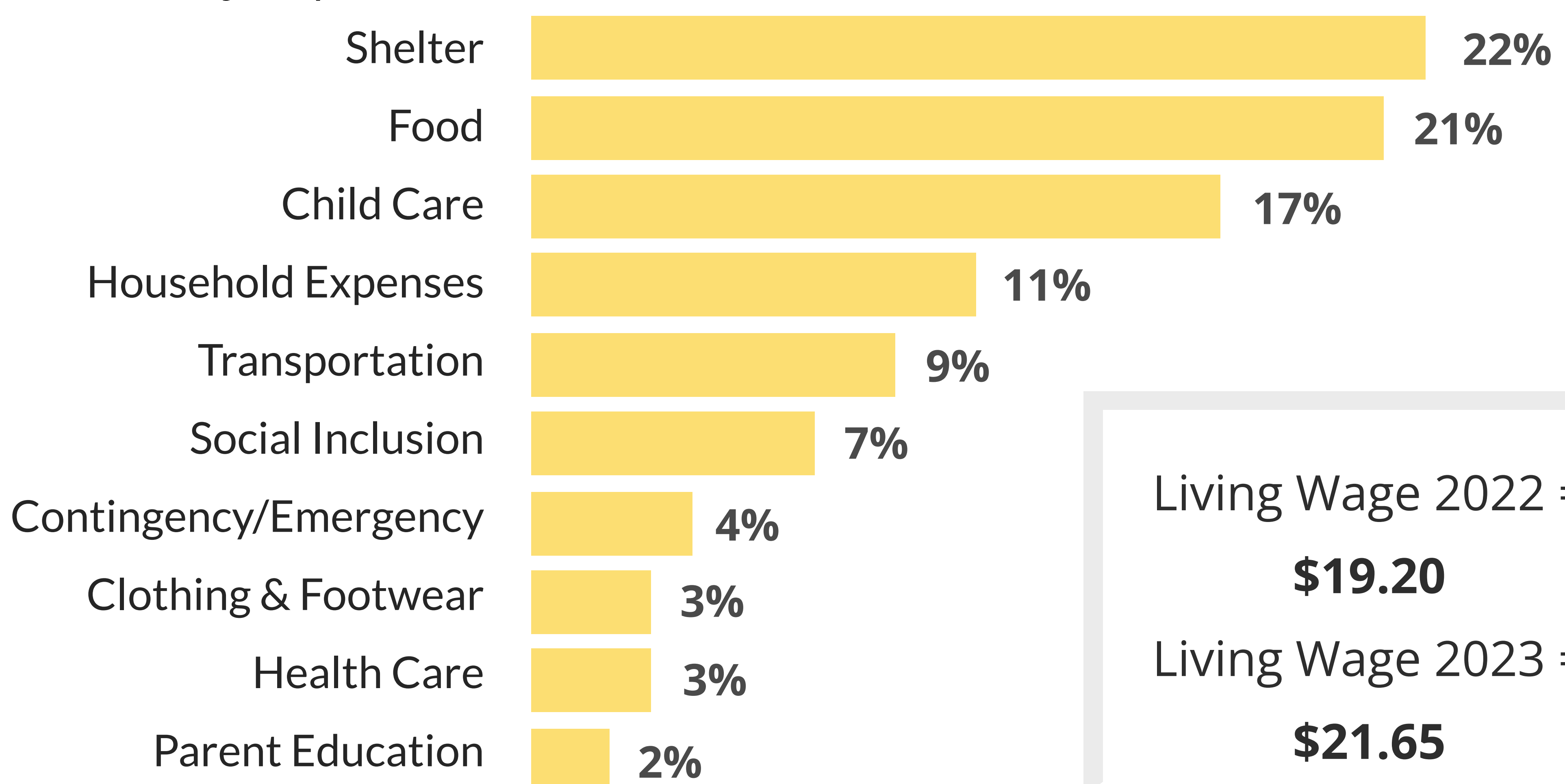


\$21.65

BATHURST LIVING WAGE

For a Family of Two Adults and
Two Children Aged 2 and 7

Family Expenses:



Living Wage 2022 =

\$19.20

Living Wage 2023 =

\$21.65

Most Expensive Budget Items:



Shelter: **\$1,405.37**/Month

- Rent: \$900.00/Month
- Insurance: \$35.00/Month
- Utilities: \$376.22/Month
- Internet: \$94.16/Month



Food: **\$1,358.50**/Month

Data: 2022 MBM Food
Cost for N.B.
Population under
30,000, Indexed to
Inflation.

