



# Dollars & \$ENSE

What's happening in Our Community · December, 2024



Concept rendering of our redesigned float

Canada's Credit Unions Celebrate  
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## 80 Years of Community Spirit helps “Reimagine the Festival of Lights”

As Ladysmith and District Credit Union celebrates its 80th anniversary, we reflect on the many ways we’ve supported the spirit of our community, especially through the Festival of Lights. For nearly 20 years, we’ve been proud to sponsor the fireworks display, showcasing our town and sharing the joy of the season with families and neighbors. That, unfortunately is about to end.

"Regrettably, we will no longer be able to sponsor fireworks at the Festival of Lights," said John de Leeuw, CEO of LDCU. "We had hoped to bring an even bigger and more incredible fireworks display this year to celebrate Ladysmith’s spirit and to commemorate our 80 years in the community. However, with strict fire regulations, the traffic safety requirements from the Town, and the ongoing challenge of finding a safe, accessible location with clear sightlines from 1st Avenue, hosting a fireworks display for FOL has simply become unworkable."

“However, with new challenges come new opportunities. In our ongoing efforts to make the Festival of Lights even more spectacular, we’ve been working closely with the organizers to explore innovative ways to enhance the event” said de Leeuw.

John shared that one exciting idea they’re considering is replacing the fireworks with a drone show next year. “A drone show would help us meet updated fire regulations while creating an unforgettable experience that blends technology with tradition.”

Laura Goodwin from The Festival of Lights Committee agrees. “A drone show would bring a fresh and captivating dimension to the Festival, lighting up the night sky in ways we’ve never seen

2005 IPSOS Customer Service Excellence	2006 IPSOS Customer Service Excellence	2007 IPSOS Customer Service Excellence	2008 IPSOS Customer Service Excellence
2009 IPSOS Customer Service Excellence	2010 IPSOS Customer Service Excellence	2011 IPSOS Customer Service Excellence	2012 IPSOS Customer Service Excellence
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2021 IPSOS Customer Service Excellence	2022 IPSOS Customer Service Excellence	2023 IPSOS Customer Service Excellence	2024 IPSOS Customer Service Excellence



**Notice of Annual General Meeting  
 May 6, 2025**

See page 2 for details

# DIRECTOR NOMINATIONS

## Annual General Meeting May 6, 2025

At the Annual General Meeting to be held on May 6, 2025, the terms of 2 directors will need to be filled, each for a three year term.

All candidates seeking election to the Board of Directors must complete and submit a nominations package to the Nominations Committee by the nomination deadline of February 21, 2025. Packages can be picked up at the Credit Union or downloaded from our website at [www.ldcu.ca](http://www.ldcu.ca).

Each member in good standing of the Ladysmith & District Credit Union who is 19 years of age or older, is entitled to sponsor the nomination of one candidate. According to our Credit Union Rules, a member in good standing is a member, who at the date on which good standing is determined:

- has purchased, paid for, and holds, the number of Membership Equity Shares required by the Rules;
- has been a member of the CU for at least ninety (90) days;
- is not more than ninety (90) days delinquent in any obligation to the CU; and
- has paid an annual membership fee as determined from time to time by the Directors, (if required).

**Please note:**

Where each member in joint tenancy individually holds sufficient Membership Equity Shares to meet membership requirements, (\$5 per separate member), both may nominate a candidate.

A member that is a legal entity and not an individual, (i.e. limited company, registered society, or other legal entity), may authorize in writing, one person, on its behalf, to exercise its right to nominate a candidate.

Credit Union members who are eligible to stand for election to the Board of Directors must qualify pursuant to the Company Act, Financial Institutions Act, and the Credit Union Incorporation Act. In addition, the must be a member in good standing for a period of 12 consecutive months, be a minimum of 19 years of age, and qualify subject to the Rules of LDCU.



## LDCU Proudly Partners with Ladysmith Gallery to Showcase Local Artistry

LDCU is delighted to announce the launch of its' Gallery Wall, a dedicated space within its' 1st Avenue branch, celebrating the works of local artists through a partnership with the Ladysmith Gallery. This collaboration is a testament to LDCU's commitment to supporting both the arts and the vibrant local community.

In this inaugural presentation, visitors can enjoy the exceptional artwork of the late Sonja Maans, whose sophisticated and meticulously crafted paintings capture the heart of Ladysmith. Known for her lightness of touch and keen eye for detail, Maans work goes beyond the canvas, encapsulating the beauty and spirit of community in every stroke. Her artwork honors Ladysmith's landscapes and people, making her paintings both a visual and emotional experience.

"This Gallery Wall is a meaningful way for us to invest in the creative talents that enrich our town," said Michael Robinson, Marketing Manager at LDCU. "We're proud to support local artists like Sonja Maans, whose work resonates deeply with our members and the community. It's a beautiful way to connect with the values and history we all share."

Originals and prints of Maans work are available for purchase through the Ladysmith Gallery.

