



ROOTED IN

COMMUNITY

2018 Annual Report



**CREDIT
UNION**

VALLEY

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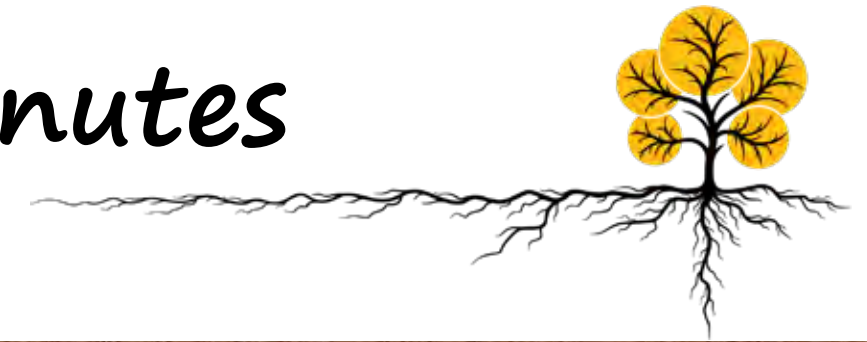
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Rooted in Community
 Presentations:
 * Valley Regional Hospital
 Foundation
 * Coldbrook and District
 Lions Club
 * Annapolis County Ground
 Search & Rescue





2018 Annual General Meeting Minutes



Call to Order

The Annual General Meeting of the membership of Valley Credit Union Limited was held at the Cornwallis Inn, Kentville, NS on Thursday, April 26, 2018. The meeting was called to order by the Chair of the Board, Martin Gillis at 7:00p.m.

Welcome

Martin Gillis, Chair of the Board, welcomed the members, staff, Board, committee members and invited guests to the meeting. The invited guests were Donald Flinn, PriceWaterhouseCooper; Mike Johnson, CUDIC; Rhonda Ashby, League Savings and Mortgage; Dawn MacNeil, League Savings and Mortgage; Darrell Evasuk, Concentra; Dave Power, CUMIS; Nancy Bedford, CUMIS; Bobbi MacEachern, Atlantic Central; Tammy LeBlanc, League Data; Kari-Anne Pendlebury, League Data.

Presentation guest speakers are members of Valley Credit Union. Briar Patch Farm and Nursery, Berwick Community

Gardens, and As the Sod Turns Landscaping.

The National anthem was played, followed by one minute of silence in memory of deceased Credit Union members and friends.

Motion to Approve the Agenda

Moved by Gordon Rodgers, seconded by Brian Sturney, THAT the agenda for Valley Credit Union's Annual General Meeting held on April 26, 2018. Motion carried.

Greetings from Atlantic Central/League Savings and Mortgage

Rhonda Ashby, from League Savings and Mortgage, brought greetings on behalf of Atlantic Central and League Savings and Mortgage.

Greetings from Concentra

Darrell Evasuk, from Concentra, brought greetings on behalf of Concentra.

Greetings from CUMIS

Dave Power, from CUMIS, brought greetings on behalf of CUMIS.

Introduction of the Board of Directors

The Chair of the Board, Martin Gillis, introduced the Board of Directors to the Membership.

Report on Registration

There were 90 members registered and 8 guests reported. Twenty-five members are required to establish a quorum, therefore Martin Gillis, Chair of the Board, declared a quorum present.

Adoption of Minutes - April 27, 2017

Moved by Debbie Eldridge, seconded by Richard Griffith, that the minutes of the 2017 Annual General Meeting held on April 27, 2017, be accepted as included in the AGM meeting package. Motion carried.

Business Arising from the Minutes

NIL

Report from the Chair of the Board of Directors

Mr. Gillis introduced the Board of Directors and thanked them as well as the staff and management for their daily support of Valley Credit Union.

Staff Service Awards!
5 Years -
Alissa Baker &
Len Ellis

10 Years -
Kristi Hewitt

15 Years!!!
Bev Misner &
Glenn Jordan

The Chair of the Board highlighted the major activities the Board performed during the 2017 year:

- Directors continue training and education through conferences, meetings, courses and sessions through CUSource and Atlantic Central training partners.
- Continue working on the Strategic Plan. Focusing on a small business initiative.
- The CSER Committee has helped support several causes, such as Autism NS, Ground Search and Rescue, and libraries throughout the Valley.
- VCU has entered a partnership with the Valley Sport and Multipurpose Facility in Kentville, which saw the facility renamed Credit Union Rec Complex.
- Renovations to our Hantsport, New Minas, Cambridge, and Greenwood branches have been completed. The Bridgetown branch has moved to a new office down the street from the old location. Five ATM's have been replaced with envelope-less units.

- Volunteer efforts included Berwick Gala Days, Relay for Life, Hantsport Harvest Festival, and the VRHF Radiothon, and many more.

Moved by Lynn Roberts, seconded by Doug Oldford, that the Chair of the Board's report, included in the Annual Meeting package, and the verbal report given by Martin Gillis, Chair of the Board, be accepted. Motion carried.

