

# LINK

Fall & Winter 2017 2018

Volume 13 Issue 2

*A newsletter for members of the BDC Pensioners' Association  
www.bdcpa.org*

## From the Boardroom to the Yoga Mat

By Leigh Morton

My whole life I've been active.....I did the high impact aerobics, the low impact aerobics and every other new exercise fad that came along in the gyms over the years. I've cycled, jogged, walked, golfed.

In 2002, my fitness facility brought in some yoga classes and I immediately took part. Honestly, I thought I'd never get past the second class because my wrists were so sore.... but I persevered and by the end of the eight weeks was well on my way to incorporating regular yoga classes into my fitness routine.

*"Yoga is for everybody.... we can all do yoga, and my goal as a teacher is to attract newbies to the mat and to get them to return"*

Over the course of the next eight years I practiced yoga at different studios and experienced a variety of yoga styles and teachers. Always thought it would be neat to teach yoga.... but never dreamed it would become a reality for me. Here's how it happened.

After 39 years with BDC I retired in 2010. My husband, Chuck, and I set out for Arizona that fall and ended up in beautiful Gold Canyon a few miles east of Mesa. We've wintered there ever since....the desert is a wonderful contrast to the home we love so much in Winnipeg.

Once Chuck and I settled into Gold Canyon RV Resort, he immediately took

to the billiards room (he is an amazing pool player) and I began taking a weekly yoga class in the resort. However, after a few weeks the yoga teacher had to leave suddenly, so I thought, why not lead some classes for the other park residents, and that was the beginning of my Yoga teaching experience. Every winter that we went back to Gold Canyon, I led more and more classes, and I became comfortable leading pretty large groups. We'd get up to 50 people in the ballroom. I led restorative, yoga basics,

soft flow, advanced flow ..... and through it all I gained considerable experience.

BDC afforded me many wonderful opportunities over the years, and one of them was to lead and train others, so I fell into teaching Yoga quite naturally.

When we returned to Winnipeg in spring 2015, I decided to pursue Yoga Teacher Training by enrolling in YogaFit , an international yoga teacher training company. That summer I was fortunate to be able to teach a Yoga Basics class at our local community club. That experience turned everything around for me.... moving from "leading yoga" to "teaching yoga"..... a huge difference.

## Leigh Morton



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One of the most important lessons for me in my YogaFit training journey is that Yoga is for everybody.... we can all do yoga, and my goal as a teacher is to attract newbies to the mat and to get them to return.

I especially love teaching 55+ because I can easily identify with many of the issues these students bring to the mat. Often people are put off by sore wrists, tight muscles, difficulty transitioning from the mat to standing, different music, sometimes Sanskrit terms, the whole idea of yoga being for the younger generation. But that is not the case in the yoga classes I teach. My classes are designed with options for everyone. We work toward uniting our body, our mind, and our spirit and we pay particular attention to our breathing.



This is a photo of some of the students who participated in the "Yoga Basics" eight-week community service program I wrote and delivered at Dakota Community Centre in Fall 2015 to complete my Level 1 training. We had so much fun together

I will be finished Level 5 before the end of this calendar year and will complete my 200-hour Yoga Teaching Certificate in May 2018 with a couple of one-day elective classes.

There are just no words to describe how these YogaFit teacher training levels have honed my teaching. For instance, I deliver a yoga class to a group of men and women with special abilities through St. Amant Centre's Leisure Guide Program. These beautiful people have allowed me to learn so much about Yoga. It took me way outside my comfort zone of what Yoga should look like ..... honestly, it was the

best experience I could ever have as a yoga teacher. The simplest of moves, the breathing, the music, the love..... it is just so infectious.

I really love the YogaFit philosophy. A pose is just that - a pose. It looks different on everyone. I used to think everyone had to have the perfect pose and look the same in it. So much pressure comes off when we realize "we are the same, but different". Just do our best to have alignment that is correct for our body, feel it, enjoy it, love it!

