

Every year TD and its employees play a very active role in the community, based on our philosophy of making a difference together.

Marie Osmond, co-founder of the Children's Miracle Network (CMN), poses with TD's Tim Hockey, Group Head, Personal Banking, and Co-Chair, TD Canada Trust, along with Manuel Hederich and Jennifer Osbourne – kids who have benefited from CMN – at an event to show her appreciation for TD's long-time support.

# Our communities Making a difference together

In 2006, TD continued a 151-year tradition as a true community banker by contributing more than \$33 million to charities and not-for-profit groups across Canada. These organizations work tirelessly to strengthen our communities and make our country a better place to live.

Virtually all of Canada's community groups rely on an army of volunteers to deliver services, heighten public awareness and raise funds. TD employees are always ready to pitch in – from volunteering time for children's hospitals to lending a hand at local food banks. TD customers also play a huge role, by supporting our community causes and generously giving to fundraising appeals. In this section, we attempt to shine the spotlight on a few representative examples of the more than 1,600 community causes supported by TD and its employees last year.

#### **Our Community Giving Program**

At TD we believe investing in our communities is not just about writing cheques to the local charity. It's about getting involved with the communities where we live and work. It entails leadership and being proactive to promote community issues that matter to our stakeholders. It involves working with diverse individuals, charities, schools and others to make a positive difference together. Building and maintaining stronger, more vibrant communities is a shared responsibility in which we all have a stake. We're proud to be engaged with our communities, making a positive contribution through a multi-faceted Community Giving Program that includes:

- · Hands-on volunteering by employees
- Fundraising appeals
- Community collaboration
- Donations at the national and local levels
- Community sponsorships

Charitable Giving by TD in Canada (in millions)				
	2006	2005	2004	2003
Cash donations	\$30	\$25.2	\$22.1	\$ 20.1
Gift-in-kind donations*	3.04	2.3	2.6	4.4
Total corporate donations	\$33.04	\$27.5	\$24.7	\$24.5

\*Property and equipment donated to community organizations.

Exceeding the Imagine <sup>*</sup> Target			
Community Giving Target	2006 Outcome	2005 Outcome	
1% of pre-tax domestic profits**	1.3%	1.2%	

The 1% target is Imagine Canada's benchmark for corporate community investment.

\*\* Based on three-year rolling average.

#### **TD Banknorth**

TD Banknorth in the United States is also committed to making a difference in communities. Their community relations program is detailed at

www.tdbanknorth.com/community/our\_community.html

#### **Our Three Community Pillars**

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While TD supports a wide spectrum of causes, we have three main pillars: **literacy and education**, **children's health** and **the environment**. Our stakeholders have told us through ongoing research that these issues are important to them. These areas are also where we believe TD can best achieve long-term positive outcomes for society.

We continue to see benefits from our community investments – children participating in literacy initiatives, advancements in health care, protected natural resources and more. Such results make everyone at TD extremely proud and send a clear signal that we can and do make a lasting impact.



#### Making a Difference for... Children's Health

#### Working Together for Children's Hospitals

Kids need the specialized care and equipment that only children's hospitals can provide. That's why TD has been a passionate, long-time supporter of these important facilities. The **TD Children's Hospital Fund** was set up to collect money for premier children's hospitals and foundations across the country linked through the Children's Miracle Network (CMN).

# 2006 Highlights

- \$33+ million donated to 1,600+ charities and not-for-profits, making TD one of Canada's largest corporate contributors.
- An additional \$8 million contributed by employees from their own personal contributions and through fundraising campaigns.
- Collectively, our customers, employees and TD contributed \$4.6 million to children's hospitals and foundations.
- Close to \$3 million provided in student scholarships and bursaries.
- Through our Volunteer Grant Program, TD provided \$249,500 to support charities in which employees volunteer.

Throughout the year we run campaigns to help raise public awareness of children's health, and employees volunteer considerable time and energy for fundraising. Money raised goes toward the purchase of life-saving equipment, patient care and medical research. We facilitate fundraising efforts by employees plus offer an automatic monthly donation program through which TD matches customer and employee donations up to \$1 million each year, making their contributions go even further.

Since 1994, our combined donations have resulted in a total of \$22.1 million for children's hospitals, including \$4.6 million last year alone. For the second consecutive year, TD was the largest Canadian corporate contributor to CMN and was again honoured in 2006 with the prestigious Million Dollar Miracle Club award, given to organizations that increase CMN donations by more than one million dollars year over year.

