

# the future matters



**Lesley Neville**  
*Account Manager*

**Fred Medici**  
*Branch Manager*

"We came together to make a big difference for kids," raves Branch Manager Fred Medici, whose team of energetic personal and commercial bankers at the Decarie and Royal Mount TD Canada Trust in Montreal raised funds for Children's Miracle Network hospitals. By hosting a barbecue, serving lattes, and accepting customer contributions, the team raised over \$5,000. "It's a great feeling to know that we've done something from the heart for those in need."

# to our communities

As an Imagine Caring Company, TDBFG is committed to giving a minimum of 1% of its annual domestic pre-tax profits to Canadian charities, making us one of the largest corporate contributors in the country.

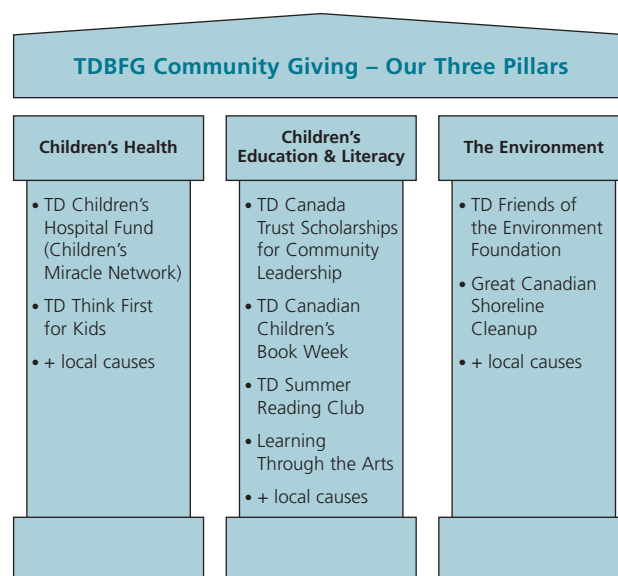
**\$24.5 million in donations to over 1,000 Canadian charities • \$2.2 million in charitable sponsorships**

Across Canada, a wide variety of local, regional, and national charitable organizations work tirelessly to address immediate and longer-term needs in their communities. By supporting these worthy causes, TDBFG is investing in the future and helping create better communities.

To ensure we can make a lasting, positive impact, our charitable giving philosophy places emphasis on three fundamental elements of a bright future – children's health, children's education and literacy, and the environment. TDBFG gives priority to children's causes, particularly health and education, because the advancement of our society depends on our efforts to nurture and encourage today's young people. Similarly, our environment is an essential foundation on which we can build healthy, enjoyable, and successful lives. We must address crucial environmental issues today by promoting initiatives to repair, preserve, and nurture our natural habitat.

We give back to our communities through cash donations, gifts-in-kind, charitable sponsorships, and especially TDBFG employees who demonstrate their community spirit year-round. We encourage staff to join us in our company-sponsored initiatives, as well as support causes they hold dearly – only a sample of which are detailed here.

More info: [td.com/community](http://td.com/community)



## 2003 Charitable Giving by TDBFG (in millions)

Cash donations	\$ 20.1
Gifts-in-kind donations	\$ 4.4
<b>Total donations</b>	<b>\$24.5</b>
Total donations as % of pre-tax profit (target is 1%)	1.3%



**Left:** Quebec Region branch staff and their kids present a donation at the Operation Enfant Soleil (Children's Miracle Network affiliate) Telethon on June 1, 2003. **Centre:** To raise funds for B.C.'s Children's Hospital Foundation, local employees held a hot dog day fundraiser. **Right:** Letting their hair down (or rather disappear) for the Hospital for Sick Children are Pat Casullo and Denise Bacon from Toronto's Ellesmere and Bellamy branch.

## Supporting Our Children's Health

TDBFG feels strongly about contributing to the health and safety of children and we sponsor programs such as the TD Children's Hospital Fund, Kids Have Stress Too! and TD Think First For Kids, as well as many local initiatives devoted to fostering the well-being of our young people.