Report from the President & CEO

Len Ellis, President & CEO reported on some of the highlights of 2017.

- Continued to focus on Fusion; a sales approach, where the value is in the conversations.
- Focused on the Strategic Priorities, 'Image and Culture', 'Small Business', 'Relationship Banking'.
- 2017 was strong year with double digit loan and deposit growth.
- Branch refresh projects. Updated four branches and replaced the Bridgetown branch with a new branch down the street from the old branch.

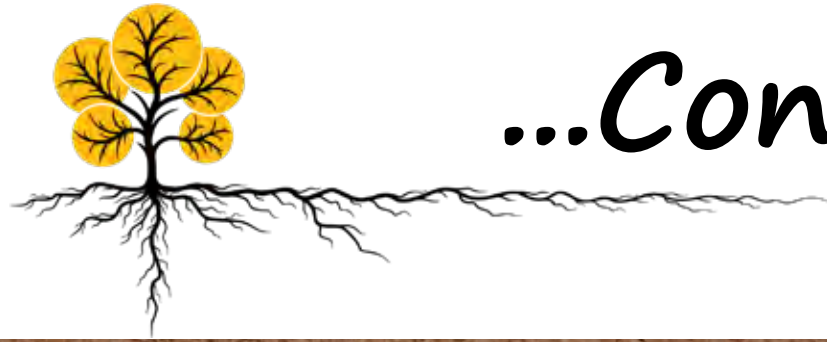
- In efforts to build upon the strategic goal to support small business members, VCU offered them opportunity to speak at the AGM and worked with Screaming Goat Productions to create a video series highlighting business and the relationship with VCU.

- The Qtrade wealth offer was rebranded CU Financial Management. The growth outpaced expectations.

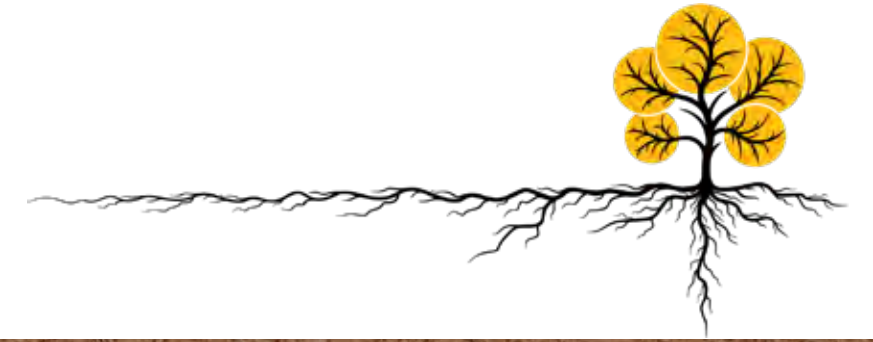
The CEO thanked the board for their dedication and progress. He also thanked the members for continuing to believe in Valley Credit Union and the credit union system. Finally, he thanked the employees for continuing to grow as a team.

Moved by Carol Tobin, seconded by Andrea Peach, that the President & CEO report, included in the AGM package, and as presented by Len Ellis, President & CEO, be accepted. Motion carried.

Member Questions
A VCU member, Carol Pettigrew congratulated the CEO and VCU on



...Continued



another good year. She didn't agree with some of the service charges. It hurts the people who are living month to month. She would rather not receive the member rebate if that would help reduce service charges. The CEO responded the charges are very comparable to the competitors and there are discounts available for seniors. It is a difficult balance and he appreciates the concerns.

A VCU member, Peggy Gregory, was very disappointed about the decision VCU has made not to have passbooks. She said she was not computer savvy and passbooks made keeping her accounts organized easy. The CEO was understanding of her concerns, but the decision was made because there was no technical support for the printers. He suggested the branch would be willing to work with her to find the best solution.

Credit Committee Report
Andy Vermeulen gave the Credit Committee report as included in the AGM package.

Moved by Gordon Rodgers, seconded by Debbie Eldridge, to accept the

Credit Committee Report, as included in the Annual Meeting package and presented. Motion carried.

CSER Committee Report
Shae Griffith presented the CSER Committee Report as included in the AGM package.

Moved by Andrea Peach, seconded by Lynn Robarts, to accept the CSER Committee Report, as included in the Annual Meeting package and presented. Motion carried.

Audit Committee Report
Andrea Martin presented the Audit Committee report as included in the AGM package.

Moved by Christy Bishop, seconded by Doug Oldford, to accept the Audit Committee Report, as included in the Annual Meeting package and as presented, be accepted. Motion carried.

Review of Financial Statements
Denise Morine, Senior Vice President Finance, gave a brief overview of the consolidated financial statement for Valley Credit Union for the year 2017.

Moved by Peter Hicklenton,

seconded by Christy Bishop, to accept the report of the financial statements, as included in the Annual Meeting package and as presented. Motion carried.

Auditor's Report
Don Flinn, from PriceWaterhouseCooper, gave the Auditor's report, as included in the Consolidated Financial Statements package. The Audit report was clean, and Don thanked the Audit committee, Denise Morine, Sr.VP Finance, Len Ells, President & CEO, and all the staff for their help with the audit.

