

2004 HIGHLIGHTS:
EXCEEDED OUR COMMUNITY GIVING TARGET • \$24.7 MILLION
DONATED TO CHARITIES • \$3.8 MILLION PROVIDED IN
CHARITABLE SPONSORSHIPS • 500,000+ BOOKS DONATED TO
CHILDREN • \$4.5+ MILLION INVESTED IN STUDENT SCHOLARSHIPS

The future matters to our communities

Making contributions that have a lasting, positive impact – that’s the driving force for TDBFG’s community giving program.

Charities and volunteer organizations are playing an ever-increasing role in our communities, working tirelessly to address both immediate and longer-term needs. TDBFG recognizes that these groups need both funds and people power to meet the growing demand for their services. We supported more than 1,000 community causes in 2004 – with dollars, donated resources, and tens of thousands of employee volunteer hours – and our corporate donations equaled close to \$25 million, making us one of the top corporate contributors in Canada. Once again we went beyond our annual community giving target by donating over 1% of our domestic, pre-tax profits to Canadian charitable and not-for-profit organizations last year.

We’re proud that our donations can have a real, powerful impact, and we target most of our community investments and involvement into initiatives that build a brighter future for our society and its members, especially young people. For example, we support reading programs for kids to help boost children’s literacy rates and impart in youth a love for learning. We invest in medical research and training programs to strengthen our country’s health-care system. And we give to social service agencies so they can provide vital services and hope to those less fortunate.

There are numerous initiatives that TDBFG and our employees are involved with year-round, both in Canada and other countries where we operate, only a sample of which are highlighted

in this section. While we invest in many worthy causes, we’ve made children’s health, education and literacy, and the environment the three pillars of our charitable giving program. These areas are most relevant to our stakeholders and where we at TDBFG believe that we can make a real impact.

More info: td.com/community

Charitable Giving by TDBFG in Canada

(in millions)	Budgeted			
	2005	2004	2003	2002
Cash donations	\$ 25	\$ 22.1	\$20.1	\$ 20
Gifts-in-kind donations	TBD	\$ 2.64	\$ 4.4	\$ 4.17
Total donations	TBD	\$24.74	\$24.5	\$24.17
Total donations as % of pre-tax domestic profit ¹	At least 1%	1.13%	1.3%	1.36%

¹based on three-year rolling average (target is 1%)

CHILDREN’S HEALTH

Supporting Children’s Hospitals

Eleven hospitals serving over two million Canadian children each year. Those are the beneficiaries of the TD Children’s Hospital Fund, which was set up to distribute money to the **Children’s Miracle Network (CMN)** of children’s hospitals and foundations across the country. Money raised goes directly to the local CMN member hospital or foundation for the purchase of life-saving equipment, patient services, and medical research, all in an effort to improve the treatment for millions of Canadians, and, in many cases, save lives.



“Supporting the health of children is so important to their future, which is why we fund a program called TD Think First for Kids. This program gives teachers the tools to better educate students to ‘think first’ before engaging in unsafe behaviour. Ninety-five per cent of injuries are preventable, and every child we save is like saving the world.”
Shawna Page (top left), Managing Director, TD Securities, with leading neurosurgeon Dr. Charles Tator (top right).



TD Securities is a founding sponsor of a new and invaluable online health resource for families developed by The Hospital for Sick Children in Toronto.

Providing Health Information Just for Kids

Finding useful information about children's health issues can be difficult for families, so TD Securities has taken action by becoming a founding sponsor of a new online health resource.

The Hospital for Sick Children in Toronto, funded with a \$5 million gift from TD Securities over several years, launched an important website in 2004 – AboutKidsHealth.ca – to give families a reliable, current source of health information on the Internet.

Covering all areas influencing child health and quality of life in a simple, friendly format, the site includes an A-to-Z library, as well as detailed sections on heart conditions, diabetes, and brain tumours. The TD Securities gift has also made possible the renovation and equipping of the AboutKidsHealth Family Resource Centre, a site on the hospital's Main Street area. The centre is managed by a registered nurse and provides information for patients' families to support medical decision-making, disease management, and safe, healthy living.