A Long History of Supporting CMN		
2006	\$4.6 million	
Since 1994	\$22.1 million	

#### Focusing on Children's Safety

Injuries to the brain and spinal cord are the number one killer of kids to age 25, yet nine out of 10 of these incidents are preventable. Enter the **TD Think First for Kids** program, spearheaded by leading neurosurgeon Dr. Charles Tator. It's a national injury-prevention initiative that helps children in junior kindergarten through Grade Eight learn the basics of how to play safely to avoid brain and spinal cord injuries. Sponsored in part by TD with a \$126,000 donation last year, the free program is currently active in more than 3,000 schools. In 2006, TD received the Sean Kells Award from the Safe Communities Foundation for our support of TD Think First for Kids.

#### Did You Know... Kids Have Stress Too!

Stress affects children as well as adults – and can result in health problems or difficulty in school. Giving families guidance in teaching children to manage stress is the mission of **Kids Have Stress Too!**, a parent education program of the Psychology Foundation of Canada. TD is lead national sponsor and our funding has supported projects such as public awareness materials and training to help health-care professionals deliver stress management workshops to families.

#### Making a Difference for... Literacy & Education

### Teaming Up With Public Libraries to Encourage Reading

351,000 Canadian children and 1,951 libraries. That was the collective participation in the **TD Summer Reading Club** last year – and the difference TD is making for literacy through this unique flagship program.

It's an annual initiative whereby kids are encouraged to visit their local libraries to read books and take part in fun activities during the summer months. The club was created to bridge the schooling gap. Research shows kids who don't read over the summer can regress up to three months in reading skills from the previous June.

Last year's theme, "Quest for Heroes," had children learning about superheroes and local heroes, and libraries across the country were provided with free, high-quality materials to

	By the Numbers! Impacts from TD Community Giving in 2006
351,000	Children who kept their minds active through TD Summer Reading Club activities held at 1,951 public libraries
450,000+	Grade One children who received a free book as part of TD Canadian Children's Book Week to encourage reading
2,080+ km	Shoreline cleaned at 966 sites across the country during the TD Canada Trust Great Canadian Shoreline Cleanup
500+	Students who benefited from various scholarships and bursaries funded by TD
2.6 million	Kids served by children's hospitals receiving millions in donations every year from the TD Children's Hospital Fund
3,000	Schools teaching children about safety using TD Think First for Kids materials
2,700+	Students who learned about managing money from TD volunteers delivering There's Something About Money seminars in high schools
3.4 million	Canadians who attended the major summer jazz festivals sponsored by TD



Having fun at a TD Summer Reading Club event in Toronto. Through this flagship community program, TD is helping to make a difference for children's literacy.



First-graders in Val-d'Or, Quebec, received the French book *Benjamin et la nuit* during TD Canadian Children's Book Week. On hand to distribute the book from TD were (left to right) Christine Marchildon, Senior Vice President; Guy Tremblay, Branch Manager; and Magda Bassili, District Vice President.

adapt the initiative to their own communities. The program is funded by TD and operates as a joint initiative among TD, Library and Archives Canada and the Toronto Public Library, together with public libraries across Canada.

#### Summer Reading Can Also Happen in Tents!

Since 2004, Frontier College, Canada's oldest literacy organization, and TD have teamed up for a literacy initiative to reach children and youth in the urban neighbourhoods of Halifax, Montreal, Toronto and Winnipeg. How? By bringing the joy of reading, in an accessible open-air tent, to parks within these communities. Last year, over 6,300 children in higher-risk neighbourhoods participated in this drop-in literacy initiative.

#### Providing Books to 450,000 Children

For the past seven years, every Grade One student across the nation – or nearly half a million children – has been given a free beautiful Canadian storybook as part of **TD Canadian Children's Book Week**. The book is to be taken home by each child to keep and to read with his or her family.

Last November over 450,000 copies of *Franklin in the Dark* by Paulette Bourgeois and illustrated by Brenda Clark were distributed, representing one of the largest book print runs in Canada. A French-language version, translated by Christiane Duchesne, was also handed out. New last year, we also made 3,000 audio CDs of the book available to children who are blind or have vision loss.

This innovative, far-reaching annual book giveaway program is organized by the Canadian Children's Book Centre in cooperation with ministries of education, school boards and library organizations and is fully funded by TD as the title sponsor. During the week events are held in schools, libraries, bookstores and community centres, including public readings by local authors, illustrators and storytellers. The program was expanded in 2006 to include French-language tours.