Moved by Carol Pettigrew, seconded by John Burris, to accept the Auditor's Report, as included in the Consolidated Financial Statement package and as presented. Motion carried.

Appointment of Auditors
Moved by Andrea Martin, seconded by Carol Tobin, that the firm of PriceWaterhouseCooper be appointed as the auditing firm for Valley Credit Union for the 2018 year. Motion carried.

Nomination Committee Report
Andrea Martin, of the Nomination Committee,

presented the Nomination Committee report.

Four Directors terms were up for renewal but only two Directors are re-offering; Carol Tobin and Doug Oldford. One Director retired from their position early. There were three nominations, which filled the three empty positions; Wayne Fowler, David George, and Rick Graham. All directors were elected by acclamation, as there were no further nominations and all positions were filled.

Moved by Lynn Robarts, seconded by Kristi Hewitt, to accept the verbal report of the Nominating Committee as presented by Andrea

Martin. Motion carried.

New Business
The Policy Committee reviewed the by-laws and made some changes which were highlighted in the by-law package available with the AGM package. Moved by Gordon Rodgers, seconded by Carol Pettigrew, to accept the changes to the VCU By-laws. as presented. Motion carried.

Member Question
VCU member, Carol Pettigrew, asked the CEO to explain what will be happening with CUETS credit cards. The CEO explained that currently CUETS maintains the credit cards credit unions have available to members. Credit

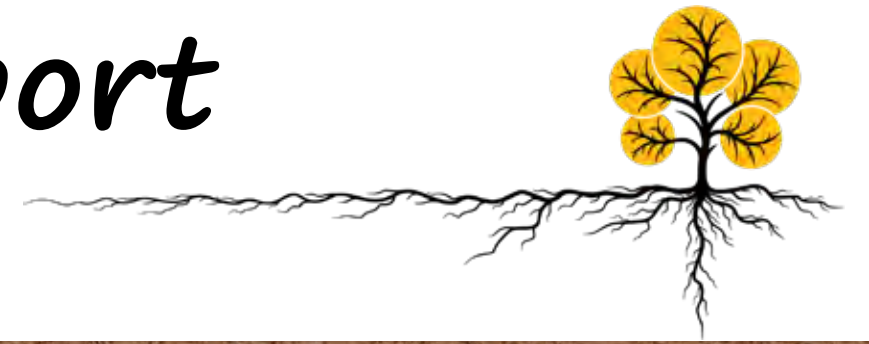
Unions are moving to another provider for their credit card solution, which will be owned byt the credit union system. This will take place June 1, 2018.

Presentation of Service Awards
5 Years: Alissa Baker and Len Ells
10 Years: Kristi Hewitt
15 Years: Bev Misner and Glenn Jordan

Adjournment
Moved by Gordon Rodgers, the April 26, 2018, Annual General Meeting be adjourned at 8:19pm. Motion carried.



Chair of the Board Report



On behalf of the Board of Directors I wish to extend a warm welcome to our members and guests, as well as a thank you to staff and management for the dedication and commitment they have demonstrated over the past year.

During 2018 the Board had 10 regular meetings, 6 Executive meetings, as well as numerous meetings of the various Board committees. Valley Credit Union has been active in the Nova Scotia and Atlantic region with representation on the Nova Scotia Co-Op Council and the Atlantic Central Board. Len has been very active in the regional CEO group and groups working with Atlantic Central. VCU had directors attend the Atlantic Central annual and semi-annual meetings and the Canadian Credit Union Association annual meeting in Toronto. Personally, I had the opportunity to attend Hike The Hill in Ottawa; an event sponsored by the Canadian Credit Union Association during which credit union representatives meet with Members of Parliament to discuss credit union issues and lobby for causes important to the credit union movement.

I would like to recognize the staff for their volunteer commitment to our

communities. Our staff committed considerable time, effort and funds to numerous causes in 2018 demonstrating their continued commitment to communities.

Financially this has been another successful year as is evident when you look at the financial statement. We have also increased our membership by 151 members. These accomplishments could only be achieved through the excellent leadership of our management team and the execution of the business plan by a very knowledgeable staff.

A number of years ago we committed \$250,000.00 to the Valley Hospice Foundation. Although the project had many delays, the construction portion of the project has finally begun. In October we attended the sod turning ceremony celebrating the start of construction. Valley Credit Union was the first major donor to the Valley Hospice Foundation and is proud to be associated with this project.

Valley Credit Union held a public information session in Hantsport in early December in response to the announcement of the closure of the only other financial institution in the town. It was an opportunity to explain what a credit union is and the services we supply to non-

members. The presentation was very well received and there was a lot of interest shown by those in attendance.

I would like to thank our CEO, Len ELLS, for his dedication to Valley Credit Union. It is through his leadership Valley Credit Union has achieved its current level of success.

Finally, I would like to thank the Board for their commitment to the credit union through the year. They have shown the ability to work together in a professional manner even when decisions are difficult, and a difference of opinion may occur.