Community Comparisons

Shelter, food, and child care are the most expensive budget items for reference families in each city. Altogether, these items consume more than half of the family budget. This is consistent with findings from New Brunswick’s living wage research in previous years.

The living wage rates in each city have increased since last year with inflation and the high cost of living. Shelter and food costs are soaring, making it even more difficult for families to meet their basic needs. From June 2022 - June 2023, the CPI for rent in New Brunswick increased by 5.7%, compared to 5.8% in Canada.[20] For the same reference period, the CPI for food in the province rose by 9.5%, compared to 8.3% in Canada.[21]

A family’s rent payment is a fixed cost, while food purchasing is adjustable. When a household's income is limited, their budget becomes constrained, so they may have to make difficult decisions like whether to pay the rent on time or feed their families.

Bathurst has seen the largest year-over-year increase in its living wage rate relative to the other three cities. Its 12.8% wage increase is largely driven by inflated food prices. Grocery purchases are costing individuals and families more. Income earners need a wage that can keep up with these and other expenses.

Table I: Living Wage Comparison

City	Fredericton	Saint John	Moncton	Bathurst
2023 wage	\$24.50	\$23.35	\$22.75	\$21.65
2022 wage	\$23.45	\$21.60	\$20.85	\$19.20
Difference	\$1.05	\$1.75	\$1.90	\$2.45
% change	4.5%	8.1%	9.1%	12.8%

Table II: Annual Family Expenses:
Fredericton, Saint John, Moncton, and Bathurst

Expense Categories	Fredericton (\$24.50)	Saint John (\$23.35)	Moncton (\$22.75)	Bathurst (\$21.65)
Child Care	\$13,643.00	\$14,148.00	\$14,818.50	\$13,092.00
Clothing & Footwear	\$2,504.61	\$2,504.61	\$2,504.61	\$2,504.61
Contingency/ Emergency	\$3,430.00	\$3,269.00	\$3,185.00	\$3,031.00
Food	\$16,218.72	\$15,828.71	\$15,256.00	\$16,302.06
Health Care	\$2,388.96	\$2,388.96	\$2,388.96	\$2,388.96
Household Expenses	\$8,510.96	\$8,351.75	\$8,119.11	\$8,544.90
Parent Education	\$1,528.00	\$1,528.00	\$1,528.00	\$1,528.00
Shelter	\$22,804.49	\$20,141.22	\$19,264.49	\$16,864.49
Social Inclusion	\$5,673.97	\$5,567.83	\$5,412.74	\$5,696.60
Transportation	\$7,166.35	\$7,331.95	\$7,156.75	\$6,983.90
TOTAL	\$83,869.06	\$81,060.04	\$79,634.15	\$76,936.51

Taxes & Transfers

The living wage methodology accounts for taxes and transfers. The reference family in all four cities receives the New Brunswick Working Income Supplement (NBWIS), the New Brunswick Harmonized Sales Tax Credit (NBHSTC) and the Canada Child Benefit (CCB). The reference families do not receive the Goods and Services Tax (GST) Credit.