## Recognizing Excellence in Children's Literature

In association with TD Canadian Children's Book Week, TD and the Canadian Children's Book Centre awarded Canadian children's authors with the second annual TD Canadian Children's Literature Award. Pamela Porter's *The Crazy Man* was awarded the most distinguished English-language book of the year, winning \$20,000, the largest prize of its kind for children's literature in Canada. François Gravel, author of *David et le salon funéraire*, and his illustrator, Pierre Pratt, together received the same cash prize for the Frenchlanguage version of the award.

#### **Rewarding Community-Oriented Youth**

We commend young people who truly stand above the rest, excelling in school while making a difference in their community by fighting child poverty, launching tutoring programs and protecting the environment, among other things. Twenty of these top achievers are honoured each year with one of the most prestigious scholarships in the country, the **TD Canada Trust Scholarships for Community Leadership**. Each scholarship provides full tuition, \$5,000 per year toward living expenses and an offer of summer employment at TD Canada Trust for up to four years – for a total value of up to \$60,000 per recipient. The program has awarded more than \$11 million to students since 1995. In 2006 alone, TD donated more than \$1 million to award recipients. 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.

In 2006, TD brought together over 130 great young minds from the last 10 years of the scholarship program for an inaugural student and scholarship alumni conference of dialogue, networking and inspiration. Highlights included a feature presentation by The Learning Partnership and TD's Chief Economist, Don Drummond, on Canada's changing demographics and the impact on the public education system. There was also a keynote address by Justin Trudeau on how to make positive change as a young person in Canada and the world.

#### **Other TD Scholarships**

In addition to the TD Canada Trust Scholarships for Community Leadership, TD also distributed more than \$1.75 million in 2006 to post-secondary institutions to help young people deal with the high costs of education. For example:

• Over 500 aspiring students studying in various disciplines received scholarship funds distributed through the **TD Bank Financial Group Bursaries**.

#### TD Scholarship Recipient Making a Difference

"My daughter, Célina O'Connor, was a recipient of the TD Canada Trust Scholarship in 2001. I have just returned from her convocation at McGill and I wanted to thank you and everyone else involved with the scholarship for this incredible gift. Without it, she would not have continued with her studies after high school. I am a single mother and we did not have funds for post-secondary education. Célina is presently in an internship in a remote village on the Eastern Quebec/Labrador border helping to revitalize a depressed cod fishing community with museum activity and historical tourism. The TD Canada Trust scholarship was responsible for sending a bright young anthropologist to a Canadian area in need of help."

Marguerite O'Connor, White Rock, B.C.

• **TD 4-H Agricultural Scholarships** were awarded to 10 high-achieving Canadian students who are studying in the agriculture and agribusiness fields.

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Through our insurance division, there are the **TD Meloche Monnex Fellowships in Advancement**. These are facilitated through the Canadian Council for the Advancement of Education and given to recent university graduates. Recipients receive \$25,000 each to gain a full year of practical advancement experience at the institution of their choice.

More scholarships funded by TD on pages 9–11.

#### Literacy Through Hip Hop (LTHH)

LTHH is an after-school program conceived by university students Shahmeer Ansari and Jason Shrouder-Henry. Through funding from TD, LTHH was piloted in Toronto's Regent Park neighbourhood in 2005, and was expanded to other communities last year. The concept of the program is simple: helping youth aged 7–12 learn to read by asking them to identify words they don't understand in popular hip hop songs. Participants go on to write their own lyrics and have the opportunity to record their songs in a professional studio.

#### The Importance of Learning Early

It's recognized that academic success begins well before a child enters school. Yet many children may not have access to even the most basic early learning activities. TD is trying to make a difference by supporting programs that help bridge the readiness-to-learn gap for pre-schoolers and their families. The **Kindergarten Welcome Bag** initiative is one of them. Developed by The Learning Partnership with TD as a major sponsor, the program provides early learning resources for kids and practical guidance for parents on how to use them in the home. Last year, 11,600 high-needs families participated in this early learning years initiative.

#### Making a Difference for... the Environment

One of our focus areas for charitable giving is environmental causes, primarily through the TD Friends of the Environment Foundation<sup>\*</sup>, which supported more than 800 initiatives in 2006 that helped protect and enrich the Canadian environment. Refer to pages 31–33 for details.

#### **Other Community Support**

#### Arts and Culture

TD supports institutions and events that showcase Canada's wealth of artistic talent, as well as expose young Canadians to the arts and culture fields.