Sincerely,

Martin Gillis
Chair of the Board



"There is no power for change greater than a community discovering what it cares about."
MARGARET J. WHEATLEY

We have returned more than **\$3.799 MILLION** to our members in Patronage Rebates since 2005!

Increase in Usage of MemberDirect® Features:

Interac® Flash Transactions 72 %

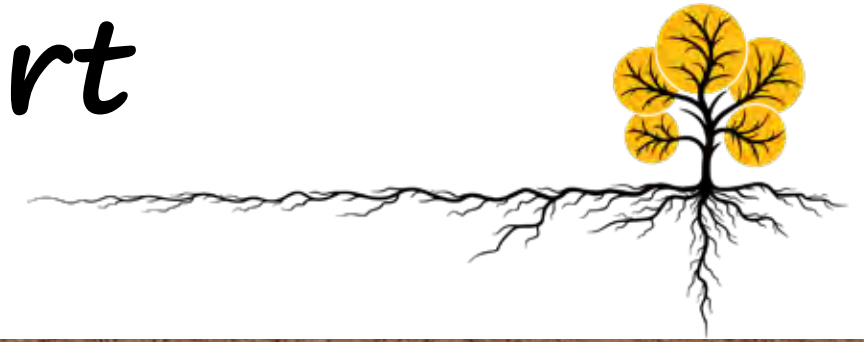
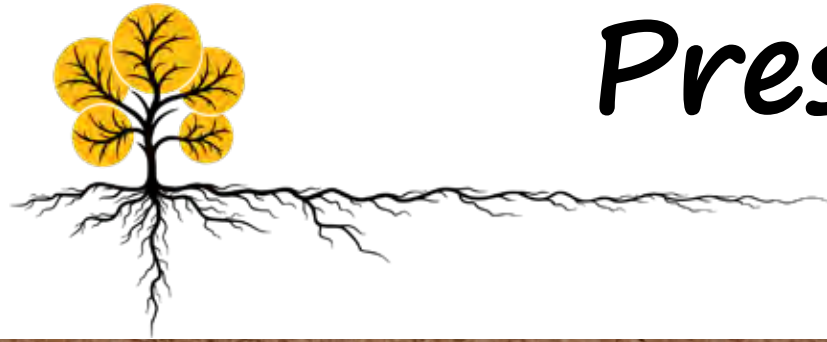
Interac® Online Payments 55 %

Interac® e-Transfers 35 %

Deposit Anywhere 17 %



President and CEO Report



We've maintained the same strategic priorities for the past 4 years; Relationship Management, Image and Culture, and Small Business. Combined with our Fusion approach, essentially needs based discussions, these priorities have seen us dramatically improve our overall knowledge levels and capabilities, our premises, our market and wallet share, as well as returned us to a positive net member growth situation. As banking continues to change at an escalating pace we look forward to a review of these strategic priorities in 2019.

This year saw some dramatic changes in our business providing a seemingly never-ending list of challenges for us to address. We had great momentum early and a very strong credit pipeline but, try as we may, we simply could not sufficiently increase our deposits to maintain the pace. Although we believed we communicated our plan to rely heavily on our operating line for most of the year, we were strongly encouraged by regulatory bodies to adjust our approach in April. Shortly thereafter we began referring most of our conventional mortgage business to League Savings and Mortgage; a change that on the surface appears to be minor but in practice impacts many staff, entails process change as well as a change in 'thinking'.

Although we had implemented tools to manage our liquidity and were confident in our ability to do so, we proactively developed a plan to put VCU in a surplus position by year end after the increased 'focus on liquidity' by regulatory bodies. The plan was not only achieved but exceeded. Support by League Savings & Mortgage and by Atlantic Central in building out and pricing mortgage pools for sale was a key component of the plan. We are very appreciative to our partner credit unions for assisting us in purchasing these pools.

Our new Bridgetown branch held its own, seeing more than normal growth on the wealth side of the business. Members and staff are very happy with the facility and it is a statement of our desire to remain in smaller Valley communities.

Spring also saw the end of passbook printers. Unfortunately, no alternative solution was available by the time the decommissioning had to take place. We thank members for bearing with us for the past year and we are hopeful we will have a technology upgrade eliminating deposit and withdraw slips by mid 2019, providing members with the option of a printed or emailed receipt of transactions.

Our Continuous Improvement Committee, whose focus is on

addressing employee concerns identified through the annual Employee Engagement survey, made great progress in several areas but, in particular, in streamlining the compliance and process surrounding account openings. We will continue to focus on employee engagement as our success in serving our members is highly dependent on ensuring employee engagement levels remain high.

Although the outcome of the Linked Hub discussions was not favourable overall, a small group of credit unions did decide to work together to create a self sufficient "shared services" model within Atlantic Central. They were finalizing the Compliance Service late in 2018 and were hopeful of rolling it out very early in 2019. This certainly is a win for credit unions and will provide more credit unions alternatives to maintaining all services internally.

The system again opened discussions of continuing to focus on shared initiatives within Atlantic. Approximately 2/3's of credit unions came together in the Atlantic Credit Union System Strategy Group.