I am forever grateful to BDC for a marvelous career, as I really feel it helped lead me to becoming a Yoga teacher.

One of the special benefits to this is, I can take it with me to Arizona! How good is that!

## The Great Fisher

Al Brockmeyer lands a big one!



August 22, 2017

## Fancy Meeting You Here



Eric Jamieson ran into George Kirkwood while over in Courtenay and sent me the attached picture. They both look great and Jim Anhorn, who sent in the photo, was quite impressed that they both have such fine looking teeth – good benefits he guesses.

## Iceland Part 2

### (continued from last issue)

**Day 7** We had sun all day. This is unusual for the north island. I think we have shaken off the time zone effects. We didn't leave the campground till 11 am.

Sauðárkrókur and Skagafjörður are not the same, right? Well yes and no. Skagafjörður is the name of the region, and in that region is the municipality of Skagafjörður, and within that municipality is the town of Sauðárkrókur. See how easy it is to navigate around in Iceland? Kirkjubaejarklauster was way easier to find -there is only one of them!

We left Akureyki headed for the mess of Ss, that turned out to be the same place after all. We travelled thru the beautiful Oxnadalshéioi valley.

About halfway we stopped at Orlygsstadir. Its the site of the largest battle ever fought in Iceland. Not much to see, the place marker sits in the middle of a field.



On Hwy 76 we ate lunch staring up the Skagafjordur fjord. We could see the islands of Drangey and Malmey, what remains after some past volcanic action. After them, it's the Arctic Circle and Greenland. We are up north!

We travelled a bit further north - our furthest point north, about 65.45.20N, farther north than Dawson City, way above Scotland - before turning south to Blönduós, our home for the night.



In Blönduós we checked out the Textile Museum (\$9C each to enter, we passed on that one). We did go thru the Sea Ice Exhibition Center where we learned the difference between sea ice and icebergs. Icelanders take their ice very seriously. There were 31 displays to look at.

Food is not cheap here. Three chicken breasts, about \$30C – same price as a pound of whale. Swiss cheese 15 slices is

\$20C. But a liter of milk is only \$2.30C. Gas is about \$2.50/L, seems the same everywhere.

**Day 8** - Today was wet. Really wet. Ugly North Vancouver



Island wet. Our journey took us from the north to the west side of the island. The first 150km was all farm country. Grain, horses, cows, greenhouses, and, of



course, more sheep than you could ever count. We followed the Norda river before turning east and inland to Surtshellir, site of the longest lava cave in Iceland. Legend tells the tale of outlaws storing stolen livestock in the almost 2 km long cave. This cave was created in 900 AD, part of a huge lava stream that covered much of the valley. There are four marked entrances, all connecting underground, but the snow filling stopped us from doing more than looking inside. This route took us on our first "F" road, 4-wheel drive only. I am sure this was an easy one, as I have seen worse driveways in Fort St John. Coming back out of the valley, we stopped in Reykholt (#1, there are 2 towns with the same name) for something to warm us. Soup, bread and salad - \$16.50C.

Following the delta further south west, we arrived in Borgarnes about 5pm, planning to spend the night at the town campground. It proved to be sketchy, so we headed



for Akranes. Iceland's oldest fishing port is also home to the National Cement Works. We may have found the Surrey of Iceland. But this campground is much nicer than the last place, and here we stay for night. Photo on the road to Akranes, chased by rain, blown all over the road

Debra hasn't had much input into the journal so far, so here some of her thoughts and observations;

There is very little litter; there are very few people.

There are no obese people; there are no McDonald's.

There are no "sheep crossing" signs; sheep are everywhere.

In a country of sheep, it's funny that dogs rare. Many places where we camped had a no pet policy.

The transIcelandic highway (1) is a two lane undivided highway which has no shoulders and is mostly paved but sometimes not. Bridges, which are numerous, are single lane only. Etiquette dictates that first one arriving at either end is the first to cross. Don't know how ties work.

In a country where more than 13% is covered by glaciers and more is covered by volcanic fallout, it's funny there are turf farms.