### TD Children's Hospital Fund

We help to ensure the health of our children by sponsoring the TD Children's Hospital Fund, which supports the Children's Miracle Network (CMN), a network of children's hospitals and foundations serving over two million Canadian children each year. All funds raised go directly to the local CMN member hospital or foundation for the purchase of life-saving equipment, patient services, and medical research.

In addition to donating our own funds to CMN, we facilitate and encourage the fundraising efforts of customers and employees. We are proud to offer an automatic monthly donation program for customers through which TDBFG matches customer monthly donations up to \$1 million each year, helping their contributions go even further.

Here are some examples of our CMN-related activities in 2003:

- Barbecues, jellybean guessing contests, pizza sales, and gift basket draws dominated the bulk of in-branch fundraising activities during the Greater Toronto Area Central Region's CMN campaign in May and June, helping to raise more than \$85,000.
- The Quebec Region of TD Canada Trust had a record year for contributions to Operation Enfant Soleil (a CMN affiliate), successfully collecting \$75,000 and boasting a participation rate of nearly all branches. Funds were raised through a barbecue event, garage sales, marathon running, and a hockey tournament.
- In a demonstration of employees' endorsement for B.C.'s Children's Hospital, the Pacific Region of TD Canada Trust ("Team Pacific") held barbecues and other activities and presented the hospital with a donation of \$357,000.

### Kids Have Stress Too!

TDBFG is the lead national sponsor of Kids Have Stress Too!, a parent education program launched by the Psychology Foundation of Canada. The program gives families the skills to teach their children healthy ways to manage stress to avoid health problems or difficulty in school. Our funding of

\$32,000 in 2003 allowed clinical psychologists and child development experts to create a training program to help health care professionals deliver stress management workshops to families.

Over half (52%) of TDBFG's corporate donations were allocated to children and youth-focused programs in 2003.

### TD Think First for Kids

Teaching kids how to play safely to prevent brain and spinal cord injuries is the purpose of the TD Think First for Kids program, spearheaded by leading neurosurgeon Dr. Charles Tator. This national injury-prevention program helps elementary school students learn the basics of how to play safely. The free program, sponsored in part by TDBFG with a \$200,000 donation in 2003, is offered to children in junior kindergarten through grade eight and is currently in use in over 3,000 schools.

### Examples of Other Children's Health Initiatives in 2003

- *Early Years Centre:* Since giving families access to early childhood development resources helps build healthy kids, TD Canada Trust made a \$20,000 donation to expand London, Ontario's Early Years Centre, where parents and kids can take part in activities and seminars and learn about children's services in the city.



**Above:** We help to promote Children's Miracle Network, and match customer monthly donations up to \$1 million each year.



**Left:** Pine Street branch staff in Timmins, Ontario, formed the "TD Canada Trust Thunders" for a Power Play for Easter Seals ball hockey tournament, raising nearly \$1,000. **Centre:** "It just feels good to know you've made a difference in someone's life." Betty Mulligan, at a CMN telethon in Edmonton last year, has set up branch fundraising programs and actively volunteered since 1989. **Right:** TD Commercial Banking employees in Halifax, Nova Scotia, worked up a sweat by participating in the Ride for Juvenile Diabetes Research.

- *TD Waterhouse Have a Heart Dinner:* Sponsored by TD Waterhouse, this 12th annual event supports *Go Kids Go! The Leaf Fund* and many children's charities. Toronto Maple Leafs players and their spouses served dinner to over 300 local hockey fans, raising more than \$200,000.
- *Juvenile Diabetes Research Foundation:* To help support finding a cure for juvenile diabetes, employees in several cities put their legs in motion for the Foundation's stationary bike-riding competition. For example, in Calgary, Alberta, staff assembled six teams of bike-riders and raised over \$4,500 and London, Ontario, employees entered 13 teams (the most from any participating company) and generated \$10,000.
- *Kids With Cancer:* Support for this cause has been a tradition since 1989 at our Callingwood branch in Edmonton, Alberta. Employees make and sell hundreds of Christmas ornaments and organize a silent auction that clients look forward to every year. Funds raised are earmarked for a special long-weekend retreat for kids living with cancer.
- *W.E. Care For Kids Walk-A-Thon:* TD Canada Trust had 100 walkers for this five-kilometre event to raise funds for three Windsor, Ontario-area hospitals: Hotel-Dieu Grace Hospital, Leamington District Memorial Hospital, and the Windsor Regional Hospital. Employees also volunteered with set-up and clean-up duties, cooking hot dogs, and painting children's faces.