(Left) Town Hall by Sonja Maans 23<sup>3</sup>/<sub>8</sub> x 17<sup>1</sup>/<sub>8</sub>



ABOVE: Staff show off their FOL Pride

RIGHT: Brooke Orr from LCU Insurance is smiling from their recent win at the Ladysmith Spirit Awards for Best Financial Services.

BELOW: LDCU staff work on the float for Festival of Lights Parade



LEFT: Sunny Takes a break to catch up on local news with Rudy, Cameron and Mila. Image courtesy Take 5





## REIMAGINE FESTIVAL OF LIGHTS...

from page 1

before. It promises a breathtaking visual experience for people of all ages, making the Festival even more magical and memorable.” de Leeuw added. “This idea is not without its challenges. A drone show is significantly more expensive than traditional fireworks, and launching 300 drones into the air requires advanced technical expertise and equipment. Still, we believe it’s worth exploring to give our community a celebration that’s as spectacular as it is sustainable.”

Another idea is to bring an exciting brand of new entertainment to Festival. We’re exploring a partnership with a top international production company renowned for its incredible specialty acts and stage shows. With over 20 years of experience, they’ve performed at Olympic events, festivals, and movie sets worldwide. Their talented performers come from diverse backgrounds, including Cirque Du Soleil, theater, and opera, giving their shows a unique and sophisticated style. “We’re thrilled to have so many acts to choose from—jugglers, stilt walkers, and more—allowing us to create a truly dynamic, custom experience,” said Goodwin. One of their standout performances is the LED robot circus, which brings the magic of fireworks down to the street, dazzling audiences with its stunning visuals. “The robots are like real-life superheroes! I want to see them again!” said one enthusiastic child.

This year, we’re also excited to unveil a redesigned float that not only marks our 80th anniversary but also captures the heart and magic of the Festival of Lights. Inspired by the heartwarming story of The Polar Express, our float symbolizes the wonder and excitement of the Christmas season, inviting everyone to believe in the magic that makes life so special. Just like the story’s main character, who discovers that the magic never fades for those who believe, our float shines bright with joy, excitement, and community spirit.

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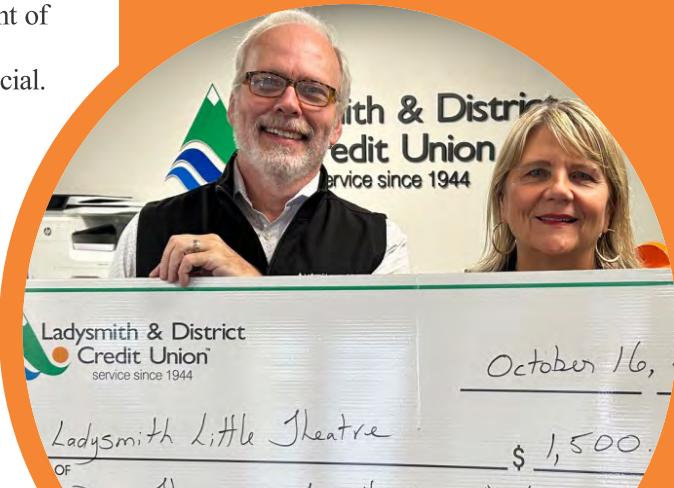


ABOVE: Michael Robinson presents a \$2000 cheque to Jacqueline Nelligan of LAFF for their Family Pass Program



MIDDLE: Linda King presents Joan Phillips from Rotary Club of Ladysmith a cheque for a \$350 Hole Sponsorship for the golf tournament

BELOW: Michael Robinson, Marketing Manager presents Chrissy Kemppi of Ladysmith Little Theatre a \$1,500 cheque for their new Season



ABOVE: Sunny shows off his best “I am the Champion” moves Submitted by Greg R.

LEFT: Sunny helps us celebrate 80 Years at International Credit Union Day





*Michael Robinson presents a cheque for \$1000 to Tanya Reid from Ladysmith Resource Centre for the Holiday Storybook Walk*

**REIMAGINE FESTIVAL OF LIGHTS...** from page 3

At Ladysmith and District Credit Union, our mission has always been to empower and support our town. This float serves as a perfect reflection of our commitment to the values of community, belief, and pride that make Ladysmith a remarkable place to live.

**Come Celebrate with Us on November 28th!**

We invite everyone in Ladysmith and beyond to join us in celebrating this year's Festival of Lights. With your support, we'll continue to bring bigger, brighter lights and fireworks to our community. Let's come together to honor our past, celebrate our present, and light the way for the future.

Together, we can make this year's Festival an even more stunning tribute to Ladysmith's spirit and creativity. Share your thoughts with us, and let's work together to create a Festival that embodies the magic and unity of our town.

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**Congratulations to LCU Insurance Agencies for winning the Financial Services Award at 2024 Spirit of Ladysmith Business Awards**

This award is for businesses in banking, finance, investment, accounting, insurance, consulting or other professional services who are recognized for their product and service range, industry knowledge and expertise.