There are no clocks in Iceland with the correct time.

Geothermal water stinks, and after a while you start to smell like the water.

**Day 9**



We left Akranes heading for the only tolled road in Iceland, the Hvalfjordur tunnel. Its 5 km long, cutting the time from Akranes to Reykjavik by 45 minutes. Well worth the 1000 ISK if you are in a hurry. We were not, but thought it would be interesting. Lots more agriculture, and past the tunnel heading south we encountered traffic, and the highway became two lanes, with shoulders and guard rails.

We travelled thru the outskirts of Reykjavik, saw the IKEA store and continued south toward Grindavik on the same



road that took us to the Blue Lagoon only a week ago. A little off-roading took us to the foot of Mt Thorbjorn (or Thorbjarnarfell). We had intended to climb Keilir, but the

clouds and winds changed our minds. Keilir is the most distinctive landmark in the area. Its thought to be a crater plug. The climb to the top of Thorbjorn was not too windy until about halfway, and then it just howled. We arrived at the top, snapped some pics of the Blue Lagoon and



Thofagja, and beat a hasty retreat back down before we were blown off our feet.

Thofagja is the fissure that splits the top of the mountain due to

extensive high pressure from thermal activity - what else?

The mountain legend has 15 thieves living in "The Thieves Gap" for many years. We didn't see any, maybe they are smart enough to get out of the wind?



Arriving in Grindavik, we checked out the campsite, and then drove to Hopsnes. This peninsula, created about 300 yrs ago by guess what, guards one side of the harbour. Shipwrecks remain scattered in the lava rock. A 1928



lighthouse guards the wrecks and guides the fishing fleet back to home port.

**Day 10** - The camper was rocked by wind and washed by rain

all night. We woke to a grey world. The weather made our choice to stay around Grindavik simple.

Our first stop of the day doesn't look like much, you need your imagination. Iceland is split in two by the Eurasian and N American tectonic plates. Iceland is one of two spots on Earth where the ridges that form the edge of the plates can be seen on land. At Sanvik you can walk a bridge between the plates that move apart about 2 cm per year. People place locks on the bridge, representing those they have lost. Its all a bit symbolic, you have to imagine the forces in play below the surface.

After Sanvik we took a short drive to the Gunnuhver hot springs and the Reykjanesviti lighthouse. We passed by the Reykjanesvirkjun power station, which



uses super heated saline to generate power. In the same area we climbed Valahnukur, the west most point of land in the area. Its all very volcanic in this area, very other worldly.

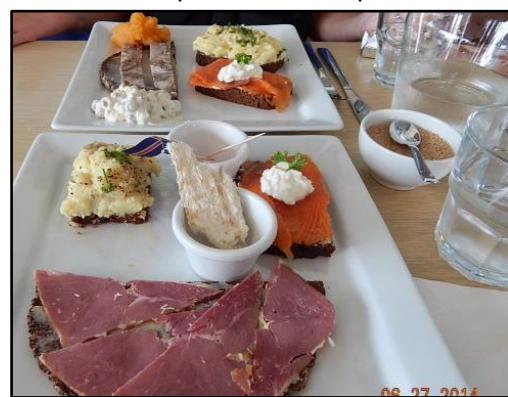
Coming back to Grindavik, we stopped to snap a pic of the "not so secret" US Navy Radio Transmitter station - NRTF Grindavik.

**Day 11** - Today we gave up the camper, having finished our drive around the island. Next steps - Taxi to airport from rental place; Lunch at airport; Bus to downtown Reykjavik; Transfer to little bus; Bus to Hotel Klopp.

When we arrived at Hotel Klopp construction was in full swing in the next door lot. Until 10 pm every night. Our room looked out right over the construction.

We arranged to move to another hotel owned by the same firm. Turned out to be a much nicer room, and they felt a bit sorry for us, so access to the hotel spa was a nice upgrade. It was about 5pm when we finally made it to our room. Out for a walk, the weather was very nice and sunny, and then to the Loki Cafe for a taste of Iceland.