The intent was to identify and to jointly work toward implementing tactics that would benefit the system. Two executives were appointed by each province to join Atlantic

Central and League Data CEO's in reviewing, discussing, and leading the implementation and communication of initiatives. The group, of which I am part, has invested considerable time but has not yet lived up to expectations. The task is much more difficult than any of us envisioned but the efforts to create positive outcomes continue.

The Atlantic Credit Union System's less than favourable experience with the new Diebold ATM's has improved considerably in 2018. I joined a small committee of CEO's to address the situation directly with Diebold, Everlink, and CCUA in Toronto in November. Considerable commitment and traction was gained in the meeting and the result readily apparent in improved service levels and ATM stability.

We enjoyed another very strong year on the Small Business landscape. Being very present in market throughout the year with many branch and member visits and increased emphasis during Small Business Week, including hosting a seminar, resulted in a banner year. Our Small Business portfolio was a very key component of our credit growth and profitability in 2018.

Succession is a focus for management. Structural changes initiated late in 2017 saw a Regional Manager

structure put in place. The intent of the structure was to create a broader Leadership Team with depth and breadth of knowledge to allow for more seamless career progression and succession. Although still early in the process, we are satisfied with progress made to date and are confident most senior role vacancies which may occur in the next 3-5 years will be satisfied by internal candidates.

CUFM, our wealth and insurance offer, was a participant in considerable change in 2018. QTrade, Credential and NEI effectively merged operations to form "Aviso". The change will give credit unions nationally more scale and the ability to compete in areas they were not able to before. As shareholders, we are confident this was a very good thing for our members, our employees, and our credit union. Cindy Viner and her team have worked through changes and were still able to achieve very strong portfolio and member growth.

Overall 2018 has been one of the most successful years VCU has experienced in a decade. We had very strong financial results, even in light of accelerating our payout accrual of Choice Rewards points. We had top line revenue growth of more than \$1.146M or 13.6%. Expenses were well managed and under budget and we will distribute more than \$349,000

in rebates to our members in early 2019. In addition, we have reversed the trend of decreasing membership and have created great momentum in increasing both membership and wallet share.

I would like to thank our employees for their ongoing dedication to both our business and our membership. I would like to thank the Board for its guidance and unwavering support of Valley Credit Union.

Sincerely,

Len Ells
President & CEO





Board of Directors Attendance



Credit Committee Report



During the past year the Credit Committee consisted of Directors Andy Vermeulen, Richard (Rick) F. Graham, David George, and me, Brian Sturney. Staff members Glenn Jordan, Manager, Credit Risk, and Steve Groves, Vice President, Member Experience acted as a resource to the committee throughout the year. The committee met six times in 2018 to fulfill our mandate as stipulated by the Credit Union Act, which is to; "ensure the compilation, clarity, and accuracy of the data required by the act, while recommending policies and procedures for approving and granting credit at Valley Credit Union". During the committee's meetings, loan activity was examined, reviewed and compared to budgets, ensuring the ratio of personal, mortgages, and business loans in the portfolio are maintained in the range approved by the Board of Directors.

I am pleased to report the allowance for impaired accounts at Valley Credit Union is in very good condition and finished the year at 19.5% below budget. Delinquency levels during 2018 were satisfactory and during the committee's meetings, delinquency causes and actions were examined to ensure everything is done to help deserving members meet their obligations, while also ensuring follow up is diligent and timely to protect the assets of Valley Credit Union.

Lending activities were strong, and the solutions provided were diverse and well suited to meet member's needs. This resulted in growth in the commercial portfolio of over \$8.2 million to businesses located across the entire Annapolis Valley. Total loan growth was up \$1.26 million, which was strategically aligned with a decision to grow "loans" at a pace below our "deposit growth", which was up 3.25% in 2018. To meet the demand for lending solutions at our Branches, Valley Credit Union lending activities also included personal mortgages provided to local homeowners through our partner; League Savings and Mortgage. As well, in 2018, Valley Credit Union initiated the issuance of 647 new credit cards to our members, in conjunction with the transition to a new Credit Union owned provider, offering a full suite of products designed to service our members better.

Staff are to be congratulated on the diversity of lending and borrowing solutions offered to meet our member's needs. The past year (2018) was a period of loan growth, quality lending, and building our business. The strong performance was achieved through a continued focus on the needs of our members, and an ongoing investment in the staff's training and development, as full-service advisors.

On behalf of the Credit Committee,

Brian Sturney
 Brian Sturney, Chair





Audit Committee Report



CSER Committee Report

The Audit Committee has an overall responsibility to review the financial position of the credit union, as well as review any recommendations made by external auditors and other audit or examination reports received by Valley Credit Union.

The committee, which consists of four directors; me, Andrea Martin, Doug Oldford, Shae Griffith, and Gordon Rodgers has adopted a mandate, which covers all the duties specified to be performed by audit committees in the Credit Unions Act, 1994.

The Valley Credit Union Audit Committee held five regular meetings in 2018. In March of 2019, the committee reviewed with the auditors from PricewaterhouseCoopers, the Audited Consolidated Financial Statement for 2018.

