



From the Hazeltons to the Lakes District

Some new faces

Bulkley Valley Credit Union is pleased to introduce you to a few of the new faces to our organization this year.

Michael Henfrey is the General Manager of Bulkley Valley Insurance Services and moved from Ottawa to Smithers in January this year. Learn more about Mike and his first year in the Valley on the back page of this newsletter.

We introduced you to Gregory Wacholtz last year when he moved his family from Naicam Saskatchewan to Burns Lake at the time he joined our management team. Greg recently moved to Smithers and took on the role of Branch Manager when Cindy Stucklberger retired this fall. With over 15 years of credit union experience, Greg is ready to settle into his role in the office and become involved in the community.

OUR MANAGEMENT TEAM

- BVIS General Manager—Michael Henfrey
- Manager, Operations—Nancy Meyer
- Chief Executive Officer—W. Dave Stene
- Houston & District Branch Manager—Tanya Hackle
- Smithers Branch Manager—Gregory Wacholtz
- Manager, Information Systems—Joseph Meyers
- The Hazeltons Branch Manager—Tamia Hatler
- Lakes District Branch Manager—Sandy Doré
- Manager, Lending Services—Max Starr
- Manager, Finance—Jana Lukasek

Sandy Doré is new to the credit union system and you will find her behind the Branch Manager's desk in Burns Lake. She comes to us with 19 years of banking experience, 18 of which were in supervisory and management positions. Sandy worked in 13 branches in a variety of communities around the province. Sandy relocated to Smithers in 1994 where she and her family are happy to have made the area their home and enjoy all the Bulkley Valley has to offer. Sandy has been working in office management positions for the past 10 years and is excited to be back in the banking industry and a part of the Credit Union family. She looks forward to working with the Bulkley Valley Credit

Union's staff and members and being involved in what Burns Lake has to offer.

Jana Lukasek is our Manager, Finance and has enjoyed her role on the team since June 2008. More recently, she has fallen in love with her role as Mom to her 5 month old son, Cade. Jana completed her CGA designation in 2006 and came to the Credit Union in 2007 with experience in the Mining industry. Jana and her husband Chris have lived in Smithers for 9 years, moving here for the beautiful scenery and outdoor activities. The staff at the Administration office in Smithers are looking forward to Jana's return to the office in February.



Photo by: Carrie Fort of Freeland Photography

68th Annual General Meeting

The Bulkley Valley Credit Union AGM will be held Monday, April 26, 2010 beginning at 7:00 p.m. in the Summit Room at the Hudson Bay Lodge in Smithers.

The meeting will review financial statements and other activities of the past year, as well as the election results of directors for the upcoming year.

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Call for Nominations

An election will be taking place to fill three positions on the Board of Directors (**two positions for the Smithers area and one for the Houston area**). To be eligible to vote, you must be over the age of 19 and a Bulkley Valley Credit Union member in good standing as of **January 1, 2010**. Candidates for the Board must be nominated by at least three members in good standing with BVCU who are over the age of 19. Written submissions for proposed candidates may be forwarded to the Nominating Committee, which determines whether the nomination complies with the Financial Institutions Act and Bulkley Valley Credit Union Rules. Submissions must be received by the end of the day on **Tuesday, February 16, 2010**.

The Nominating Committee will inform each candidate of the provisions with respect to the conduct of the election and provide each candidate with a copy of the Bulkley Valley Credit Union Rules. Candidates must complete a personal information return, a requirement of the Superintendent of the Financial Institutions Commission. Candidates may submit a photograph, a resumé and a policy statement (250 words or less) with biographical information, occupation, Credit Union affiliation, experience and qualifications. The Nominating Committee will forward the candidates' photographs, resúmes and policy statements, if submitted, along with clear and precise voting instructions, to eligible members. This information will be sent at least 30 days prior to the Annual General Meeting, which will be held on **Monday April 26, 2010**.

Voting will take place at the branch or by a requested mail-in ballot. Election results will be announced at the AGM and posted for a minimum of three days in the appropriate branches. If you are interested in becoming a candidate and wish to know more about provisions and requirements for doing so, contact any of the four branches of BVCU for further information.



Your 2009 Board of Directors:
Ken Thomson, Janet Willson, Chairperson—Randy Brandvold, Secretary—Patty Peterson, Vice Chair—Dan Boissevain, Diane Macaulay, Tom Havard, Klaus Mueller, and Richard Vossen

Photo by: Carrie Fort of Freeland Photography

Community Builder is BACK!