Left: As part of our fundraising campaign for CMN hospitals, more than 100,000 teddy bears were sold in our branches across Canada, generating \$500,000.

Right: Energetic TDBFG employees in downtown Toronto put their legs in motion to support the Ride for Juvenile Diabetes Research fundraising event.

In 2004, a total of \$2 million was raised for CMN through our efforts. This includes corporate funds as well as employee and customer donations. We facilitate and encourage the grassroots fundraising efforts of customers and employees by offering an automatic monthly donation program through which TDBFG matches their monthly donations up to \$1 million each year, making their contributions go even further.

Each year TDBFG employees devote considerable time and energy in support of CMN-affiliated hospitals; for example, staff in B.C. Lower Mainland formed the “TD Lightning” to race in the sixth annual Paddle for Kids charity event held in September 2004, with funds directed to the B.C. Children’s Hospital. This fun-filled day was our fourth year of participation, and our team was recognized as one of the top fundraisers, with pledges totalling \$5,716. Barbecue events are always popular ways for our branches to drum up funds for CMN and, in 2004, the Sherbrooke and Claremont branches in Quebec Region cooked up \$1,800 for Operation Enfant Soleil (a CMN affiliate).

Promoting Kids Safety and Wellness

Giving families the skills to teach their children healthy ways of managing stress to avoid health problems or difficulty in school. That’s the mission of **Kids Have Stress Too!**, a parent education program of the Psychology Foundation of Canada. TDBFG is lead national sponsor and long-time supporter of this program, developed by clinical psychologists and child development experts. Our funding, which totalled \$35,000 in 2004, has supported projects such as an educational website, public awareness materials, and training programs to help health-care professionals deliver stress-management workshops to families.

Injuries to the brain and spinal cord are the number one killer of kids to age 25, yet nine out of ten of these mishaps are preventable if children would only think first about safety. That’s the inspiration behind 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 \$150,000 donation in 2004, is offered to children in junior kindergarten through grade eight and is currently in use in over 3,000 schools.

One in eight children has asthma and it’s the leading reason why children are hospitalized. That’s why TDBFG employees took part in the Lung Association’s second annual **Pull for Kids** event in Ontario’s Peel Region. Seven teams – a total of 130 participants – competed to pull a fire truck using a tug-of-war style rope to raise \$12,875 to boost the lung association’s programs that educate children on asthma and fund research.

Juvenile or type 1 diabetes can occur at any age but most commonly is diagnosed in children, and on average shortens the life expectancy of a child by 15 years. Finding a cure for this type of diabetes is why we support the Juvenile Diabetes Research Foundation and its annual **Ride for Juvenile Diabetes** fundraising events every fall. Approximately 1,000 TDBFG employees participated in events nationally – in Burlington, Calgary, Halifax, Kitchener-Waterloo, London, Mississauga, Montreal, Ottawa, and Toronto – taking turns riding stationary bikes for eight-minute intervals in a spirit of friendly rivalry with other companies, competing to raise the most funds and clock the highest mileage. Employees raised an incredible \$375,000 in pledges in 2004. Combined with an \$82,000



Children in various cities throughout Canada spent time during the summer months at their community libraries, participating in reading activities and games as part of the TDBFG Summer Reading Club.

corporate donation, TDBFG amassed \$457,000 to help advance juvenile diabetes research, representing nearly 30% of the total \$1.6 million raised.

CHILDREN'S EDUCATION

At TDBFG, we believe that educating the next generation is essential to ensuring the future. We invest in education and literacy by supporting various initiatives such as reading clubs, interactive learning programs, and student scholarships.