As a perfect example, TD Canada Trust is a major sponsor of nine of the country's foremost **jazz festivals**, including the Atlantic Jazz Festival, the Ottawa Jazz Festival and the Vancouver International Jazz Festival. As a rich and vital part of the cultural fabric in Canada, these summertime festivals help artists thrive and boost local revenue and tourism, while delighting new and seasoned fans alike.

Other music showcases funded by TD include the **Young People's Concerts** at the National Arts Centre in Ottawa and the touring program of the **Piano Plus Foundation**, which brings leading classical artists to rural communities in locations across Canada.

To encourage appreciation for the arts among young Canadians, TD underwrites admission costs for children and youth attending a variety of performing arts productions. Examples include the *CanStage TD Dream in High Park*, a program of the Canadian Stage Company; *TSOundcheck*, an initiative of the Toronto Symphony Orchestra; and Alberta's *Discover the Jubilee* education initiative.

Our support for arts and culture doesn't end there. TD is also very committed to giving young talent a chance to flourish and succeed. Some of the programs we support in this regard:

- The artistic development of young people drives our support for the **National Youth Orchestra of Canada** (NYOC). The NYOC allows budding musicians to experience a cross-Canada concert tour, playing in some of Canada's finest performance halls. With a commitment of \$100,000 per year, TD sponsors both the NYOC's national auditions and their summer tour across Canada.
- We also support a unique program in Saskatchewan. High school students across the province are invited to submit an audition tape for an opportunity to become a member of the **All-Star Jazz Band and Choir**. Up to 45 selected students receive five days of instruction by conductors plus workshops by touring jazz musicians, culminating with a performance on the final day of the Saskatchewan Jazz Festival.

Jazz by the Numbers (2006)		
Festivals sponsored by TD	9 – Victoria, Vancouver, Saskatoon, Winnipeg, Toronto (2), Ottawa, Montreal and Halifax	
Attendees	3,398,355	
Artists who performed	8,063	
Performances	1,761	
Venues	155	

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- The **TD Dancer Intern Program** continues to help emerging young dance artists with their professional development in the performing arts. Offered through the Toronto Dance Theatre, TD's investment enables aspiring dancers to take part in new works, understudied roles and learning workshops.
- As sponsor of the **Students on Stage program** offered by the Sudbury Theatre Centre, TD is helping youth expand their theatrical talents and knowledge about theatre. Students not only rehearse to perform in a play, but they also learn about sets, props, costumes and so on.

#### **Medical Training and Research**

Among the most pressing concerns for health-care professionals are lack of funding for professional development and ensuring the best medical talent stays in Canada. To address these concerns, TD has been investing in medical practitioners at hospitals and health-care facilities across Canada under the **TD Grants in Medical Excellence** program since 2000.

Our goal is contributing to people's development, rather than bricks-and-mortar campaigns. Under the program, \$4 million was provided in 2006 to:

- Community hospitals for courses and conferences that allow nurses and other practising caregivers to maintain or upgrade their skills.
- University research hospitals for postdoctoral fellowships to give doctors at the top of their fields access to research funds.

#### **Inner-City Youth Investment**

The **TD Waterhouse Investing in Youth** initiative was launched in 2005 to increase the participation of urban youth in the Duke of Edinburgh's Award program. The program is open to Canadian youth between the ages of 14 and 25 regardless of circumstance or ability. Participants earn the



Our team in Nanaimo, B.C., brought TD's philosophy of *making a difference together* to life in the Dragon Boat Festival, raising funds for the fight against breast cancer.



Kelowna, B.C., employees prepared nutritious snacks and operated a food tent to make the YMCA-YWCA Healthy Kids Day a success for local children.

award by achieving personally established goals in community service, skills development, physical fitness and outdoor expeditions. A \$400,000 pledge by TD Waterhouse<sup>®</sup> over three years will increase public awareness of the award program and its benefits in nine Canadian cities, ensuring that the award is made available, without barriers, to all urban youth who want to participate.

Last year, the very first 21 Bronze Level TD Waterhouse Investing in Youth award recipients were honoured in Toronto. Additionally, the program rolled out to the urban communities of Halifax, Winnipeg and Montreal in 2006. At a Calgary youth conference last summer, HRH The Earl of Wessex, who heads up the Duke of Edinburgh Awards program and who makes an annual trip to Canada for the awards, encouraged Calgary's young people to take up the Young Canadians Challenge to take advantage of the experience.