Thousands of TDBFG employees enthusiastically volunteered their time and skills in 2003 to support many worthwhile causes.

## Supporting our Children's Education

Education is essential to help our youth reach the opportunities of tomorrow, and TDBFG proudly promotes children's education, from pre-school to post-secondary school, by supporting initiatives ranging from scholarships to reading clubs to in-class programs.

### Developing Tomorrow's Leaders

Obtaining the skills for success can be difficult for young people in light of increasing education costs, so TDBFG provides scholarships and bursaries to students to help reward their academic achievements and assist with their post-secondary learning.

### The TD Canada Trust Scholarships for Community Leadership

One of the largest and most prestigious of its kind in Canada, this scholarship program recognizes high school and CEGEP students entering university or college based on their outstanding community leadership. Each TD Canada Trust Scholarship is valued at up to \$60,000 and includes full tuition for up to four years of study, \$5,000 per year toward living expenses, and guaranteed summer employment at TD Canada Trust.



### Bringing the Future in Sight

Since 1995, the TD Canada Trust Scholarship program has awarded more than \$9 million to 161 well-deserving young people. Now in its ninth year, we can see the profound impact that our support has had on scholarship recipients such as Jason Walker.

Since earning his scholarship in 1996, this Victoria, British Columbia, native completed an honours degree in psychology from McMaster University and a Master of Social Work at the University of Toronto while also publishing research papers on child abuse and working as a paramedic, a clinical resident, and intern. After serving as a child protection worker with the Children's Aid Society of Toronto, he recently relocated to Alberta to teach and pursue a PhD at the University of Calgary. Says Jason: "Through my studies, I hope to become an expert on emotional harm to children and develop a practical in-field assessment tool for frontline protection workers so I can shape the next generation of professionals."

Reflecting on how the TD Canada Trust Scholarship affected his own future, Jason observes that, "Not only did it give me the financial means to meet my academic dreams, but it also gave me a foundation of confidence that I could take a risk and make a difference."



**Left:** TDBFG President and CEO Ed Clark congratulates 2003 scholarship recipient Marie-Line LeBlanc of Quebec. **Centre:** Toronto Councillor Kyle Rae (centre), TDBFG's Scott Mullin (far right), VP Government & Community Relations, and community leaders at groundbreaking ceremony for children's learning centre at Allan Gardens Conservatory. **Right:** Recipients of TD Canada Trust Scholarships for Community Leadership convened in Ottawa to be recognized at a Parliament Hill awards ceremony.

Every year up to 20 exemplary young people are chosen as recipients of the scholarships. Students across Canada are invited to apply, and five regional judging panels that include prominent educators, politicians, and community representatives select from among the applications.

Last year's winners included *Craig Loder* of Sops Arm, Newfoundland and Labrador, and *Danika Overmars* of Kamloops, British Columbia. Living in a rural community with few recreational facilities for youth, Craig decided to organize a committee to re-open a derelict community rink and organize teen volunteers to revitalize a graffiti-marred basketball court. Craig also teaches music to children and volunteers at a local breakfast program. Moved by the suicide of a drug-addicted friend, Danika initiated a city-wide program of workshops to train senior students to lead drug abuse prevention sessions for grade seven and eight students. As a volunteer for the Heart and Stroke Foundation and the Canadian Cancer Society, Danika is interested in studying medicine.