Building Literacy

Week-long celebration of children's books

450,000 grade-one students received a brand-new storybook to help create a lasting love for reading. This milestone capped the **TD Canadian Children's Book Week**, Canada's largest national literary festival for children. The program promotes children's authors, illustrators, and storytellers who celebrate with children the joy and value of reading. Organized by the Canadian Children's Book Centre with TDBFG as the title sponsor, the festival has introduced hundreds of thousands of children to books and their creators through a variety of programs and festivities.

Each year since 2000, TDBFG has provided nearly half a million grade-one English and French students across Canada with a beautiful Canadian storybook. In November 2004, representing one of the largest book print-runs in Canada, the storybook entitled *Omar On Ice*, written and illustrated by Maryann Kovalski, was distributed. In conjunction with Book Week last year, we announced the launch of major new awards for children's literacy efforts. The TD Canadian Children's

Literature Award will be the richest prize awarded in Canada for children's writing, with two prizes of \$20,000 each to be granted yearly starting in November 2005 to the most distinguished French and English book of the year. TDBFG is also creating a \$20,000 TD Literacy Advocacy Award that will go to an individual or organization making a meaningful contribution to literacy and life-long learning in Canada.

Helping kids keep their brains active when school's out

To keep their minds active during the summer of 2004, more than 260,000 kids across Canada signed up for the **TD Summer Reading Club** at their local library. This successful outcome was the result of a cross-country expansion last year of the incredibly popular literacy program, which is funded by TDBFG and operates as a joint initiative between the Bank, Library and Archives Canada, and the Toronto Public Library. The club motivates kids to visit their local library, read books, and take part in fun games and activities during the summer months. Teachers warn that a child who does not read over the summer can regress up to three months in reading skills from the previous June. The TD Summer Reading Club was created to bridge the schooling gap and help children up to 12 years of age develop a taste for reading.

Each year there's an exciting theme – "Fire Up Your Imagination" had children embarking on a quest for dragons last year – and libraries are provided with free, high-quality materials to adapt the initiative to their own communities. The mission in 2004 was to expand outside Ontario to other regions, which included Newfoundland, the Northwest Territories, Nova Scotia, Nunavut, P.E.I., Quebec, and the Yukon, for children



Left: Stage lighting techniques are demonstrated for elementary students from Parkallen school in Edmonton as part of the TDBFG sponsored Alberta Jubilee Auditoria educational programs.

Right: Every year, employees across the country head back to the classroom to teach Junior Achievement's "Economics of Staying in School" to grade 8 students, including volunteer Jina Sung, Financial Services Representative.

across Canada to access and enjoy the club, thereby bringing more kids into public libraries. The campaign was a resounding success and will continue its expansion in 2005 to Alberta, Manitoba, and Saskatchewan.

Promoting Unique, Hands-On Learning

Bankers go back to school for teens

Business and financial skills are essential for future success, so TDBFG supports several major programs delivered in schools that introduce students to these areas:

- **Junior Achievement (JA)** develops programs so young people can discover the world of commerce and economics. Each year TDBFG supports local chapters of JA across Canada both financially – \$364,000 was provided in 2004 – and with a volunteer force of over 600 employees, who travel to schools to present JA's curriculum such as Economics of Staying in School.
- **There's Something About Money (TSAM)** is a free seminar program developed by the Canadian Bankers Association that teaches students key lessons in money management. In 2004, 43 TDBFG employees volunteered their time to deliver the seminar to 2,745 high school students across the country. TDBFG has 163 trained volunteers as part of the TSAM network, in addition to being a financial supporter.
- **Advancing Canadian Entrepreneurship (ACE)** is a national not-for-profit organization that provides innovative, hands-on entrepreneurship training programs for students. Our \$50,000 donation in 2004 enabled ACE to run its Students in Free Enterprise program at universities and colleges across the country.

