



# Bulkley Valley CREDIT UNION *News*

WINTER 2012

Bulkley Valley Credit Union

*From the Hazelton to the Lakes District*

## *Call for NOMINATIONS*

The Nominating Committee of Bulkley Valley Credit Union is pleased to advise that an election of directors will take place to fill three (3) positions on the Board: two (2) positions in the Smithers area and one (1) in the Houston area.

Commencing January 2, 2013, nomination forms will be available at every branch of Bulkley Valley Credit Union. Candidates must be nominated by at least three members in good standing who are over the age of 19. Submissions for proposed candidates will be reviewed by the Nominating Committee to ensure the nomination complies with the Financial Institutions Act and Bulkley Valley Credit Union Rules. Submissions must be received by the end of the business day on Saturday, February 16, 2013. 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' information, if submitted, along with the voting instructions to eligible members at least 30 days prior to the Annual General Meeting, which will be held on April 22, 2013. Voting will take place at the branch or by a requested mail-in ballot. 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, 2013.

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 for further information.

For more information and to review the Director's position description, please visit our website: [www.bvcu.com](http://www.bvcu.com)



## *71st Annual General Meeting*

The Bulkley Valley Credit Union AGM will be held on **Monday, April 22, 2013** beginning at 7:00 p.m. in the Summit Room at the Hudson Bay Lodge in Smithers.

The meeting will review financial statements and highlight on some activities of the past year. The directors' election results for the upcoming year will also be announced.

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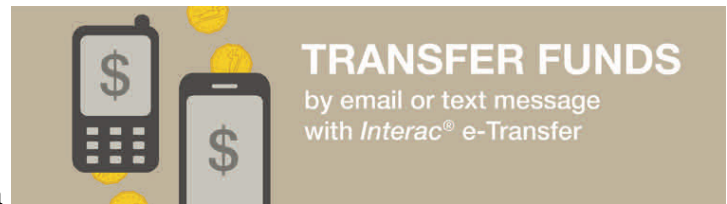
## Another NEW Product to introduce

Interac® e-Transfer is becoming a preferred method for people wanting to directly send and receive money between accounts, quick, convenient and secure.

Interac e-Transfer enables anyone with an email address and a Canadian bank account to send and receive money from either a desktop computer or web-enabled mobile device. The sender does not need to know the recipient's institution or account information. Recipients are notified by email or text message when a transfer has been sent and participating financial institutions transfer the funds using secure, established banking procedures.

### With Interac e-Transfer, you can:

- Send money
- Receive money
- Send email and / or text notifications and reminders
- Create new recipients
- View and manage pending transfers
- View e-Transfer history



**A trusted brand.** Interac is a trusted brand that Canadians have become familiar with through debit transactions, automated teller machines (ATMs), and online services such as Interac online for Internet purchases and Email Money Transfers.

**No complex strategic partnerships.** Some mobile person-to-person payment offerings require complex partnerships between credit card companies, financial institutions, phone manufacturers and wireless carriers.

**Fast transfers and no stored value accounts.** Most person-to-person payments like PayPal and Zoompass rely on stored value accounts that take multiple days to process the payment. An Interac e-Transfer payment can be processed in less than 30 minutes.



## What's the difference??

2012 was the International Year of Co-operatives (IYC) and the time to celebrate a different way of doing business, one focused on human need not human greed and where the members, who own and govern the business, collectively enjoy the services provided and the benefits of being shareholders.

*“ Credit union members are owners because they are also shareholders ”*

Most Bulkley Valley Credit Union members know that their credit union is a cooperative.

We sometimes hear: “So what exactly are cooperatives? What differentiates them from other forms of business? What are the advantages of cooperatives for members and communities in general?”

Cooperatives are business enterprises owned and controlled by the very members that they serve. Their member-driven nature is one of the most clearly differentiating factors of cooperative enterprises. This fact means that decisions made in cooperatives are balanced by the pursuit of profit, and the needs and interests of members and their communities.