#### Additional Scholarships:

- The *TD Bank Financial Group Bursary Program* helps students in financial need overcome the economic barriers to post-secondary education. By designating our college and university donations for grants and awards for students in financial need, we provided more than \$2.5 million to students during 2003. All Canadian post-secondary institutions receiving funds from TDBFG participate in the bursary program.
- In 2003, TDBFG doubled the value of its *TD 4-H Agricultural Scholarships* to \$20,000, so that 10 leading rural Canadian youth can study agriculture-related or agri-business subjects. TDBFG has been a supporter of 4-H, a rural-based boys and girls club, for over 50 years so that future agricultural leaders can meet today's challenges and anticipate tomorrow's opportunities.
- Since 1998, TDBFG has supported the *Harry Jerome Scholarship Fund*, which awards post-secondary scholarships to students of black African and Caribbean origin, based on their strong academic achievement, community leadership, and financial need. TDBFG increased its support in 2003, awarding two scholarships valued at \$7,000 each.
- TDBFG helps Aboriginal students realize their educational goals through the *National Aboriginal Achievement Foundation (NAAF)* and the *Foundation for the Advancement of Aboriginal Youth (FAAY)* scholarships.

Inuit, Métis, status and non-status First Nations students have access to three major programs: the Arts Scholarship Program, the Post Secondary Education Awards Program, and the Aboriginal Health Careers Program. In total, we provided \$20,000 to these programs during 2003.

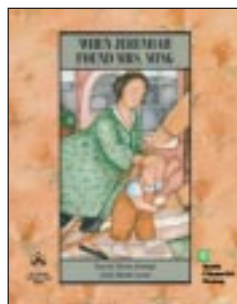
- Since 1997, the *TDBFG and First Nations Bank of Canada Aboriginal Education Awards* have recognized students in financial need who demonstrate excellence in education combined with extracurricular and community involvement. In 2003, 10 awards of \$1,000 each were granted to advance Aboriginal student goals.
- TD Meloche Monnex and the Canadian Council for the Advancement of Education (CCAEE) awarded three *Meloche Monnex Fellowships in Advancement*. The fellowships gave three recent university graduates \$25,000 each and offered a full year of practical experience at the institution of their choice.

#### Promoting Learning

##### TD Canadian Children's Book Week

The TD Canadian Children's Book Week, the largest national literacy festival for children in Canada, celebrated its 25th anniversary promoting children's authors, illustrators, and storytellers who teach children the joy and value of reading.

From November 2 to 9, 2002, over 50 English and French professional storytellers travelled to every province and territory to share their enthusiasm with young readers and artists at 300 events. To celebrate the 25-year milestone, more than 450,000 grade one students were given a free book by TDBFG, in partnership with the Canadian Children's Book Centre, entitled *When Jeremiah Found Mrs. Ming*, written by Sharon Jennings. For the past three years, the program has given a Canadian children's book to every grade one child in Canada.



**Above:** All first graders in Canada – over 450,000 – received the TDBFG-donated storybook *When Jeremiah Found Mrs. Ming* written by Sharon Jennings and published by Annick Press.

“By connecting children with the people who create books we can be a turning point for kids and inspire a lifelong love of reading,” says Helena Aalto, interim executive director of the Canadian Children’s Book Centre.

#### TD Summer Reading Club

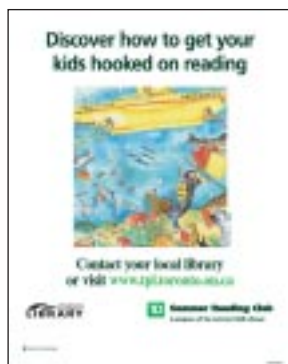
TDBFG announced a major national expansion of its popular Ontario-based TD Summer Reading Club. Created in 1994 to encourage children to continue reading during the summer months, the program motivates kids to visit their local library, read books, and take part in special activities. During 2003, more than 160,000 children were involved across Ontario, and the expanded program, coordinated by the National Library and Archives of Canada, will involve thousands more children nationwide.

#### The Reading Rangers

For the past two years, TDBFG has teamed up with TV Ontario to produce The Reading Rangers, a series of short and entertaining educational TV programs about the adventures of frontier days’ champions of reading. The series is designed to promote literacy, with an emphasis on language skills and social development, to bring books alive for children. A complementary Web site provides a monthly book list, an area where kids can recommend their own favourite books, and tips for parents on how to encourage children to read.