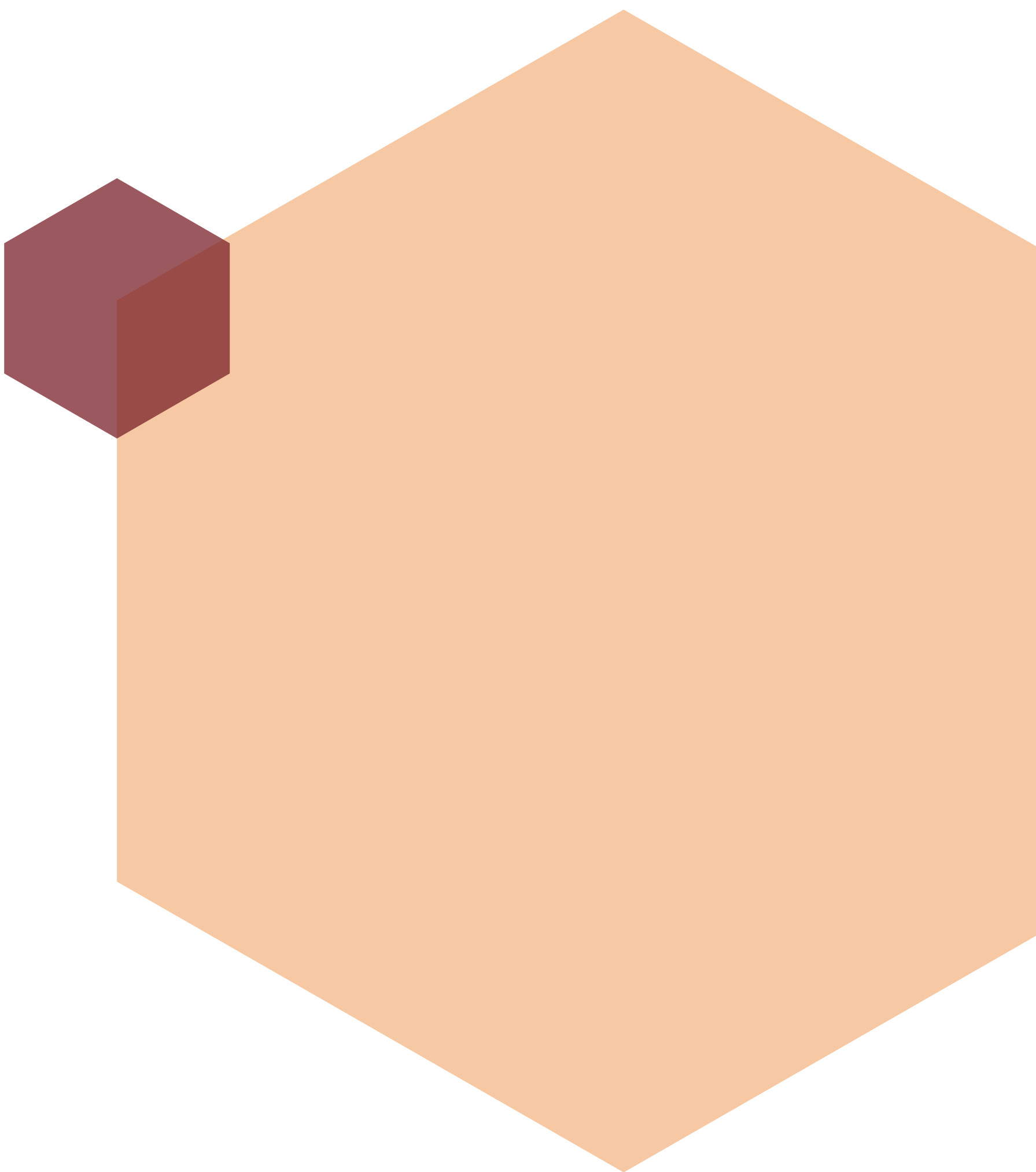


Table III: Annual Government Transfers:
Fredericton, Saint John, Moncton, and Bathurst

Transfers	Fredericton	Saint John	Moncton	Bathurst
NBWIS	\$250.00	\$250.00	\$250.00	\$250.00
CCB (Jan.-Jun.)	\$4,701.86	\$4,701.86	\$4,701.86	\$4,701.86
CCB (Jul.-Dec.)	\$5,247.32	\$5,247.32	\$5,247.32	\$5,247.32
GST Credit	\$0.00	\$0.00	\$0.00	\$0.00
NBHSTC	\$326.09	\$326.09	\$326.09	\$326.09
TOTAL	\$10,525.27	\$10,525.27	\$10,525.27	\$10,525.27

Benefits of a Living Wage

A living wage is advantageous for employees and their families, employers, and communities. It provides adequate income to cover typical family living expenses. It lifts individuals and families from poverty, increases economic security, and reduces financial stress.[22] A living wage supports one's physical and mental wellness. It is associated with reduced absenteeism and job turnover.[23] It can improve worker productivity and efficiency.[24] It can also boost morale and job satisfaction. A living

wage promotes social inclusion, belonging, and an improved quality of life. It also encourages healthy child growth and development, which is a key to well-being across the lifespan.[25] A living wage is beneficial at the community level because it provides more consumer purchasing power, adding to local economic growth. Paying a living wage powerfully demonstrates valuing employees and their contributions to the workforce. It is a long-term investment in a healthy economy and society.