“For every dollar invested in your Community Builder account..., BVCU will make a donation to the following community group...”

Bulkley Valley Credit Union will once again offer a Community Builder Term Deposit for Registered and Non-Registered funds in 2010. For every dollar invested in your 2010 Community Builder account between January 1 and March 1, 2010, Bulkley Valley Credit Union will make a donation to the following community group in your area:

**The Hazeltons:
Smithers:
Houston & District:
Lakes District:**

**The Salvation Army
Bulkley Valley Search and Rescue
The Topley Community Centre
The Burns Lake Curling Club**



Funds are donated locally in each of our four service areas based on the total dollars deposited to the Community Builder products at each location. Bulkley Valley Credit Union is dedicated to supporting each of our local communities and the Community Builder account is just one more way for us to do that.

In 2009, \$10,000 in total was donated to the four local groups who were the beneficiaries of the Community Builder campaign. The groups were the Houston Aquatic Club, the Burns Lake Figure Skating Club, the Kispiox Valley Community Hall and Innovation Foods.

The Power of Membership

During 2009, the Bulkley Valley Credit Union contributed over \$140,000 to more than 140 local groups through in-branch donations, the RRSP Community Builder Campaign and donations from the Economic Development Committee & the Community Support Committees. Our local Community Support Committees meet on a regular basis throughout the year to review donation requests. The request form can be picked up at your local branch or by visiting www.bvcu.com.

In addition to donations made to local groups and organizations, six High School Bursaries of \$1000 each were awarded to students in our communities in 2009.

“contributed over \$140,000 to more than 140 local groups...”

BC Book Prizes - Adopt A Library
 BC Development Snowboarding Team- Jason Gagnier
 BLNDC Aboriginal Days
 Bulkley Valley Backpackers
 British Columbia Barrel Racing Association
 Bulkley Valley Community Arts Council
 Bulkley Valley Christian School French 12
 Bulkley Valley Christian School Library
 Bulkley Valley Christian School
 Bulkley Valley Economic Development Initiative
 Bulkley Valley Exhibition
 Bulkley Valley Hospice Society
 Bulkley Valley Select Soccer Team - U16 Boys
 Burns Lake Braves Senior Hockey Club
 Burns Lake Farmers Market
 Burns Lakes Figure Skating Club
 Burns Lake Hospital Auxiliary
 Burns Lake Minor Hockey Association
 Burns Lake Motorcycle Club
 Burns Lake Playschool
 Burns Lake Rotary Club – Auction
 BV Band Boosters
 BV Childcare Society
 BV Farmers Market
 BV Folk Music Society Adult Guitar Camp
 BV Historical & Museum Society
 BV Learning Centre
 BV Otters Swim Club
 Camp Caledonia Renovation Project
 Canadian Diabetes Association - Smithers Branch
 Central Park Building
 Community Gospel Chapel
 Cops for Cancer
 Creative Roots Dance Team - New York Trip
 Cut Loose Quilters
 Ebenezer Canadian Reformed School Biology 12
 Forum for Young Canadians - Ariel Jones
 Friends of the Houston Public Library Society
 Gitsegukla Cougars Basketball
 Gitsegukla Men's Basketball
 Gitsegukla Volleyball
 Gitxsan Cultural Days
 Gitxsan United Sports Club
 Great Bear Coast - Field and Forest Cooperative
 Hagwilget Village Council
 Hazelton Girls Soccer Team
 Hazelton Minor Hockey-Atoms Division
 Hazelton Secondary School Drama
 Hazelton Wolverines Hockey Club
 Heart & Stroke Foundation

Heavy Horse Pull
 Houston Chamber Business Awards
 Houston Chamber's Fun in the Sun Golf
 Houston Figure Skating Club
 Houston Legion Branch 249
 Houston Leisure Facility Halloween Party
 Houston Link to Learning
 Houston Minor Hockey Association
 Houston Minor Hockey - Midget Provincials
 Houston Pink Ball Tournament
 Houston Rugby Team
 Houston Secondary School Drop in Music
 Houston Secondary School Safe Grad
 Houston Secondary School Toast Program
 Houston's Newfie Golf Tournament
 Jake Jenne Arts Project
 Jessica Catorc/Miss Teen Canada-World
 John Field Elementary School – Division 6
 Kispiox Ladies Basketball Team
 Kispiox Valley Rodeo Club
 Lakes District Arts Council
 Lakes District Christmas Hamper Program
 Lakes District Fall Fair – Children's Festival
 Lakes District Food Bank
 Lakes District Kennel Club
 Lakes Economic Development Association
 Local Vocals Community Choir
 LOGS Literacy
 Midsummer Music Festival
 Monster Ventures
 Moricetown Arrows - Little Arrows
 Muheim School Grade 4 Class Trip
 Navy League of Canada
 New Hazelton Elementary – Grade 7 Grad
 New Hazelton Elementary PAC
 New Hazelton Skate/Bike Park Committee
 Northern BC Winter Games
 Northern Health Authority - Health Fair
 Northwest Animal Shelter Society
 Omineca Ski Club
 One Sky - Anti Idling Campaign
 Pacific Northwest Science Fair
 Palling Recreation Committee - Community Hall
 Plan B Brewery
 Pleasant Valley Community Market
 Quick Community 4-H District Horse Camp
 Relay for Life Cancer Walks
 Roche View Lodge
 Round Lake Community Association
 Salvation Army Food Bank