#### Learning Through the Arts

Not all students learn the same way, so the Learning Through the Arts program helps teachers work with artists to develop creative lesson plans to teach difficult subjects such as math and science. TDBFG is proud to sponsor this unique project offered by the Royal Conservatory of Music, which trains teachers to incorporate role-playing, rhythm, speech, and visual arts into core subjects. In 2003, TDBFG supported the program with a contribution of \$300,000, helping children take part at 300 schools across Canada.



**Right:** Rene Edwards, Customer Service Representative, volunteers for Junior Achievement, by helping students learn about budgeting and other real-life skills.

#### Junior Achievement

To introduce students to essential skills for future success, TDBFG supports local chapters of Junior Achievement both financially and with a volunteer force of over 600 employees. During 2003, employees in B.C., Alberta, Ontario, Nova Scotia and P.E.I. spent a day at local schools to teach Grade 8 students programs like the *Economics of Staying in School Program* (ESIS). TDBFG donated \$125,000 to aid the ESIS program nationally in 2003.

#### Advancing Canadian Entrepreneurship

In 2003, TDBFG increased its commitment to Advancing Canadian Entrepreneurship (ACE), a national not-for-profit organization that provides education and instruction to Canadian youth on creating and operating a business. Our \$50,000 donation helps ACE run its *Students in Free Enterprise* program at universities and colleges across the country.

#### Examples of Other Youth Learning Initiatives in 2003

- *Mississauga Living Arts Centre:* Having provided \$25,000 in funding, TDBFG is a major sponsor of educational programs at the Mississauga, Ontario, Living Arts Centre. The centre lets students from junior kindergarten to grade 10 explore visual and performing arts through hands-on workshops and performances that help teachers meet Ontario curriculum objectives.
- *Grade 5 Science Film Competition:* A TDBFG donation of \$10,000 helped facilitate this competition put on by Nova Scotia’s Discovery Centre, which delivers outreach programs to schools through Atlantic Canada. Students are encouraged to use their creativity while learning about production management and the science topic of their choice. The films, produced solely by the students, are judged, and the top three are awarded cash prizes.
- *Niagara Symphony:* Students at five Niagara Falls and St. Catharines schools took part in the Niagara Symphony’s “Composer-in-the-Classroom” program thanks to sponsorship by TD Canada Trust. A professional composer works with each school for a week to teach music fundamentals and develop a unique composition that symphony members then perform for students at a school concert.
- *Allan Gardens Conservatory:* To open the world of plants and ecology to inner-city students, on June 18, 2003, TDBFG announced in partnership with the University of Toronto and the City of Toronto that it would fund the restoration and reconstruction of an historic greenhouse being added to Allan Gardens Conservatory as a children’s environmental learning centre. The project will also make a major contribution to the rejuvenation of downtown Toronto’s Allan Gardens.

## Supporting the Environment

### TD Friends of the Environment Foundation

One of our focus areas for charitable giving is supporting the environment, primarily through The TD Friends of the Environment Foundation™. Through this unique program, we sponsored and promoted over 1,000 initiatives across the country in 2003 that helped protect and preserve the Canadian environment and raise awareness and understanding of environmental issues. For a complete description of this flagship community program, refer to page 21.

## Supporting Arts & Culture

TDBFG also supports arts and culture-related causes – particularly initiatives that provide youth exposure to music and theatre, that bring families together to enjoy the performing arts, and that create access to vibrant cultural offerings. Here are some examples:

### TD National Youth Orchestra National Auditions

Through a \$70,000 sponsorship, TDBFG helps foster future Canadian orchestral talent. Each year, auditions for young musicians aged 15 to 22 are held in 38 cities across Canada. One hundred students are chosen to train with the orchestra and take part in a three-week summer performance tour of Canada.

### TD National Piano Concerto Competition

This annual event lets young Canadian pianists compete for a chance to perform with the Toronto Symphony Orchestra and receive financial awards to help them continue their musical development, thanks to a \$20,000 contribution from TDBFG.

### Arts Club Theatre Company

Quality entertainment is often out of reach for many students, so TD Canada Trust donated \$25,000 to this Vancouver-based charitable organization in 2003 to sponsor its STUDENTRUSH.com program, designed to



provide youth with affordable theatre tickets. The last-minute ticket program allows students to register online and buy same-day tickets at low prices to performances at the Stanley Theatre and Granville Island Stage.