Fermented shark- smells like used cat litter box, taste only slightly better. Dried cod and butter - chewy, but if you have to eat fish and have no fridge ... Mashed fish is mashed up cod and onion and some type of mayo, served warm on a buttered piece of dark rye. Better than it sounds, but too much butter on the bread. Smoked lamb on flatbread - the bread and meat are both okay, but too much butter! Sheep head jelly - served up in slices on flatbread. Too much butter on the flatbread, very rich and fatty pate sort of meat. The turnip was mashed and not bad for turnip. Bean salad - peas and very creamy; we



couldn't tell what beans were present. The smoked trout on dark rye, again too much butter – think smoked salmon.



## Day 12 & 13

We have spent a couple of days walking and busing around Reykjavik. No rain! Hallgrímskirkja is 240' high and took 40 years to build.



The most popular hot stand in Iceland, open till "4 or 5 am" on Friday and Saturday



The Pearl, one of Modern Times "12 places you must visit"

**Day 14** - Monday was our last day. We took a bus tour to the "Golden Circle". It's about 300km, 8 ½ hours.

The two main attractions

of the tour are Gullfoss (Golden Waterfall) and Strokkur, the geyser that just keeps on giving, about every five minutes.



There are plenty of wonderful photos of these 2 spots on the Internet and the other stops on the "Circle", and we had a pretty wet day.

Some additional observations of Iceland:

All 70s music, all the time, servers sing along with disco songs while serving.

No overpasses, therefore no height signs. But there are signs that post the current wind speed.

No roadside vendors; a few food trucks have recently appeared in Reykjavik.

No restrooms at rest stops on the highway.

Every town has the biggest, the only, the best, the largest something.

There are rocks everywhere.

Handicapped access is halfway; handicap washrooms, but steps, no ramps to enter.

Gas stations have free DIY car washes and vacuums.

Flags are big, almost every business of every type has a flag - they're like billboards.

The water faucets are controlled by a joystick, left is cold.

No Icelander has a tan in the summer.

Candles are sold and used everywhere.

Children under 12 cannot ride an elevator alone.

The flea market vendors mostly take cash only. Everywhere else businesses take plastic, and many prefer it.

Every toilet in Iceland is issued its own toilet brush.

There is no Icelandic word for 'please'.

You can't wear too many clothes, but you can wear too few layers.

Icelanders are crazy for hotdogs, two dogs in one bun is called a 'shotgun'.

Icelanders eat strong, black liquorice like Canadians eat Ketchup potato chips.

Plumbers must do well here - almost every drain we encountered was "slow".

Not a single panhandler anywhere.

Milk is properly served when you order tea.

We didn't go to the world's largest, and perhaps only, collection (280) of penises and penis parts at the Phallic Museum.

Beer did not appear in Iceland until 1985.

You can drink outside (at least in the tourist area of town) until 10 pm, after that you can only drink inside.

In a country without trees, there are wooden bow ties.

You must have 3 things to visit Iceland, trust me on this;

1. Rain pants

2. Waterproof jacket big enough to stash your camera,

3. A big wad of ISK! Early October 2017 85 ISK = \$1C

Hope you enjoyed the virtual ride along our Iceland tour.

**Steve Sapers**

## 34<sup>th</sup> AGM September 26 2017

We were back in Mississauga for another teleconference AGM. There were few non-board members on the call, despite all members being invited. Russi Surti and Brian Massier joined Ed Wilk and Pat Massier at the branch, which Ed discovered, much to his chagrin, had moved since last year.

Unfortunately, there was a mix-up in the sign-in information and our apologies to anyone who tried to join us but left before the host could finally get the call underway.