Credit union members are owners because they are also shareholders who actively participate in setting the policies and decision make process at their credit union. The fundamental operating principal of credit unions is democratic ownership—one member has one vote, regardless of the amount of deposits or shares.

In this newsletter you will see a Call for Nominations. This is one small example of how you, as a member, can participate in the democratic control of your cooperative.

# Economic Development in the Hazeltons



The Senden Centre is a young and very successful community development project of the Upper Skeena Development Centre (USDC) in Hazelton, BC. Bulkley Valley Credit Union (BVCU) is proud to continue supporting this project and granted the Centre \$5,000 this year to assist with the implementation of Phase II of the project.

Senden provides a central site where community members can gain skills both for work and personal sustainability. It is Centre for gathering, collaborating and learning both formally and informally. It also is a producing market garden, an approved commercial processing facility, a vegetable cold storage and a retail outlet.

For the past 20 years, the Upper Skeena region was anchored by a forest-based economy. With the loss of the local mill and rapid decline in the forest sector, the region has faced major challenges in re-establishing its economic stability.

A labour market study identified agriculture as one of four key target

areas for stimulating economic growth in the Hazeltons. There is a long history of agriculture production resulting from the unique micro-climate and rich river valley soils. In 2007 the Upper Skeena Development Centre Board took the initiative to purchase the site as the location for a sustainable agriculture resource centre.

In 2008, BVCU was asked to consider assisting with the fundraising efforts to develop a feasibility study and business plan for their new project “The Senden Sustainable Agriculture Resource Centre”. The intention of starting this business was to establish a social enterprise that would meet multiple objectives in their community. Specific targets included: employment support, business support, sustainability for USDC and increased food security in the Upper Skeena area. A \$5,000 donation was made to USDC from the Economic Development Fund and the vision began to move towards a reality.

Phase II of this project means expanded programs and services

while increasing their human capacity for present and future contract obligations for Senden Centre. Phase I saw the reconstruction of the site and delivery of the Youth Employment Program. The significant benefit of Phase II is income generation while allowing programming to continue. The combination of housing, processing and growing capabilities will increase the social enterprise revenue generating abilities of the Centre as well as more opportunities for programming.

### Senden Agricultural Resource Centre Vision:

- A multipurpose community resource to support and encourage sustainable food and farming
- An agriculture resource and training centre
- A demonstration site for gardeners
- A job skills and life skills training centre
- A place for people to enjoy the land and work together

“...granted the Centre \$5,000 this year to assist with the implementation of Phase II of the project.”

*Senden will be a place where people of all ages can explore their relationship with food and the land -- how these themes are central to culture, society, health and spirituality. It will help raise awareness about local food issues and celebrate the agricultural history of the area.*

Senden Agriculture Resource Centre in another example of cooperation and collaboration making an economic difference in our communities.





## *Supporting the Communities we serve*

“December 2012... Bryan and I just wanted to thank the BVCU very much for sponsoring the wagon rides at Santa’s Breakfast on this past Sunday in Smithers... The Credit Union has been very generous to the community and its so nice to see. We take the horses and wagon to Hazelton usually twice a year and are sponsored by BVCU there each time. We sincerely appreciate your community involvement and generosity. Regards, Tanis Semeschuk.”