Discover the Jubilee Auditoria Program

The **Alberta Jubilee Auditoria Foundation** introduced a hands-on learning program to Edmonton and Calgary students in 2004. This program, made possible by TDBFG's donation of \$225,000, encourages students to actively investigate, test, and reflect upon what they have learned in their classrooms through on-stage demonstrations and workshops throughout the auditoria. "TD Bank Financial Group's generous contribution will help children explore new ways of understanding their worlds," said Alice Cooper, Chairman of the Board of Directors, Alberta Jubilee Auditoria Foundation.

Space camps make science fun

TD Canada Trust donated \$30,000 over three years to the **H.R. MacMillan Space Centre** in Vancouver, B.C., to support Space Camps. These educational programs are designed to make science interactive for kids and to encourage young people to pursue careers in science. The funding allows 100 students to participate in the program regardless of their financial situation.

Partnering for learning

TDBFG stands behind public education in Canada, which is why we provided \$120,000 to **The Learning Partnership (TLP)**. This not-for-profit, volunteer-driven organization forges alliances among educators, business leaders, and community representatives to encourage interaction and co-operation in an effort to strengthen publicly funded schools. TDBFG executives Fred Tomczyk, Vice Chair, Corporate Operations and Don Drummond, Chief Economist and Senior Vice President, participate in TLP working committees. More than three million students and teachers have taken part in TLP programs since its inception



Actor John Lithgow and spokesperson for the TD Waterhouse-supported First Book campaign reads to children. TD Waterhouse U.S.A. and its Associates donated over 50,000 new books to disadvantaged children and youth.

Fighting childhood illiteracy in the U.S.

According to a survey commissioned by TD Waterhouse U.S.A., illiteracy is viewed as the greatest threat to a child's future, with limited access to books as the top cause.

The findings reveal that a majority of respondents (51%) consider reading to be the most important skill in a child's development, more essential than listening (30%), speaking (12%), or writing (4%). The U.S. Department of Education warns that 61% of low-income families have no books in their homes for their children and over 80% of the preschool and after-school programs serving at-risk children have no books at all.

The severity of such findings is why our TD Waterhouse subsidiary in the U.S.A. – as part of TDBFG's overall focus on strengthening literacy – launched the **First Book** campaign in 2004, a nationwide online book drive aimed at collecting new books for disadvantaged children and youth. Through its partnership with First Book, a leading not-for-profit organization with a mission of giving low-income children the opportunity to read and own their first books, TD Waterhouse U.S.A. and its Associates donated over 50,000 new books.

TD Waterhouse U.S.A.'s community giving and employee volunteerism efforts focus on the education and development of disadvantaged children and youth across America. Its "Bright Futures" community affairs program actively supports causes that enhance reading and writing skills, financial literacy, and leadership and social skills.

in 1993. We're the main sponsor of TLP's newest initiative, Kindergarten Welcome Bag, which provides parents/caregivers of three and four year-old children with resources to prepare them for school success and lifelong learning. The program was rolled out in the Greater Toronto Area.

Supporting Higher Learning

To encourage long-term advancement, we believe investments in human capital are fundamental. TDBFG donates significant funds for student scholarships and bursaries – over \$4.5 million in 2004 alone and more than \$12.0 million since 2001.

Million-dollar scholarship program rewards community-oriented youth

Think Canadian teens spend all their time on the phone or in front of the TV? Think again. Robin fights for social justice and Geoff raises funds for wheelchairs in war-torn countries. These homegrown heroes received \$60,000 scholarships in 2004 for their community activism and they're not alone. Awarding more than \$1 million each year to youth who devote themselves to community causes such as child labour, the arts, violence and multiculturalism, the **TD Canada Trust Scholarships for Community Leadership** is one of Canada's most prestigious scholarship programs. The program rewards 20 exemplary young people per year with a scholarship valued at up to \$60,000 per recipient and includes tuition for up to four years of study, \$5,000 per year toward living expenses, and an offer of summer employment at TD Canada Trust.



Peter van Meerbergen (left), Branch Manager of our two Kitchener downtown branches, Carl Zehr, Kitchener Mayor (centre), and Alice Schmidt Hanbridge, Ph.d Social Work student.