Silverthorne Elementary School Toast Program
 Skeena Bakery Project
 Skeena Watershed Conservation Coalition
 Smiles Daycare PAC
 Smithers Annual Community Christmas Dinner
 Smithers Art Gallery
 Smithers Community Radio
 Smithers Community Services – Volunteer Smithers
 Smithers Curling Club
 Smithers Junior Steelheads - Atom Development Team
 Smithers Mountain Bike Association
 Smithers Musical Ride
 Smithers Rodeo Club
 Smithers Rotary Club Community Trail
 Smithers Rotary Club - Radio Auction
 Smithers Scouts
 Smithers Secondary Alpine Team
 Smithers Secondary Athletics
 Smithers Secondary DAF Grad 2009
 Smithers Secondary Senior Boys Soccer Team
 Smithers Secondary Senior Girls Basketball
 Smithers Secondary Senior Girls Volleyball Team
 Smithers Secondary Student Council
 Smithers Secondary Young Woman's Project
 Smithers Senior Carpet Bowling
 Smithers Senior Citizens Association
 Smithers Steelheads
 Smithers Volunteer Ski Patrol
 Society of BC Conservation Officers
 South Hazelton Women's Institute
 Spirit of the North Arabian Horse Association
 Storyteller's & Learning Shop
 Team Moricetown Beggars
 Telkwa Community Initiatives
 Telkwa Museum
 Telkwa Senior Carpet Bowlers
 Topley Community Club
 Treehouse Housing Association
 Valley Vipers Ladies Fastball
 Valley Youth Fiddlers
 Village of Hazelton
 Walnut Park Elementary School
 Wrinch Community Garden

Welcome to town Mike

When I joined the team at Bulkley Valley Insurance in January 2009 it was apparent to me that I'd stumbled onto a very unique opportunity. Our office started the year with a list of great clients and a full complement of staff who were raring to go. Soon enough I learned that our "fully staffed state" would be short lived as three maternity leaves were announced and my panic started to set in.

Welcome to town Mike....

We managed to get through the staffing concerns and soon after that I started to look forward to experiencing the joy of summer in the beautiful Bulkley Valley. For those of you who can't guess where this is going, the summer days in our insurance offices were basically filled by working with more than twice as many clients as we did on an average winter day but with less staff. It was a lot of fun but not what I would ever consider relaxing.

The fall soon came, and it was a cold day (REALLY COLD DAY) for October when, for the first time since March, the office in Smithers was fully staffed once again.

Coming into this year of economic downturns and financial disasters for so many, no one really knew what to expect. Our goal for the year was one of survival with the focus of meeting the needs of our clients. I am happy to report that we did not lose sight of our objectives during the past 12 months. Our financial results for 2009 will be the highest they have ever been and we were able to give more to our communities this year than we ever have before.

I know that we are in a great position for whatever the new year has in store for our organization. The Houston office will soon be fully staffed and both crews are ready to work with their clients to find the best products for their needs.

I am very proud of all our employees who have risen to all the challenges they were exposed to this year. I'm proud not only for the amount our offices donated to our communities but also the amount of time our staff invested in volunteering as well. Our offices are an enjoyable place to visit and to work in and I know that our future is very bright.

On behalf of our organization, I wish you all the best in 2010 and once again thank you for all your support. I also want to welcome the three newest members of the BVIS family to the world. Welcome Ryder, Reid, and Jake!

On a personal note, thank you for giving my wife and me such a warm welcome to the area. Please do not hesitate to just stop by my office to say hello.

Yours sincerely,

Michael D. Henfrey
General Manager, Bulkley Valley Insurance Services



Photo by: Storey Photography



Bulkley Valley CREDIT UNION