Advocating for Living Wage Policy in New Brunswick

In recent years, many municipalities in Canada have agreed to become Living Wage Employers, recognizing the individual and collective advantages of paying workers a living wage. Municipalities who become Living Wage Employers agree to pay their employees the current living wage rate for their area. Living wage policies in cities can contribute to local growth and development.

The city of New Westminster in British Columbia became the first municipal Living Wage Employer in Canada on January 1, 2011. Since then, several communities across the country have followed in their footsteps. Some examples of cities with living wage

policies include Halifax, Toronto, Vancouver, Winnipeg, Regina, Yukon Territory, and Yellowknife.[26]

In October 2020, the Halifax Regional Municipality's Regional Council approved paying a living wage to most contract employees performing municipal services. [27] This commitment to the living wage helps workers cope with the rising cost of living. Furthermore, it is a crucial step toward ending working poverty. It is time for cities in New Brunswick to step up to the plate and join the living wage movement. We cannot afford to wait.

Conclusion

Living wages in New Brunswick communities are the highest they have been since we started calculating them in 2018. Without increases in government transfers and benefit programs for working families, the living wage will continue to increase as the cost of living climbs. The overall cost of living goes up with increases in inflation. This report shows that shelter and food expenses have soared in the last year. Households need higher living wages to keep up with these and other costs.

Calling employers to pay a living wage voluntarily is not a substitute for increasing the minimum wage. The gap between minimum and living wages tells us that people earning \$14.75 per hour will struggle to meet basic needs, let alone pay for additional living expenses.

Raising the minimum wage can put more money into New Brunswick workers' hands. Family living expenses will be reduced by investing in public services, increasing the supply of affordable housing, and expanding access to child care so more families can benefit from the fee reduction. Ensuring all government transfers and benefits are indexed with inflation will help protect the purchasing power of New Brunswickers.

These policies go beyond helping those who are working. They can help ensure that everyone, regardless of work status, can live as fully participating members of our communities.

Acknowledgments

Thank you to the Economic and Social Inclusion Corporation (ESIC) for financially supporting this research.

Many thanks to Chelsea Driscoll, who helped with the living wage calculations and shared her economics expertise in the analyses of inflation and the impact of government transfers. We are grateful for her continued contributions to this work.

Special thanks to Dr. Christine Saulnier, Nova Scotia Director of the Canadian Centre for Policy Alternatives, for her collaboration, guidance, and support in our living wage work in New Brunswick. Dr. Saulnier leads living wage research in Nova Scotia, Prince Edward Island, and Newfoundland and Labrador.

Notes

[1] Retail Council of Canada, “Minimum Wage by Province,” <https://www.retailcouncil.org/resources/quick-facts/minimum-wage-by-province/>

[2] Canadian Centre for Policy Alternatives, *Canadian Living Wage Framework: A National Methodology for Calculating the Living Wage in Your Community*, <https://policyalternatives.ca/sites/default/files/uploads/publications/Nova%20Scotia%20Office/2023/08/Canadian%20Living%20Wage%20Framework.pdf>

[3] Government of New Brunswick, *Paid Public Holidays and Vacation/Vacation Pay*, <https://www2.gnb.ca/content/dam/gnb/Departments/petl-epft/PDF/es/FactSheets/PublicHolidaysVacation.pdf>

[4] Canadian Centre for Policy Alternatives, *Canadian Living Wage Framework: A National Methodology for Calculating the Living Wage in Your Community*, <https://policyalternatives.ca/sites/default/files/uploads/publications/Nova%20Scotia%20Office/2023/08/Canadian%20Living%20Wage%20Framework.pdf>

[5] The MBM is available for specific geographic areas, including the communities of Fredericton, Saint John, and Moncton. It is also available by population size (e.g., rural population or population under 30,000). The reference family has one male and one female adult (each aged 25-49) and two children (a 9-year-old girl and a 13-year-old boy).