INVESTING IN FUTURE SOCIAL WORKERS

St. Jerome's, an historic high school in downtown Kitchener, Ontario, will gain a new educational role after remaining vacant for the past 14 years. Wilfrid Laurier University's Faculty of Social Work will relocate to St. Jerome's in 2006, and TDBFG is pitching in with a major donation of \$500,000, providing a boost to a new faculty Academic Development Fund and helping with this special urban renewal project. Our gift will help increase student accessibility by providing program bursaries and scholarships and support for academic initiatives and research.

"By investing in education for future social workers who make such an important contribution in our communities, we are also supporting youth and education," said John Capozzolo, Senior Vice President, Ontario Central Region. "This new facility will also help Kitchener revitalize its downtown core and preserve a historically significant building."



Recipients of TD Canada Trust Scholarships for Community Leadership convened in Toronto to be recognized at an awards ceremony. "Programs like this offer extraordinary young people recognition and financial support to ensure they continue to do great things with their lives and in their communities," said Mary Anne Chambers (far right), Ontario Minister of Training, Colleges and Universities.

Now in its ninth year, the TD Canada Trust scholarship program has awarded more than \$10 million to deserving high school and CEGEP students entering university or college.

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.

The 2004 recipients included Simin Bagheri of London, Ontario and Agn  s Beaudry of Moncton, New Brunswick. Simin initiated a multicultural program for children at her local community centre that teaches conflict resolution and prevention techniques. The program is being launched at other local community centres with Simin's assistance. Simin is also a board intern with the Sexual Assault Centre of London. Agn  s established a French literary review at her school to promote French literature and writing. Concerned that her school's philosophy course was only available to students in the International Baccalaureate program, Agn  s organized a non-credit philosophy course open to all students, and recruited a retired university professor to teach it.

Supporting other scholarships

- The **TD Bank Financial Group Bursary Program** distributed more than \$3.2 million to students during 2004. Our funds support academic initiatives and help students deal with the high costs of education costs. For example, last year TDBFG funding went towards a new Academic Development Fund at Wilfred Laurier University (see page 21). All Canadian postsecondary institutions receiving funds from TDBFG participate in the bursary program.
- The **TD 4-H Agricultural Scholarships**, valued at \$20,000 per year, make it possible for 10 leading rural Canadian youth to study in the agriculture and agri-business fields. TDBFG has been a supporter of 4-H, a rurally-based boys and girls club, for 50 years so that future agricultural leaders can meet today's challenges and anticipate tomorrow's opportunities.

- For the sixth consecutive year, TD Meloche Monnex® and the Canadian Council for the Advancement of Education (CCAEE) awarded three **TD Meloche Monnex Fellowships in Advancement** to recent university graduates in 2004. Recipients received \$25,000 each to gain a full year of practical advancement experience at the institution of their choice.

THE ENVIRONMENT

One of our focus areas for charitable giving is supporting the environment, primarily through the TD® Friends of the Environment Foundation™. We sponsored and promoted more than 1,000 initiatives across the country in 2004 that helped protect and preserve the Canadian environment and raise awareness of environmental issues. For a complete description of this flagship community program, refer to page 33.

OTHER COMMUNITY NEEDS

TDBFG lends its support to an array of other community needs, including causes that promote arts and culture, strengthen health care, and improve social services.

Arts and Culture

TDBFG encourages Canadian creators and promotes culture through our support of many cultural institutions, such as the Canadian Opera Company's new opera house in downtown Toronto, and events that showcase artistic talent. We've made music and jazz, in particular, important components of our community relations program, since they emphasize enjoyment, comfort, and accessibility, all of which are significant values for TDBFG.



As part of our commitment to supporting music and cultural events, TDBFG sponsored 10 Canadian Jazz Festivals across the country.