The meeting was opened with remarks by the President. Here are some excerpts:

*Fiscal 2017 was a very unique year for the Association and the one we are in now, 2018, is even more unique.*

*The group that went to the Bank 35 years ago to form the Association could never have imagined that one day we would be holding our AGMs electronically, but that the fibre of communication and friendships, which is what the Association was founded upon, would be holding us together.*

*We have found that, for the most part, people who joined the Bank in the latter stages of FBDB or since 1995, do not have the same bonds that the ones who came before have. They did not plow ahead when the times were tough and everything appeared to be falling apart. They did not experience what it was like to live with funding cuts and still find ways to help SMEs, or live through the months of lending only our payment drag as we did in the early 1980s.*

*They are missing from the people who come to functions and who volunteer to sit on the board.*

*Unfortunately, they did not have the opportunity to make solid outside of the office friendships at curling fun spiels, golf tournaments that lasted all day and finished up at someone's home late at night, or softball, fastball, and bowling mixed teams, playing in the bankers' leagues. These were fun and forged bonds that have lasted long after we left the Bank.*

*Many colleagues from the 70s, 80s, and early 90s meet on a regular basis outside of the Association. We go to each others' milestone birthday and anniversary parties and vacation together.*

*Last year we had fewer events but the attendance per event was not as low as expected and was probably equal to some other years. Venues changed, and participants' contributions increased to accommodate our realities.*

*We still are able to communicate through the web site, LINK, and meetings. Let's strive to keep the Association running and focus on the reasons for us to be together.*

Next, the proposed by-laws were approved which allowed us to move forward with the election.

The secretary reported that the membership has increased in the last fiscal by 9.9% to 1,475 but there are 41 members for whom we have no contact information and, while we have more email addresses, only 30% of our members have provided us with this vital means of communication. We expect a very small increase in membership during the 2018 fiscal, as only 8 people will have reached 25 years of active service with the Bank.

Recently, we also received more requests from members to cut surface mail with them in favor of electronic. Our mailing lists are produced by Morneau Shepell for the Bank who prints and mails out our communications. It is not possible to segregate which members prefer paper or electronic material.

The Treasurer's report was delivered with the following highlights:

- Our support from BDC of \$40,000 in place since 2003, has ended as of April 1, 2017.
- For fiscal 2017 the support was \$15,000
- The working capital fund of \$14,520 belongs to the Association.
- BDC will continue to support the Association by printing and mailing out the "Link" and the notices for the AGM; providing a venue, conference calling, video teleconferencing through BDC's premises and its telecommunications system for our meetings, on a pre-booked basis; funding web site hosting and the web site domain name for the Association.

- 21 meetings were held with 515 participants. In Fiscal 2016 we held 26 meetings with 651 participants.
- A third party has reviewed our records and reports and was satisfied with the procedures and the use of funds.

There have been many directors that have served the Association over the past 7 years and the following service was recognised and appreciated.

|                  |                 |                      |                |
|------------------|-----------------|----------------------|----------------|
| George Kirkwood  | Hugh Carmichael | Ken McMillan         | Norm Bourgooin |
| 6 years          | 8 years         | 5 years              | 8 years        |
| Fred Power       | Alain Brunelle  | Lorette Bourbonnière | Donna Whitton  |
| 5 years          | 6 years         | 7 years              | 6 years        |
| Bob Lewis        | Rob Whyte       | Denis Warne          | John Noonan    |
| 8 years          | 5 years         | 5 years              | 6 years        |
| Harold Dashevsky | Denis Couture   | Michel Tremblay      | John Melymick  |
| 10 years         | 12 years        | 13 years             | 14 years       |

And Martin Clooney who retired after giving the Association 22 years of volunteering.

The remaining members of the board have volunteered for the Association for:

|              |                 |                |               |
|--------------|-----------------|----------------|---------------|
| Pat Massier  | Wendy McCulloch | Réal Leahy     | Ching Jung    |
| 13 years     | 15 years        | 18 years       | 4 years       |
| Terry Quinn  | Dan Daly        | Ghislain Hudon | Roger Michel  |
| 2 years      | 3 years         | 6 years        | 2 years       |
| Pat Ghany    | Ed Wilk         | Gary Franzmann | Mal Valentini |
| 2 years      | 14 years        | 2 years        | 19 years      |
| Bob Thompson | Len Holmstrom   | Lyn Seritt     | Jim Anhorn    |
| 12 years     | 23 years        | 2 years        | 5 years       |
| John Taggart |                 |                |               |
| 9 years      |                 |                |               |

The meeting was adjourned after one hour.