B & T Wagon and Sleigh Rides

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| <ul style="list-style-type: none"> <li>2012 Gitxsan Cultural Days</li> <li>Alzheimer Society</li> <li>BC Book Prizes Adopt a Library - Burns Lake</li> <li>BC Book Prizes Adopt a Library - Smithers</li> <li>BC Cooperative Association</li> <li>Bulkley Lodge Blueberry Patio Project</li> <li>Bulkley Valley Cross Country Ski Club</li> <li>Bulkley Valley Exhibition</li> <li>Bulkley Valley Folk Music Society</li> <li>Bulkley Valley Historical and Museum Society</li> <li>Bulkley Valley Research Centre</li> <li>Burns Lake Canada Day Celebrations</li> <li>Burns Lake Community Dinner</li> <li>Burns Lake Figure Skating Club</li> <li>Burns Lake Food Bank</li> <li>Burns Lake Mountain Bike Association</li> <li>Burns Lake Tragedy Relief Fund</li> <li>BV Band Boosters</li> <li>BV Bowman</li> <li>BV Brain Injury/BV Mental Health</li> <li>BV Christian School</li> <li>BV Classical String Society</li> <li>BV Concert Association</li> <li>BV Cross Country Ski Team</li> <li>BV Economic Development Association</li> <li>BV Folk Music Society</li> <li>BV Foundation</li> <li>BV Naturalists</li> <li>BV Nordics</li> <li>BV Otters Swim Club</li> <li>BV Puppetry</li> <li>BV Social Planning Society</li> <li>BV U17 Rep Soccer Team</li> <li>BVLD Airshed Management Society</li> <li>Camp Caledonia</li> <li>Canadian Cancer Society - Houston</li> <li>Canadian Cancer Society - Lakes District</li> <li>Northern Cancer Lodge</li> <li>Centennial 2013 Legacy Fund</li> <li>Christmas in Hazelton</li> <li>Committee for Book on Dutch Immigrants</li> <li>Cops for Cancer</li> <li>Corporation of Village of Hazelton</li> <li>Cut Loose Quilters</li> <li>District of Houston 15th Annual Kid's Triathlon</li> <li>District of New Hazelton</li> <li>Dze L Kant Friendship Centre</li> <li>Early Childhood Education Conference</li> <li>Evelyn Community Association</li> <li>FAST – Gitxsan Health</li> <li>Gitanmaax Language Nest</li> <li>Gitsegukla Elementary School</li> <li>Gitsegukla Headstart</li> <li>Gitxsan All Native Hockey Team</li> <li>Gitxsan Health/Positive Living North</li> <li>Glen Kerr Spring Horse Pull</li> <li>Grassy Plains Mud Bog</li> <li>Grendelivery</li> </ul> | <ul style="list-style-type: none"> <li>Groundbreakers Agriculture Co-op</li> <li>Hankin Recreation</li> <li>Hazelton Area Theatre Society</li> <li>Hazelton Minor Hockey</li> <li>Hazelton Secondary Drama</li> <li>Hazeltons' Food Bank</li> <li>Heart &amp; Stroke Foundation</li> <li>Houston Christian School Sr Boys Volleyball Team</li> <li>Houston Ambulance Society</li> <li>Houston Christian Hockey Program</li> <li>Houston Christian School</li> <li>Houston Christian School 50th Anniversary</li> <li>Houston Curling Club</li> <li>Houston Hikers Society</li> <li>Houston Link to Learning - Community Kitchen</li> <li>Houston Luckies Central Interior Hockey Team</li> <li>Houston Minor Hockey Association</li> <li>Houston RCMP Positive Ticketing Campaign</li> <li>Houston Ringette Association</li> <li>Houston Secondary School Toast Program</li> <li>Houston Figure Skating</li> <li>HSS Bucks for Broadway</li> <li>HSS Turkey Luncheon</li> <li>HSS XBlock Drop In Music Program</li> <li>Integrated Arts Strategy Committee</li> <li>International Woman's Banquet</li> <li>Invest Northwest BC</li> <li>John Boonstra - Fall Fair Antique Tractor Display</li> <li>John Field Elementary School Basketball Tourney</li> <li>Kispiox Valley Music Festival</li> <li>Kispiox Valley