Supporting Canadian jazz

Over 3.1 million Canadians attend Canada's major summertime jazz festivals, which generate local revenue and tourism and are a popular part of our cultural fabric. The huge value of such events is why TD Canada Trust assumed a four-year, multimillion-dollar sponsorship of 10 **Canadian jazz festivals** across the country – in Calgary, Edmonton, Halifax, Montreal, Ottawa, Saskatoon, Toronto, Vancouver, Victoria, and Winnipeg. These events are deeply rooted in Canada's cultural scene and contribute greatly to their local communities.

We stepped in at a time when the jazz festivals were in dire need of corporate sponsorship to continue operations, particularly in the wake of Bill C-71, which prohibited tobacco company sponsorships. TD Canada Trust wanted to ensure the continuation of the festivals so that Canadians could enjoy these events for years to come. Our corporate sponsorship kicked off in 2004 and helped the jazz festivals produce successful summer runs. The TD Canada Trust Vancouver International Jazz Festival, for instance, increased its audience by 5% to reach new records of 460,000 attendees and 26 sellout events, during its 10-day run during June and July 2004.

Not only are we sponsoring the summertime jazz festivals, we're also providing funding to other music-related initiatives; for example, we made a \$200,000 donation to St. Francis Xavier University's **Jazz Studies Program**.

Encouraging youth appreciation and talent

TDBFG encourages youth exposure to the arts by promoting access to exciting cultural offerings across Canada. We

underwrite admission costs for various performing arts productions and music festivals. Here are a few examples:

- In conjunction with our new sponsorship of Canadian jazz festivals, a new generation of fans enjoyed the TD Canada Trust 2004 Ottawa Jazz Festival because of the innovative **Avant Groove Program**. Supported by TDBFG, the program inspires younger audiences to come out and experience world-class jazz by offering reduced price ticket packages to people aged 15–28.
- TD Canada Trust provided \$35,000 toward Barrie, Ontario's **Theatre By The Bay** event in 2004, a unique venue where theater is performed in a lakeside tent along the waterfront. Funding provided free tickets to a number of youth organizations, such as Children's Aid, Women and Children's Shelter, and Youth Haven. Workshops were also offered to youth interested in theatre.
- As the title sponsor of the Canadian Stage Company's popular summertime event in Toronto, the **TD Dream in High Park**, TDBFG provides ongoing volunteer support and underwrites children's tickets so that all kids go for free.

Fostering the artistic development of young people drives our support for the **National Youth Orchestra** (NYO). The NYO allows young budding musicians to experience touring across the country and playing in some of Canada's best concert halls like the Winspear Centre in Edmonton and the National Arts Centre in Ottawa. With a donation of nearly \$100,000, TDBFG sponsored both the NYO's auditions and their summer tour across Canada in 2004.



Left: Members of the TDBFG senior executive team get down and dirty to build a house in Toronto with Habitat for Humanity.

Right: Community involvement at TDBFG goes beyond borders as TD Securities employee Paul V. D'Agata helps construct a home in Veracruz, Mexico during a local Habitat for Humanity project.

Habitat for Humanity

Clad in work boots, gloves, and safety glasses, in early September 2004 employees across all our Canadian business units volunteered their time to work with Habitat for Humanity (HFH). The goal: to build a wheelchair-accessible bungalow in Toronto for a family currently living in substandard housing.

"Our teams did everything from capping foundations to installing windows and doors," says Marcia Lewis Brown, Managing Director with TD Asset Management. "I jumped at the chance to be involved because you're not just writing a cheque, you're taking time to do something and, at the end of the day, you have something to show for it. I also like that the family is building the house along with us. It's something everyone can be proud of and have a good time doing." Also participating in this initiative was President and CEO, Ed Clark, along with the entire senior executive team.

Pitching in for HFH wasn't limited to our Canadian operations. The TD Securities office in Mexico participated in a home building project, spearheaded by former U.S. President Jimmy Carter, by donating a house in the city of Veracruz and staff volunteering time to construct homes during the five-day event in October 2004.