### Invigorating Toronto's Cultural Institutions

At a time when cities are financially strained in their efforts to develop or refurbish cultural facilities, TDBFG announced a \$3.6 million donation over five years to support Toronto's leading institutions. These contributions will provide Torontonians with access to high-calibre cultural facilities, attract tourism and new investment in the city, and educate youth on the importance of history and the arts. Five organizations will receive funding:

- The Art Gallery of Ontario will receive \$1 million to support building expansion;
- The Royal Ontario Museum will be granted \$1 million to aid its Renaissance ROM construction project;
- \$1 million has been pledged to the National Ballet School's Project Grande Jeté for new training facilities;
- The Canadian Opera Company will receive \$500,000 to create a unique opera and ballet theatre in downtown Toronto;
- A \$100,000 contribution will help fund a major expansion of the Gardiner Museum of Ceramic Art.



### Supporting Canadian Jazz Festivals

Summertime jazz festivals are a popular part of the cultural fabric of many Canadian communities and contribute greatly to local areas by generating revenue and tourism.

In 2003 TD Canada Trust committed to a five-year, multi-million dollar sponsorship of 10 Canadian jazz festivals – in Calgary, Edmonton, Halifax, Montreal, Ottawa, Saskatchewan, Toronto, Vancouver, Victoria, and Winnipeg. Our sponsorship will help ensure the continuation of these festivals so Canadians can enjoy them for years to come.

"This is terrific news for music festivals," said Robert Kerr, executive director, Vancouver International Jazz Festival, and president, Jazz Festivals Canada. "Our sponsorship partners are critical to the growth and continuation of these important community events, and we're fortunate to have TD Canada Trust on board."



**Left:** Rick Kenny (left), a TD Canada Trust Branch Manager in Halifax, awards a TD Grant in Medical Excellence at the Dartmouth General Hospital. **Centre:** Fred Tomczyk (right), TDBFG Vice Chair, Corporate Operations, tours London, Ontario's Robarts Research Institute after presenting a \$250,000 gift. **Right:** Helping feed the less fortunate inspired TD Canada Trust employees to prepare and serve meals at the Greater Vancouver Food Bank.

## Supporting Diverse Community Needs

TDBFG also lends its support to a wide variety of other community needs, including causes that improve social services and strengthen our civic institutions.

### TD Grants in Medical Excellence

Since October 2000, TDBFG has been investing in medical practitioners at hospitals and health care facilities across Canada under the TD Grants in Medical Excellence program. At community hospitals, the program funds courses and conferences for nurses and other practising caregivers to maintain or upgrade their skills. At Canada's university research hospitals, the program funds postdoctoral fellowships to help ensure that doctors at the top of their field have access to funds for research.

To develop this program, TDBFG proactively consulted with health care professionals, who conveyed their concern regarding keeping the best talent in Canada and the lack of funding for professional development.

Over \$1.4 million was provided in 2003 to TD Grants in Medical Excellence programs at hospitals across Canada.

For example:

- A \$5,000 grant to Dartmouth General Hospital in Nova Scotia was used to send four emergency doctors to an important conference and training course that offered new methods in emergency medicine and care.
- The Pembroke, Ontario, branch of TD Canada Trust presented the local general hospital with a five-year \$40,000 grant to allow local hospital staff to upgrade their nursing and care-giving skills.

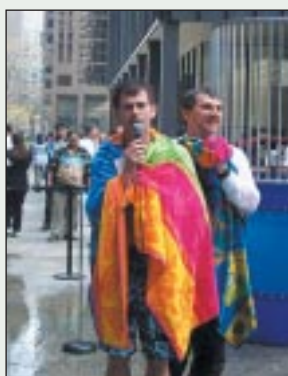
- In Port Alberni, B.C., the West Coast General Hospital received its second installment of a \$15,000 grant, a portion of which is assisting a psychiatry nurse to obtain a certificate in a mental health course and allowing hospital staff to host a seniors-in-acute-care workshop.