Rodeo</li> <li>Kyah Wiget Men's Fast Pitch League</li> <li>Lake Babine Nation-Alcohol &amp; Drug Awareness Week</li> <li>Lake Kathlyn School Fort St. James</li> <li>Lake Kathlyn School Salad Bar Program</li> <li>Lakes District Arts Council</li> <li>Lakes District Fall Fair</li> <li>Lakes District Food Bank</li> <li>Lakes District Kennel Club</li> <li>LDSS Girls Volleyball Team</li> <li>LDSS Lakes Seniors Volleyball Team</li> <li>LDSS Ski/Snowboard Team</li> <li>LOGS</li> <li>LOGS Book Bus – Lit Limo</li> <li>Makepeace Productions</li> <li>Morice Mountain Nordic Ski Club</li> <li>Moricetown Grizzlies Fastball Team</li> <li>Moricetown Volunteer Fire Department</li> <li>National Aboriginal Days</li> <li>Northern Saddle Club</li> <li>Northern Society for Domestic Peace</li> <li>Northwest Institute for Bioregional Research</li> <li>Northwest Science &amp; Innovation Society</li> <li>NSDP Perinatal Depression Committee</li> <li>Pacific Northwest Science Fair</li> <li>Pleasant Valley Horse Club</li> <li>Quick Community 4-H Youth Exchange</li> </ul> | <ul style="list-style-type: none"> <li>Rayco Resophonics-Guitar Making Course</li> <li>Regional District of Bulkley Nechako</li> <li>Relay for Life Smithers</li> <li>Robbie Burns Banquet</li> <li>Rural Writers in Residence Workshop</li> <li>Salvation Army Food Bank</li> <li>Salvation Army Houston</li> <li>Salvation Army Smithers</li> <li>Santa's Breakfast-Salvation Army Food Bank</li> <li>SCSA - The Meadows</li> <li>SCSA FASD Conference</li> <li>SCSA 'Homelessness Action Week'</li> <li>SCSA Volunteer Workshop Series</li> <li>Senden Agriculture Resource Centre</li> <li>Serving HATS Mission to Mexico</li> <li>Silverthorn Elementary Gr 5 Class</li> <li>Skeena Ice Arena</li> <li>Skeena Place</li> <li>Skeena Steamers</li> <li>Smithers and Area Recycling Society</li> <li>Smithers Art Gallery/Artisan Gift Shop</li> <li>Smithers Art Gallery/Youth Empowerment Program</li> <li>Smithers Charity Golf Tournament</li> <li>Smithers Motocross Association</li> <li>Smithers Mountain Bike Association</li> <li>Smithers Ski Club</li> <li>Smithers Squash Club</li> <li>Smithers Volleyball Camp</li> <li>South Hazelton Kids Club</li> <li>South Hazelton Women's Institute</li> <li>SSS Alpine Team</li> <li>SSS Boys Senior Soccer Team</li> <li>SSS DAF Grad 2012</li> <li>SSS France and Spain Trip</li> <li>SSS Girls and Boys Rugby Teams</li> <li>SSS Music and Drama Departments</li> <li>SSS Young Men's Project</li> <li>St. Joseph's School Parent Support Group</li> <li>Steelheads Central Interior Hockey Team</li> <li>Team Moricetown Beggars</li> <li>Telkwa Community Initiatives-Community Garden</li> <li>Telkwa Community Initiatives-Music in the Park</li> <li>The Ark Daycare-Treehouse Housing Spring Ski Trip</li> <li>The Soup Kitchen</li> <li>Topley Community Club</li> <li>Treehouse Housing Horseback Riding</li> <li>Treehouse Housing Safety Gear</li> <li>Trout Creek Hall Upgrades</li> <li>Twain Sullivan Elementary School</li> <li>Upper Skeena Teacher's Union</li> <li>Valhalla Pure Outfitters Everest Challenge</li> <li>Valley Youth Fiddlers</li> <li>Victim's Assistance Program Training Session</li> <li>Village of Hazelton</li> <li>Wet'suwet'en Hearbeat Elder/Youth Group</li> <li>Whispering Pines District Girl Guides of Canada</li> <li>Willowgrove Ladies Club</li> <li>Wrinch Memorial Hospital - Special Funding</li> </ul> |
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***Provided \$190,000 to over 170 Groups and Organizations in 2012!***