Warren Collier (left), Senior Manager, TD Visa* and Chantelle Nicholls (centre), District Vice President, TD Canada Trust present a TD Grants in Medical Excellence cheque to Bill Leacy, President, York Central Hospital Foundation. It's part of our investment in the future of Canada's health care practitioners.

Medical Training and Research

Lack of funding for professional development and ensuring the best medical talent stays in Canada are among the most pressing concerns among health-care professionals. 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 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.

Over \$1.5 million was provided in 2004 to TD Grants in Medical Excellence programs at hospitals across Canada; for example, a \$50,000 grant to the P.E.I. Health Research Institute based at the University of P.E.I. provided support for nurses to pursue master's degrees in nursing. TDBFG is also the lead donor, with a contribution of \$50,000, to the Health Foundation's Scholarship Fund that was launched in 2002 to help further training and education of health-care staff in east-central Saskatchewan.

Through the **Jean Meloche Foundation**, an initiative with the objective of supporting the educational development of young professionals and the long-term health of the community, TD Meloche Monnex made a \$150,000 donation to the Internal Medicine Ambulatory Care Unit at Sacré-Cœur Hospital in Montreal.

"We are very grateful for this financial support from TDBFG. In the current health-care environment, where increasing technological enhancements, new models for health-care delivery, and constant change are the norm, nurses require opportunities to continue to upgrade their knowledge and skills for practice". Donna Murnaghan, Director of Programs and Partnerships, P.E.I. Health Research Institute

Social Services

Thousands of TDBFG employees volunteer countless hours each year in their communities, and are especially active for causes that reach out to people in need.

Teaming up for the United Way

The **United Way** funds a network of 200 health and social service agencies that support hundreds of thousands of people in our neighbourhoods, including homeless people, disabled people, abused women, newcomers, seniors, and people in crisis. TDBFG raised over \$7 million for the United Way and other charities in 2004, playing a key role in helping build a brighter future for communities across Canada. The donation combines \$4.5 million raised by employee-driven events and a \$2.5 million corporate gift.



TD Securities' President Mike MacBain and Chairman and CEO Bob Dorrance dressed the part to sing their hearts out to raise money at our TD Idol event, supporting the 2004 Underwriting Hope Charity Auction for children's charities.

Our TD Meloche Monnex employees found creative ways to raise \$297,000 for the United Way. In Calgary, events included a silent auction and a used-book sale. The Halifax office held a pie-in-the-face "voting" contest to get everyone into the giving spirit, while Montreal fundraising activities included a casual day and a Halloween costume day.

Singing for a good cause

In 2004, TD Securities employees held their eighth annual **Underwriting Hope Charity Auction** in support of children's charities. The auction – run entirely by employees, who also donate and purchase auction items – raised a record \$450,000. The group managed to beat last year's total by \$100,000 and almost double its target in part through a unique lunch-hour concert. TD Securities staff paid to see their senior executives take to the stage in a "karaoke challenge." The brave singers included TD Securities' CEO Bob Dorrance and President Mike MacBain and then President of TD Canada Trust Andrea Rosen.

Getting busy for Community Days

During specially organized **Community Days** each fall, our Commercial Bank units across the country come together with the common goal of building their local communities by participating in various events. Here are a few examples of activities that took place between October 11 and 22, 2004: the Saint John, New Brunswick, branch spent an afternoon helping out at the Carleton Kirk Seniors Complex; Montreal staff rallied together with clients to fill three vans with food and raise funds for the women and children of Elizabeth House, a local shelter;

and in Toronto employees pitched in for Out of the Cold, an organization providing dinner, overnight shelter, and breakfast at different churches each night.