**"Funding from TD Bank for the Fellowship program is a good example of how private-sector funding can aid Bloorview MacMillan in delivering the most up-to-date clinical expertise to patients. 'Support like TD Bank's has allowed us to build the largest training program [in Developmental Paediatrics] in Canada,' said Dr. Gold Milo-Manson, Bloorview MacMillan's Chief of Medical Staff."**

Excerpt from Bloorview MacMillan's 2003 Annual Report

### Robarts Research Institute

Helping Canada attract and retain top scientists, by strengthening their ability to commercialize their medical research, is the goal of a \$250,000 gift to the London, Ontario-based Robarts Research Institute, Canada's leading independent medical research institute. As TDBFG's first business development program sponsorship, the five-year gift will allow the institute to expand its business development staffing so they can manage their intellectual property, bring medical innovations to the marketplace, and boost London's emerging biotech industry.



### TD Securities Auction for Children's Charities

For the seventh year in a row, TD Securities employees held their annual Underwriting Hope Charity Auction in support of children's charities. The auction – run entirely by employees who donate and purchase auction items – raised a record \$350,000 for children's charities.

The group was able to beat last year's total of \$235,000 in part through a dunk tank challenge in which individuals or syndicates could bid via online or live auction for a chance to dunk an executive in a large water-filled tank, including team-spirited executives Bob Dorrance (right), TD Securities Chairman & CEO, and Mike MacBain, President.



**Centre:** Staff cooked up a storm and converted the branch parking lot into a picnic ground to support a community foundation during the 8th annual chili cook-off in Selkirk, Manitoba. **Right:** Junior kindergarten students help unveil a \$5.2 million donation to the United Way on behalf of TDBFG employees.

### TDBFG Fund for Medical Discovery

A \$2 million gift to Toronto's University Health Network (UHN) will help Canada continue its long history of medical innovation by creating the TDBFG Fund for Medical Discovery. The fund will allow UHN's three hospital campuses and four research institutes to attract top researchers and carry out leading investigation of cardiovascular disease, prostate cancer, and arthritis.

### The United Way

Across Canada, in addition to annual corporate donations by TDBFG, employees throw their support behind the United Way with payroll deductions and fundraising activities. Here are just a few highlights from 2003:

- During the United Way of London and Middlesex's annual "Day of Caring" event, more than a dozen TDBFG employees rolled up their sleeves to clean up and repair the local Boys' and Girls' Club, including construction of a roof deck.
- TD Meloche Monnex's United Way campaign in Montreal drummed up \$96,500 thanks to over 40 volunteers and well-planned events such as silent auctions, a costume day, cake sales, and a jeans day. Employee fundraising was topped up with a corporate contribution of \$40,000 for a total donation of \$136,500.
- Over 450 employees and their friends participated in TD Canada Trust's best showing yet in the United Way's annual CN Tower Stair Climb, amassing more than \$45,000.

Caring Together was established by TDBFG to support employees in their community engagement efforts, providing the tools they need to run successful charitable initiatives.

### People Power for Civic Causes

TDBFG branches, business units, and employees also get involved in many local charitable causes that help create a brighter day for society's less fortunate. Here are a few 2003 examples:

- *Chili Cook-off for Community Foundation:* In Selkirk, Manitoba, and the surrounding district, TD Canada Trust employees hosted their annual chili cook-off to generate over \$2,300 for a local community foundation. For the well-recognized event, which attracted in excess of 500 people last year, five local real estate companies are invited to make chili alongside branch employees, who also sell hot dogs.



**Above:** Caring Together collects and administers the distribution of employee donations received through payroll deductions, one-time donations, and fundraising activities.



### Community Days at TD Commercial

For the past three years, TD Commercial Banking has set aside one week for Community Days when employees "get busy" for good causes. According to Ilona Stead, who handles TD Commercial's community relations, "the goal is to give back to the community, which is best done by getting involved and volunteering our time and not simply through a monetary donation."