Lastly, the Audit Committee is pleased to report to the members of Valley Credit Union that your credit union continues to meet the requirements within the policies established by the Board of Directors and is well positioned for 2019.

Respectfully submitted,



Andrea Martin, Chair



ASSETS UNDER MANAGEMENT	
2011	\$126,958,651
2012	\$132,420,844
2013	\$138,855,215
2014	\$141,389,505
2015	\$152,503,506
2016	\$154,151,945
2017	\$171,591,058
2018	\$176,898,469

APPROVED CREDIT	
CONSUMER LOANS	\$20,080,270
COMMERCIAL LOANS/LOC	\$35,021,894
PERSONAL LOC	\$16,625,390
RESIDENTIAL MORTGAGES	\$72,602,014
COMMERCIAL MORTGAGES	\$8,980,013

The Corporate, Social and Environmental Responsibility (CSER) Committee was established by Valley Credit Union (VCU) to ensure we are fulfilling our commitment to our members and our communities while helping them to thrive and prosper.

The CSER Committee is comprised of four representatives from the Board of Directors and four representatives from VCU staff. Our committee meets in person approximately four times a year and business arising between meetings is resolved by email discussion and vote.

Board representatives on the CSER Committee in 2018 were Shae Griffith, Debbie Eldridge, Theresa Pelley (January-April 2018), Nancy Roscoe-Huntley (January - April 2018), Andy Vermeulen (May-December 2018) and Wayne Fowler (May-December 2018).

VCU staff representatives were Andrea Peach, Lynn Heatley, and Kristi Hewitt. Len Ells, President and CEO, acts as a resource to the committee.

The CSER Committee is committed to the long-term well being of our members and the communities we serve. Our

priority areas of focus for 2018-2019 are the following:

- 1) Education – to sponsor events and activities that support youth and life-long education
- 2) Sports – to support community strength and healthy living
- 3) Health and Wellness- to support organizations/events that benefit the community.

In keeping with our mandate, we offered support to the following community-minded organizations during 2018:

CAPRE: The Community Association of People for Real Enterprise supports individuals with intellectual disabilities through person-centered planning, entrepreneurship, innovation, partnership, and community engagement. We assisted CAPRE and their Spring Concert fundraising initiative with a donation and volunteer support.

Kings County Special Olympics: We provided financial assistance to help the Kings County team represent Nova Scotia at the 2018 Special Olympics National Games held in Antigonish, NS.

Kings County 4-H Council: We supported Kings County 4-H Achievement Days and County

Rally with both financial assistance and volunteer judges and clerks.

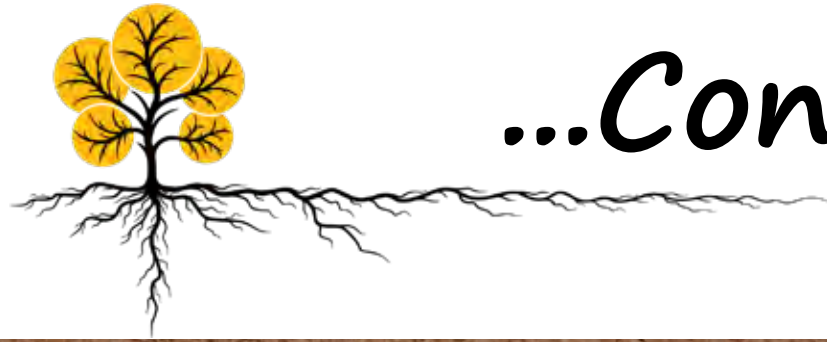
Nova Scotia 4-H Steer Team: We sponsored, and both staff and Board representatives attended a fundraising dinner and auction to assist 4-H youth attending the Royal Winter Fair in Toronto.

Kingsport Community Association: We provided financial support to KCA Summer Camp for at-risk youth between the ages of 10-12.

Make a Change in 2019: We provided financial assistance for a group of Grade 11 and 12 students from West Kings that travelled to the Dominican Republic to help build a house, aid in construction projects, and make a difference in the lives of those in the community.

Annapolis County 4-H Council: We provided volunteer clerical and ancillary support for the Annapolis County 4-H Council Achievement Day that was held in conjunction with the Annapolis County Exhibition.

V-Star Hockey Program: We provided financial assistance towards a learning opportunity for new young hockey players. Run by volunteer coaches



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and organizers, this youth development program introduced the sport of hockey to children who, financially, might not have had the chance otherwise.

Ourhouse: A donation was made to this organization to help establish a centre for recovery supporting women with addictions transform their lives from ordinary to extraordinary.

Middleton & District Daycare: Improvements to the children's washroom were supported by a donation.

CAPS: Funding was provided to the Companion Animal Protection Society to assist their animal protection activities.

Kids Action Program: This program is a part of a national program called the Community Action Program for Children or "CAPC" funded through the Public Health Agency of Canada. We donated to assist in their work providing assistance and advocacy for children, parents, and families throughout the Annapolis Valley.

