



Dollars & \$ENSE

What's happening in Our Community

August 2026



Ladysmith Days



More Than a Weekend: Keeping a Community Tradition Alive

Another successful Ladysmith Days has come to a close, leaving behind smiles, laughter, and memories that will last for years to come. From families enjoying the Kids' Count Fun Zone to the spectacular fireworks over Transfer Beach, the weekend once again showcased what makes our community such a special place to live.

For Ladysmith & District Credit Union, supporting Ladysmith Days has never been just about sponsoring an event. It's about investing in a tradition that brings our community together.

More than 15 years ago, there was uncertainty about the future of Ladysmith Days. During a staff discussion, team members reflected on their own childhood memories of the celebration and agreed that future generations deserved the opportunity to create those same experiences. That conversation became a commitment—one that continues today.

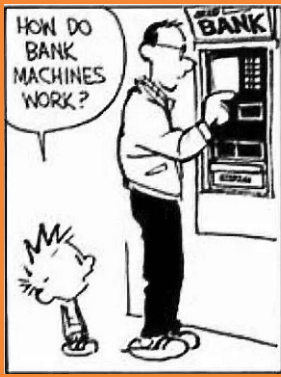
Since then, LDCU has proudly sponsored the Kids' Count Fun Zone, providing thousands of children with free family

activities and inflatable attractions. For even longer, we have been honoured to support the Ladysmith Days fireworks, helping bring families together to celebrate the close of the August long weekend.

As a community-owned Credit Union, our commitment extends beyond banking. We believe strong communities are built by supporting the events, organizations, and traditions that connect people and create a sense of belonging.

continued page 2





Congratula



RIGHT: Megan Dougan offers congratulations to Audrey Skarvig, recipient of the \$1,500 LDCU Scholarship in Honour of Helmi Kotila, recognizing academic excellence and leadership in our community.

A COMMUNITY TRADITION

from page 1

Ladysmith Days is one of those traditions, and we are proud to have played a small part in helping it continue for our community.

This year, we also had the opportunity to sit down with Ladysmith Days organizers to talk about the history of the celebration, why it remains so important, and the partnership that has helped keep it thriving. Their stories remind us that community traditions don't continue on their own—they endure because people care enough to support them.

If you haven't seen it yet, we invite you to watch our new **Ladysmith Days video on the LDCU YouTube channel**. It offers a behind-the-scenes look at the event's history, the volunteers who make it possible, and the community spirit that has made Ladysmith Days a cherished tradition for generations.

Thank you to the organizers, volunteers, participants, and everyone who joined the celebration. We are grateful to be part of a community that continues to come together, year after year, to create lasting memories.

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Honouring a Legacy. Creating Opportunity.

One of the most rewarding parts of what we do at Ladysmith & District Credit Union is celebrating the accomplishments of young people in our community as they take the next step toward their future.

Each year, our scholarship program gives us the opportunity to recognize students whose hard work, leadership, creativity, and commitment have earned them this well-deserved recognition. This year, we were proud to award seven scholarships to Ladysmith Secondary School graduates.

Over the past 13 years, LDCU has contributed more than \$230,000 in scholarships,

helping local students pursue post-secondary education, skilled trades, and careers in the arts.



RIGHT: Megan Dougan congratulates Beth-Rose Trawick on being awarded the LDCU Scholarship in Honour of John Ulinder for \$6,000

ations Grads!



LEFT: Kyla Hiebert accepts the \$3,500 LDCU Scholarship in Honour of Jack McDonald.

Robert Kuhn accepts the \$3,500 LDCU Academic Scholarship.



LEFT: John Goodman receives the \$1,500 LDCU Scholarship in recognition of his academic achievement and leadership.

BELOW: LCU Insurance Manager, Brooke Orr presents Kyla Hiebert the LCUI Community Spirit Award of \$1,500



Every scholarship has a story. Some recognize academic achievement, while others celebrate leadership, artistic excellence, vocational education, or a commitment to giving back to the community. Together, they reflect our belief that success takes many forms and that every student's journey is unique.

Several of our scholarships also honour individuals whose vision and dedication helped shape Ladysmith & District Credit Union. The John Ulinder Memorial Scholarship recognizes one of our founding members, whose commitment to the Credit Union included attending every Annual General Meeting for more than 50 years. Scholarships named in honour of Helmi Kotila, the first woman to serve as President of the board of any Credit Union in British Columbia, and Jack MacDonald, a long-serving director and board President, celebrate lives dedicated to leadership, service, and community.

As you read about this year's recipients, we hope you'll see more than names and awards. You'll see young people with bright futures, unique talents, and the determination to make a difference. Supporting them is one of the ways we invest in the future of our community, and it's a tradition we're proud to continue.

Congratulations to each of this year's recipients and to the entire Ladysmith Secondary School Class of 2026. We wish you every success in the exciting journey ahead.



ABOVE: Regan Cherfan presents Devon Warren, PAC Chair of Ladysmith Intermediate School with a cheque for \$200 for their Fun Fair Punch a Cup fundraiser.



MIDDLE: Michael Robinson presents Candi McNeil, Vice President of LRCA a \$2,500 cheque for their annual Concerts in the Park fundraiser.

BELOW: Longtime community theatre champion Bruce Mason accepts a cheque for \$1,000 from Michael Robinson, Marketing Manager in support of LLT 2026-2027 Season





“Congratulations on your well deserved retirement, Linda.”

After nearly 15 years with Ladysmith & District Credit Union, we're celebrating the retirement of someone who has kept countless things running smoothly behind the scenes.

Since joining LDCU in October 2011, Linda has served as Executive Assistant to the CEO and Board of Directors, managing complex responsibilities with professionalism, discretion, and exceptional organization. From coordinating Board meetings and maintaining corporate records and policies to handling confidential matters, Linda was the person who kept everything on track.

Now it's time to trade board packages for lake days and meeting agendas for decorating projects. We hope retirement brings plenty of relaxation, adventure, and time doing the things you love.

Linda, thank you for your years of dedication, friendship, and service. Congratulations on your well-earned retirement—you'll be greatly missed.

P.S. Linda, retirement looks good on you! Enjoy putting your feet up. Regan... we'll leave the shoes by your desk on Monday :D

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CHARLENE KONG, CAIB

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Alex Shannon, QAFP — Financial Advisor,
Investment & Retirement Planning