In addition to the mentioned members of the new board, Bernard Fafard was elected for Quebec for two years and Phil Viel for Vancouver Island for one. Phil shared his biography:



Bill Stuart, Jenny Viel, Sherri Seib, Phil Viel in Nanaimo

*I joined bank in Vernon BC in 1978 after working for an industrial Lender. I started as a credit officer, but due to Toastmaster training soon ended up doing seminars. This resulted in 10 years of enjoyment in Management Services while it focused on Small and Start up businesses. I worked out of Vernon, Victoria, and Nanaimo Branches. In 1997 I left the Bank, and ended up coordinating a business start up program at the local University.*

*For something totally different in 2000 I started a merchandising business, doing primarily hardware related goods and garden products. My daughter now runs this but every so often talks Dad into lending a hand.*

*My wife Jennifer and I take the odd trip. As our middle daughter lives in Maryland, we tour that area frequently and have even done a White House tour, while # 44 was there - a pleasant thought. My hobby is still the idea of messing with automobiles.*

## Cross Canada Activities

For more pictures of these activities and others, go to [bdcpa.org](http://bdcpa.org).

### Surf and Turf in Halifax

Halifax held a dinner was on August 26th in the common room of Ken Macmillan's apartment building. There were 14 of us in attendance for lobster and steak. It included all the fixings and desert. Great time was had by all as you may be able to tell from the smiles!



### Quebec

The Directors organized a lunch on August 24 with 43 people attending. Unfortunately, no one thought to bring a camera. A reminder to someone to take photos and submit them to the LINK when the brunch takes place at the Montreal Country Club on November 30.

### Ontario



The Palais Royale operates a charity luncheon every Wednesday from 12 noon to 3:00 p.m. The net proceeds are donated to "The Faith & Hope Charity". We will be joining in on Wednesday, November 29 2017 beginning at noon. The registration fee is \$5 per person made payable to Ed Wilk and mailed to 1107-5070 Pinedale Ave., Burlington, ON L7L 5V6. (Tel: 289-337-1475) by November 15. The luncheon cost is \$15 that is payable at the door.

### British Columbia

15 BDC Pensioners and friends came out on June 25th to enjoy some great food at Silks Restaurant and try to win a few pennies betting on the ponies at Hastings Racecourse. It was a beautiful sunny day and Ray Thomas attended and was again providing lessons for the neophyte betters. Needless to say, most members picked the wrong horses, but a few left with some extra spending money. All-in-all it was a great outing for those that were able to attend.



**Paul Livingston, Tom Lougheed, Shirley Bennie**

An event will be held on Saturday, December 2nd, 2017  
at the Guildford Golf & Country Club 7929 - 152 Street,  
Surrey, BC

11:30 am – 12:15 pm – No Host Reception

12:15 pm – Buffet Luncheon & Door Prizes

The buffet includes roast beef, poached salmon, roast potatoes, seasonal vegetables, salads and dessert. Tea & coffee are included.

PLEASE NOTE: The cost of the buffet (incl. tax & service charge) is \$32.00/person. A cash bar will be available.

RSVP – Jim Anhorn – 604-733-5262 jim-patti@shaw.ca or John Taggart – 604-542-9747 jtaggart1@telus.net

By November 28th, 2017



**Steve Sapers with his winning ticket**

## FAQ for Fall and Winter 2017 & 2018

- I seem to recall that BDC had a policy relating to scholarships for relatives of existing staff (and I think retired staff). I could find no information on this topic on either the BDC or Pensioner's website. Could you shed some light on the subject?