[6] Statistics Canada, “Launch of the Third Comprehensive Review of the Market Basket Measure,” <https://www150.statcan.gc.ca/n1/pub/75f0002m/75f0002m2023007-eng.htm>

[7] Djidel, S., Gustajtis, B., Heisz, A., Lam, K., Marchand, I., & McDermott, S. (2020). Report on the second comprehensive review of the Market Basket Measure. (Ottawa: Statistics Canada). <https://www150.statcan.gc.ca/n1/pub/75f0002m/75f0002m2020002-eng.pdf>

[8] Macdonald, D., & Friendly, M. (2021). Sounding the Alarm: COVID-19's impact on Canada's precarious child care sector. (Ottawa: Canadian Centre for Policy Alternatives). <https://policyalternatives.ca/TheAlarm>

[9] Government of Canada, Government of New Brunswick. (2021). Canada-New Brunswick Canada-Wide Early Learning and Child Care Agreement: New Brunswick Action Plan 2021-2023. <https://www2.gnb.ca/content/dam/gnb/Departments/ed/pdf/ELCC/action-plan-2021-2023.pdf>

[10] Macdonald, D., & Friendly, M. (2023). Not Done Yet: \$10-a-day child care requires addressing Canada’s child care deserts. (Ottawa: Canadian Centre for Policy Alternatives). <https://policyalternatives.ca/publications/reports/not-done-yet>

[11] Ibid.

[12] Ibid.

[13] Ibid.

[14] Ibid.

[15] Ibid.

[16] Government of Canada, "The contents of the 2019 national nutritious food basket," <https://www.canada.ca/en/health-canada/services/food-nutrition/food-nutrition-surveillance/national-nutritious-food-basket/contents.html>

[17] Canada Mortgage and Housing Corporation, "Housing Market Information Portal," <https://www03.cmhc-schl.gc.ca/hmip-pimh/en#Profile/1/1/Canada>

[18] Custom tabulation from Statistics Canada: 2019 Survey of Household Spending for Households in the Atlantic Provinces.

[19] The MBM transportation amount for communities with populations under 30,000 is used for each city's transportation costs for the living wage calculation.

[20] Statistics Canada. (2023). *Consumer Price Index by product group, monthly, percentage change, not seasonally adjusted, Canada, provinces, Whitehorse, Yellowknife and Iqaluit*. <https://www150.statcan.gc.ca/t1/tbl1/en/tv.action?pid=1810000413>

[21] Ibid.

[22] Canadian Centre for Policy Alternatives, *Canadian Living Wage Framework: A National Methodology for Calculating the Living Wage in Your Community*, <https://policyalternatives.ca/sites/default/files/uploads/publications/Nova%20Scotia%20Office/2023/08/Canadian%20Living%20Wage%20Framework.pdf>

[23] Driscoll, C., & Saulnier, C. (2020). Living wages in Nova Scotia and New Brunswick 2020. <https://www.policyalternatives.ca/publications/reports/living-wages-nova-scotia-and-new-brunswick-2020>

[24] Living Wage for Families BC, "Living Wage Employer's Guide November 2022," https://www.livingwageforfamilies.ca/become_a_living_wage_employer

[25] Canadian Centre for Policy Alternatives, *Canadian Living Wage Framework: A National Methodology for Calculating the Living Wage in Your Community*, <https://policyalternatives.ca/sites/default/files/uploads/publications/Nova%20Scotia%20Office/2023/08/Canadian%20Living%20Wage%20Framework.pdf>

[26] Living Wage Halton, *Living Wage Cities*, <https://livingwagehalton.ca/living-wage-cities/>

[27] Saulnier, C. (2023). Living wages in Nova Scotia 2023 update. Canadian Centre for Policy Alternatives. <https://policyalternatives.ca/sites/default/files/uploads/publications/Nova%20Scotia%20Office/2023/09/LivingWagesinNovaScotia2023.pdf>

Prepared by Heather Atcheson with the Human Development Council, a social planning council that coordinates and promotes social development in New Brunswick. Copies of the report are available from:

HUMAN DEVELOPMENT COUNCIL

www.sjhdc.ca

139 Prince Edward Street

Saint John, N.B.

Canada

E2E 3S3

506-634-1673