This report is just a small reflection of the acts of support, kindness and

community giving that our Board and staff members engage in every day at work and in their communities. On behalf of the CSER Committee, I extend sincere thanks to our Valley Credit Union members, volunteers and staff for the support that you have given this past year.

Sincerely,

Shae Griffith

Shae Griffith, Chair CSER



Community Support Report



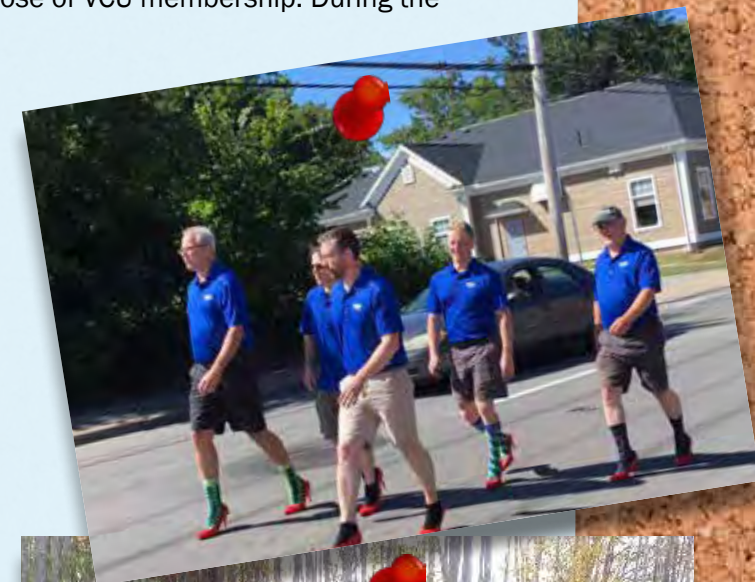
In addition to the CSER Committee activities, Valley Credit Union continued to uphold its commitment to helping build better communities by giving back in a variety of ways in 2018. VCU donated money or sponsored programs, gave items for fundraisers and auctions, hosted bake sales, barbecues, and book sales, and gave their own time to participate in events and support the efforts of community organizations.

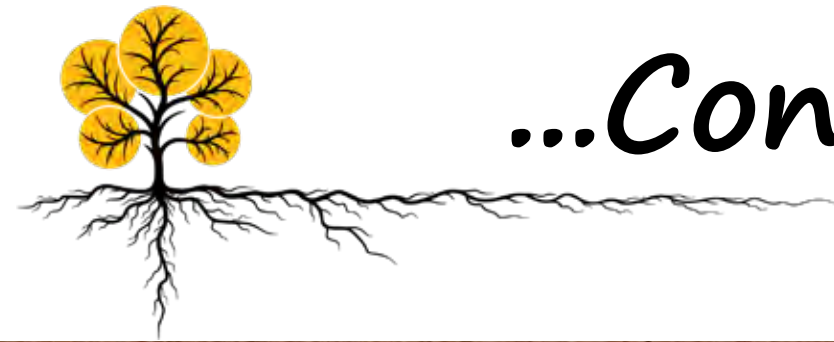
Community support is managed at the branch, corporate, and Board levels. Branches support initiatives specifically within the communities they serve, corporate supports initiatives that benefit the Annapolis Valley as a whole, and the Board supports larger, long term support commitments.

Valley Credit Union has had on-going sponsorship relationships with Open Arms, Valley Hospice Foundation, the Coldbrook and District Lions Club's Valley Drive-In, and the Credit Union Centre. In 2018 we also initiated a multi-year relationship with the newly named Credit Union Rec Complex.

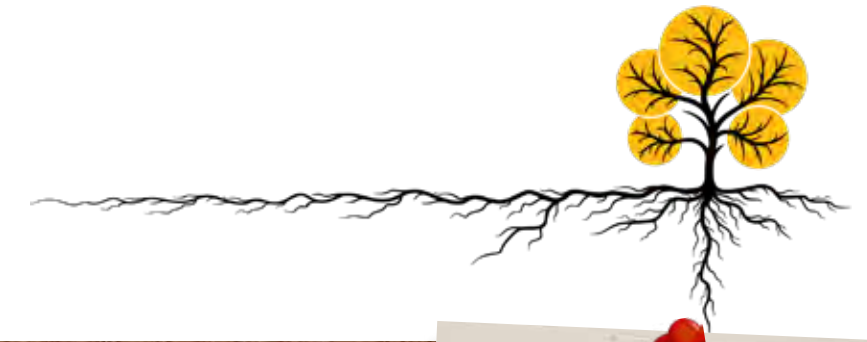
When deciding what organizations to support, preference is given to those likely to provide lasting benefits to the community and whose values best reflect those of VCU membership. During the reporting period, we supported the following:

- 14 Wing Greenwood Wing Welcome
- Abhaya Open Brazilian Jiu-Jitsu Championships
- Acadia Minor Hockey Association
- Aldershot Elementary School Spring Fling
- Annapolis County 4-H Annapolis Valley Exhibition
- Annapolis County Municipal Housing Corporation - planted boxes in community garden
- Annapolis Valley Chamber of Commerce Business Awards
- Annapolis Valley Giant Vegetable Growers Weigh Off
- Annapolis Valley School Breakfast Programs
- Apple Blossom Festival
- Berwick Bruins
- Berwick Community Gardens
- Berwick Curling Club
- Berwick Gala Days
- Bridgetown Branch of the Royal Canadian Legion
- Bridgetown Ciderfest
- Bridgetown Curling Club
- Bridgetown Memorial Cup Tournament
- Bridgetown Midnight Madness
- Bridgetown Recreation Association Memorial Arena
- Bridgetown Regional Community School - hauled wood from land cleared for playground
- Bridgetown Volunteer Fire Department

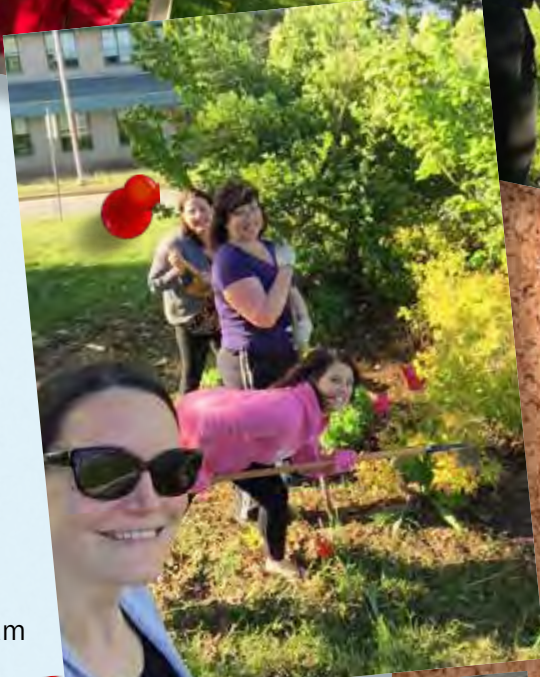




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Bruce Spicer Park in Canning - painted benches and picnic tables
 Cambridge and District Elementary - volunteered at the fun fair
 Canadian Cancer Society Relay for Life, Kentville
 Canadian Cancer Society Relay for Life, Middleton
 Canadian Mental Health Association's Walk, Run, Ride, Don't Hide
 Canning Recreation Department - partnered with day camps in a "kindness campaign"
 Central Kings High School Band
 Central Kings High School Safe Grad
 Children's Wish Foundation
 Christmas - most branches assist a family in need at Christmas
 Chrysalis House Walk a Mile in Her Shoes
 Clean Annapolis River Project's Clean Annapolis River Festival
 Coldbrook and District Lions Club's Valley Drive-In
 Credit Union Centre Golf Tournament
 CURE Foundation National Denim Day
 Deep Roots Music Festival
 Devour Food and Film Festival
 Food Banks
 Glooscap Curling Club
 Grape Growers Association of NS
 Hantsport Christmas Shopping Party
 Hantsport Harvest Festival
 Hantsport Memorial Community Centre Canada Day Celebration
 Hantsport Music Festival
 Hantsport - park flower planting
 Helping Handbags in support of Chrysalis House and Kids Action Program
 Kidney Foundation of Canada Farm-to-Table Fundraiser
 Kinsmen and Kinettes Christmas Miracle Radiothon
 Kingston Steer BBQ
 Knights of Columbus Cash Calendar
 Lawrencetown Fire Department
 Margaretsville Beach - litter cleanup
 Middleton Curling Club
 Middleton Heart of the Valley Festival
 Middleton Minor Hockey
 Middleton Rink
 Misfit Manor Dog Rescue Haunted House
 Mountain Lea Lodge - ehlped buy Christmas decorations
 New Minas Rotary Club Apple Blossom Festival - Duck Race
 New Minas - walking trail litter cleanup



No Time for That Anti-Bullying Society
 Northeast Kings Educaton Centre Safe Grad
 Nova Scotia Crime Stoppers
 Nova Scotia Royal Canadian Legion Service Recognition Book
 Nova Scotia Royal Canadian Legion Poppy Campaign
 Nova Scotia U-21 Provincial Curling Team Atlantic and national tournaments
 Open Arms Coldest Night of the Year Walk
 Open Arms Haunted House
 Ourhouse
 Police Association of Nova Scotia
 Port George Country Jamboree
 Port Lorne Canada Day Celebration
 Princess Canning Tea
 Remembrance Day Ceremony
 Rodents Competitive Cycling Tournaments
 Rowan's Room Annual Gala
 Santa's Little Helpers
 SPCA of Kings County
 The Stocking's Were Hung - helped full stockings
 Valley Hospice Foundation
 Valley Regional Hospital Foundation Health in Harmony Radiothon
 Valley United U-15 National Soccer Tournament
 Village of Canning Beautification Fundraiser
 Village of Canning Picnic in the Park
 Village of Greenwood Canada Day Celebration
 Waterville & District Volunteer Fire Department
 Waterville Town Festival
 West Kings District High School Hockey Tournament
 Wolfville Skating Club





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