TD also supports Ontario's new **Youth Challenge Fund**, which sponsors local programs, training and jobs for at-risk youth. Community organizations will be able to apply to the fund to cover the costs of new or existing local programs to help keep kids off the streets.

#### **Social Services**

TD supports social service agencies like the United Way that help hundreds of thousands of people in our neighbourhoods, including the homeless, abused women, newcomers, seniors and people in crisis. More than \$8.2 million was raised in 2006 for the United Way and other Canadian charities (up from \$7.6 million last year), of which \$5.6 million was generated by employee donations (up from \$5 million last year).

#### **Diversity in the Community**

As noted in other areas of this Report, diversity is a major priority for us. Our commitment goes beyond embracing diversity in our workplace. We're also reaching out to our communities to support a wide range of organizations that champion diversity and an inclusive society. For examples, please see pages 8–11.

#### Active Across Canada: TD Employees Making a Difference

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 themselves for the causes TD supports and those close to their hearts, in turn, showing leadership and inspiring others with their example.

A few highlights from the past 12 months:

#### **British Columbia**

- **Relay for Life Walk**: Voted "most enthusiastic and loudest team," our Campbell River branch in Vancouver revealed their community spirit during the Canadian Cancer Society's annual walkathon. Fifteen employees took turns walking around a course for a 24-hour period, raising \$7,100.
- **Ride for Diabetes Research**: For this yearly "exercise," staff from TD Waterhouse and TD Canada Trust formed 26 teams of 130 riders to pedal their energy for juvenile diabetes research, raising an impressive \$30,000 in 2006, almost doubling their previous year's total.



Lending a hand for the Calgary Drop-In Centre, close to 20 employees put care into making lunches for less fortunate people in the community who visit the centre.



Our employees in Winnipeg felt a sense of accomplishment after working on five local Habitat for Humanity build projects.

- Habitat for Humanity project: Employees from our TD Commercial Banking team spent a day installing weeping tile and completing other handy activities for a new duplex to house two families of five.
- S.U.C.C.E.S.S. Walk With the Dragon: This is a major fundraising spectacle held in Vancouver's Stanley Park on behalf of the city's vibrant multi-ethnic population. It involves the longest charity dragon in North America, carried by martial artists, leading thousands of volunteers including 250 TD employees and their family members last year for a 7-km walk along the seawall.

#### Alberta/Saskatchewan/Manitoba

- Run for Stollery Children's Hospital (SCH): In Edmonton, 600 employees of TD Canada Trust, TD Waterhouse and TD Meloche Monnex put their legs in high gear to make a difference in the quality of life for kids at SCH, amassing over \$50,000 for programs that support health, prevent disease and treat illness.
- Navy League Cadets: This not-for-profit organization in Saskatoon teaches young Canadians aged 9–13, many of whom are inner-city children, about citizenship, leadership and seamanship. TD donations have helped purchase much-needed equipment and fund youth outings, and

Our employees dig deep for their communities each year, finding precious time and money to help those in need. TD Canada Trust's Rhonda Bone volunteers weekly from September to May to run various programs.

- Helping the Homeless: Inn from the Cold, a network of organizations that open their doors and hearts to Calgary's homeless families and others in need, receives year-round support from TD's Terry Gilmour. He volunteers to cook, make beds, play with kids and supervise guests, helping to build a bridge between homelessness and hope.
- **Spreading Christmas cheer**: Every Friday for the past three and a half years individual employees at our St. Albert Road branch in Edmonton have each contributed a dollar to a fund that at the end of the year is used to sponsor a needy family at Christmas. Last year the branch generated over \$1,000 and was able to sponsor three families, and staff shopped for and wrapped gifts ranging from toys to food to clothing.
- **Pulling for United Way**: In Winnipeg, employees took on a heavy load for the United Way's 2006 Plane Pull. Teams hauled a 727 across the tarmac to raise both funds and awareness for the annual giving campaign.

#### Ontario

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• **TD River Run for Easter Seals Kids**: The main feature: a fun parade of colourful boats along the Rideau River. Sponsored by TD with many of our volunteers helping out, this charity event made waves among children with disabilities in Manotick and the surrounding area. Proceeds are used to send children with disabilities to a specialized camping facility.

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Now in its 10th year, the TD Securities Employee Charity Auction – run entirely by employees, who also donate and purchase auction items – raised a record \$575,000 for children's charities, topping last year's amount by \$30,000!