Between October 2 and 10, 2003, Community Day activities included the following:

- Staff in the Hamilton/Halton area of Ontario re-landscaped the front yard of a Transitions for Youth home (see accompanying photo), where at-risk young adults involved in the criminal justice system reside.
- 35 employees in Winnipeg, Manitoba, collected coats and jackets as part of the United Way's *Coats for Kids* drive, proudly displaying the collection as it accumulated in branches during the campaign.
- At a Calgary drop-in centre, 30-plus employees lent a hand with meal preparation and facility clean-up chores.
- In St. John's, Newfoundland and Labrador, several employees helped out during a bingo activity at the Physically Handicapped Service Centre.



**Left:** Carrying a banner during the three-hour walk across downtown Montreal, employees proudly displayed their support during the Ça marche event for AIDS research. **Centre:** Our Montreal-area insurance team completed a 27-kilometre marathon for the local children's organization Association des enfants de Rosemont. **Right:** TD Commercial Mortgage Underwriter Jill Hopkins is an energetic fundraiser for the Canadian Paraplegic Association, impressively raising over \$18,000 in 2003.

- *Walk for AIDS:* TD Canada Trust employees in Montreal joined the 11th annual "Ça marche" event that benefits AIDS research, carrying a banner during the three-hour walk in September 2003. The team raised over \$600, which it donated to "Maison du Parc," a palliative care hospice for AIDS patients.
- *Big Brothers and Big Sisters of Greater Halifax:* TD Meloche Monnex employees competed against other local insurance companies in the 2003 Bowl for Kids' Sake event. Family, friends, and colleagues were encouraged to make pledges, and the office held a casual clothes day and a bingo game as fundraisers.
- The Kirkland Lake Association for Community Living will be able to dedicate more resources to its community outreach programs – instead of rent or facility costs – after TD Canada Trust donated a former branch to the Northern Ontario charity. The group is now able to more easily deliver programs to community members from the central downtown location, which the Bank vacated to relocate to new premises nearby.
- In 2003, we provided more than 9,280 pieces of refurbished equipment, such as computers, printers, and facsimile machines, valued at \$935,135, to not-for-profit groups and schools across Canada.

### Making a Difference with Gifts-in-Kind

Each year we provide gifts-in-kind to organizations that can put our donated property or equipment to immediate good use in the community. In 2003, the value of our gifts-in-kind donations totalled \$4.4 million. Here are a few examples:

- The Art Gallery of Simon Fraser University gained an important piece of cultural property documenting the history of British Columbia, thanks to a major gift-in-kind donation from TDBFG. When TD Canada Trust closed an aging Vancouver branch, it provided a 10-x-64-foot, 10-panel mural painted in 1951 by the renowned artist Charles Comfort, valued at \$600,000, to the Gallery, as well as \$25,000 toward its restoration so that the magnificent piece could be put on display.



**Above:** We donated and transferred an historic \$600,000 mural, painted by renowned artist Charles Comfort, from a TD Canada Trust branch to the Art Gallery of Simon Fraser University.



### Employee Warmth in Northern Ontario

Wanting to help make Christmas merrier for underprivileged children in their community, in 1995 a group of employees in Sudbury started the TD Toybank initiative. Every year staff put on a month-long campaign of activities – book and bake sales, raffles, and more – across the northern region to collect toys, as well as food and cash donations. Branches are drop-off points and proceeds go to the Salvation Army.

TD Toybank has gained momentum each year. Many local businesses join in with donations or hold their own fundraisers in support of TD Toybank. TDBFG partners with the local hockey team, the Sudbury Wolves, in a "Teddy Bear Toss" hockey game. Spectators are encouraged to bring a stuffed toy to the game and, upon the Wolves scoring their first goal, throw the toy on the ice. The TD Toybank committee quickly collects all the toys so play can resume. Last year over 900 toys were collected at the game, for a grand total of 2,000+ toys collected during the month.

A similar toy collection campaign for the Salvation Army is held by Ottawa, Ontario-area employees. They hold a big wrap-up event at the Ottawa Senators' home arena, where employees place toys in all 18,500 seats to showcase the donated collection. Many local schools and businesses pitch in, and local radio and TV stations broadcast live from the Corel Centre. Last year an astounding 23,000 toys were collected.