Other social service initiatives backed by TDBFG in 2004:

- **Toys for kids:** Every year our branches and offices across the country engage in toy drives for less fortunate children around the Christmas season; for example, last year our TD Canada Trust branch in Surrey, B.C. collected over 200 teddy bears and other stuffed animals to give out to hospitalized children at the local health facility. As part of their eighth annual Holiday Wishes Campaign, TD Securities employees gathered more than 1,000 toys and gifts for the Children's Aid Society in Toronto.
- **Tree of Plenty Campaign:** TD Canada Trust was a main sponsor of the Saskatchewan Food Bank's "Tree of Plenty" drive, which collected both food and cash donations over the Christmas season for the underprivileged.
- **Youth drop-in centre:** A \$21,000 donation from TD Canada Trust helped the Whitehorse Youth Centre Society in the Yukon accumulate a down payment for a permanent home from which to run its services for teens.
- **Casey House:** TDBFG's corporate gift of \$35,000 supported Toronto's Casey House's efforts to deliver palliative and home care for HIV and AIDS patients. Each year we pitch in with their Art With Heart Auction fundraiser, plus many other initiatives, and over the past several years our total contributions have amounted to more than \$315,000.



Left: Halifax-area employees participated in the Bowl for Kids Sake raising \$3,700 for the Big Brothers and Big Sisters of Greater Halifax.

Right: TD Commercial Banking employees in Edmonton volunteered in the annual rowing regatta known as the Row For Life Festival, raising over \$16,000 for the Cross Cancer Institute.

Gifts-in-Kind

Each year we donate our property or equipment to organizations that can put it to immediate good use in the community. For instance, in 2004 we donated 671 pieces of refurbished equipment, such as computers, printers and facsimile machines, to not-for-profit groups and schools across Canada like Engineers Without Borders, Computers for Schools, and St. Lawrence Community Recreation Centre. The total value of our gifts-in-kind donations equalled \$2.64 million in 2004. The Art Gallery of Simon Fraser University and its visitors have been appreciating an important mural, valued at \$600,000, that we donated last year after closing an aging Vancouver branch in which it had been displayed. The renowned artist Charles Comfort painted the huge 10-panel mural, documenting the history of British Columbia, in 1951.

SUPPORTING TSUNAMI RELIEF EFFORTS

In late December 2004, the world witnessed one of the most devastating natural disasters in history with the tragic earthquakes and tsunamis that struck southern Asia. To aid relief efforts, TDBFG quickly announced a corporate donation of \$250,000 that included \$150,000 to the Canadian Red Cross and \$100,000 to UNICEF to provide assistance to children in the affected areas. TD Waterhouse USA also donated US \$25,000 to the American Red Cross. In addition, TDBFG set up a matching donation program whereby we matched all employee donations to tsunami relief efforts up to \$250,000 on top of our original donation, and all TD Canada Trust branches helped out by serving as collection points for public donations.

THE OUTSTANDING COMMUNITY SPIRIT OF TDBFG EMPLOYEES

GENEROUS. ENERGETIC. CREATIVE. DEVOTED. THESE ARE SOME OF THE WORDS THAT DESCRIBE TDBFG EMPLOYEES' APPROACH TO COMMUNITY INVOLVEMENT.

Each year our employees get behind numerous causes and apply incredible enthusiasm to help improve the quality of life in their communities. They raise millions of dollars for the causes TDBFG supports and those close to their hearts, in turn, showing leadership and inspiring others with their example. They play a tremendous role by volunteering their time and talents, by acting as ambassadors of charitable and not-for-profit organizations, and by donating much-needed money collected through hundreds of fundraisers and personal contributions.

To encourage their commitment, we support employees' community involvement by:

- Providing time off for volunteering. An official volunteer policy is under development to formalize existing practices, which will be rolled out in 2005.
- Allowing use of corporate facilities and resources for charitable activities.
- Giving grants to organizations for which employees volunteer.
- Making it easy to donate through an automatic monthly donation program in support of two of our flagship causes, the Children's Miracle Network and the TD Friends of the Environment Foundation, for which TDBFG matches their donations up to \$1 million each year.
- Providing resources needed to run successful charitable initiatives via our Caring Together program.