In Kitchener-Waterloo, Ontario, employees took part in a bowlathon to raise funds for Junior Achievement's programs, which help young people discover leadership and entrepreneurial skills.

#### **Supporting Employees' Community Spirit**

Our employees care about their communities and want to make a difference. To encourage their commitment, we support them by:

- Giving grants of \$500 to registered charities where employees volunteer through our Volunteer Grant
  Program. We donated \$249,500 in such grants in 2006 and \$418,000 since inception in February 2005.
- Offering time off for volunteering.
- Providing resources needed to run successful charitable initiatives via our Caring Together program.
- Offering flexible working arrangements to help employees juggle their work and voluntary commitments (also see page 49).
- Allowing use of corporate facilities and resources for charitable activities.



Armed with buckets, paper towels and cleansers, TD Commercial Banking employees in the Hamilton, Ontario, area cleaned a new affordable housing complex for seniors. The project was for Urban Native Homes, a low-income housing provider servicing the native and non-native communities.

- **Breast Cancer Awareness**: The fabulous women of our TD Canada Trust branch in Harrow, Ontario, wore pink shirts every Friday during Breast Cancer Awareness Month to help raise awareness.
- Grate Groan-Up Spelling Bee: Generating funds for family literacy programs is the thrust of this fun competition in Kingston. Local TD Canada Trust staff have participated for over a decade, last year entering a team dressed in costumes and also helping to organize the event.
- **Princess Margaret Hospital Foundation (PMHF)**: Nine employees from our TD Commercial Banking units in Mississauga, Barrie and Toronto ran in the Toronto International Marathon to raise funds for PMHF, recognized as a leader in cancer research throughout the world.

#### Quebec

- **CURE Foundation**: Once again last year, TD Meloche Monnex personnel in Montreal showed their spirited ability to raise funds for a great cause by ringing in a record amount for the CURE Foundation, a national organization that provides funding for basic and clinical research for breast cancer. Through ingenuity and a proven talent for selling lottery tickets, employees handed over a cheque for more than \$76,000, topping last year's total of nearly \$64,000.
- **Relais pour la vie de Québec**: In the Canadian Cancer Society's annual night walk event, more than 100 TD employees from six Québec City branches in North East District rallied to form nine of the 82 teams participating and raised \$30,000 for the cause.



Making a difference for AIDS research, employees from TD Waterhouse and TD Canada Trust in Montreal participated in a summer walkathon to promote and raise funds for the cause.



Over the course of a week our TD Commercial Banking team in Montreal, including these spirited employees, prepared food baskets, solicited food donations and did painting duties for the Notre-Dame-de-Grâce Food Depot.

- **Spaghetti Fundraiser**: This fun event is a yearly tradition for staff on the West Island of Montreal. A total of 85 TD employees served spaghetti and washed dishes to generate \$70,000, an impressive leap from last year's \$40,000 raised. The beneficiary, Partage-Action de l'ouest de l'Île, is a not-for-profit that distributes funds to community groups.
- Montreal Women's Centre (MWC): Montreal women's causes got a holiday boost again from TD Meloche Monnex employees in our Place Crémazie office, who held a jeans day and collected 60 boxes of food and toys, as well as more than \$3,200 in cash. The MWC offers a wide range of family- and job-related services, particularly to those struggling with poverty and violence.

#### **Atlantic Provinces**

- **IWK Health Centre**: The TD Insurance Home and Auto office in Saint John presented a cheque for nearly \$2,400 to IWK during its Telethon for Children to benefit Maritime kids and their families. Employees organized a variety of fundraising events, including a raffle for concert tickets, dress-down days, a name-your-price garage sale and a bake sale.
- **Giving in Lunenburg**: When it comes to community commitment, employees from our Lunenburg branch shine. Every year they enter a team in the Big Brothers/Big Sisters Bowl for Dollars charity game, participate in the local hospital golf fundraiser, get their hands dirty to clean local shorelines and throw several charity barbecues to raise money for various causes.



Employees in Halifax know how to build stronger communities, dedicating their time and muscles to a Habitat for Humanity housing project.

• Westwood Day Care: The team at our Bayers Road branch in Nova Scotia put smiles on the faces of less fortunate children by organizing a Christmas party at this daycare facility.

#### **There's More!**

TD volunteers played a big role in the TD Canada Trust Great Canadian Shoreline Cleanup initiative to help the environment – see page 33. More examples of employee volunteerism can also be found on pages 9 and 13.