The Bank is still awarding scholarships but only the dependent children of active employees are eligible for an award.

- Further to your email on the subject, have we heard from RBC about automatically providing the info for Box 135 on the T4A, so 1,400 members don't have to call them?

When we were notified that CIBC Mellon was to be responsible for the services, we sent a note – as did some members – to the Bank to remind them of this issue. Hopefully, the insurance premiums will be included in the 2017 T4A slips.

- Travel Insurance – always seems to be a concern as we hear horror stories about claims being denied or dragged out for extensive periods of time. Any suggestions from members or the Association as to guidelines, procedures that if followed would provide an extra level of protection and comfort?

Preexisting conditions are those that have arisen or have been newly treated within 90 days of leaving the province - not within 90 days of making a claim. If you have high blood pressure, for example, and you break your leg while out of the province, the leg break will be covered, for sure. It is our understanding, and the experience of some of our members that if you have high blood pressure and have a heart attack, it will also be treated so long as you did not receive an additional medication within 90 days of leaving the province. If your doctor changes your medication within that time as a normal on-going treatment, it should (note this is *should*) not affect any claims.

To be sure, make certain that the doctor understands that we have a preexisting clause so that changes are done at least 100 days before departure. If you have to have tests, schedule them in enough time in advance to make any medication additions or changes effective at least 90 days before departure.

If you are hospitalized - that means kept overnight - within 90 days of departure, that will affect any treatment required for that condition - but only for that condition.

If you call in advance - like you are instructed to do - before you see the doctor when outside the province or go to the hospital, the provider will normally negotiate payment but if you wait until after, you may have delays in being reimbursed, and the provider is likely to ask that you make an application to your Provincial Health Care provider to cover what they would have normally paid and then Manulife will cover the balance. If the claim will be less than \$300, they will likely ask you to pay, collect what you can from your Provincial coverage, and they will pay the balance.

If you are over the age of 75, there may be a preexisting clause that covers 6 months and / or angina or lung conditions. You can always buy your own preexisting condition insurance. People need to send an email to Manulife in advance to ask about their specific coverage. If they think that by doing this it sends a red flag, they are mistaken. Border security keeps records of comings and goings, Provincial Health care has a record of all medical procedures, and the doctor will have a record of prescriptions. Don't try and finagle. You'll get caught.

- Here is the answer from the Bank regarding Bill C-27.

Thank you for your questions regarding changes to the *Pension Benefits Standards Act ("PBSA")* proposed by the federal government in Bill C-27, which was tabled in

October 2016. Specifically, you asked how the proposed rules to govern target benefit plans ("TBPs") could impact the BDC Pension Plan and its members, and what BDC's intentions are in this respect.

### Background

Bill C-27 provides a framework for TBPs, and was developed following a general consultation held by the federal government in 2014. The bill covers various elements including eligible plan sponsors, plan governance, funding rules, benefit determination, and how to deal with benefits already accrued.

The Bill still needs to obtain Royal Assent, and it is possible that more adjustments could be made before this happens, if ever.

### BDC's view on TBPs

As you probably know, the BDC Pension Plan underwent significant changes that took effect on January 1, 2015. These changes were implemented after a thorough review of the plan features and available options, including TBPs which have been in existence for several years now in Canada and abroad. Ultimately, BDC decided to maintain its defined benefit pension plan.

To date, these changes have ensured that our Plan remains competitive and well-suited to BDC's business environment, and we are confident that this will remain the case. While BDC reserves the right to make changes to its plans in the future, there are no changes anticipated at this point in time, including introducing any TBP features (or introducing TBP features in any way).

5. An enterprising member wrote to Head Office:

I was wondering if the BDC pensioners could be included in the mobile plan set up for BDC employees. I think it would be beneficial for the pensioners to have access at the discount available to employees and do not believe there would be any additional cost to BDC to have the pensioners added to the plans. Can you please have someone look into this recommendation?

### The Bank's response:

I received much contradictory information but after many phone calls and communications, I received the confirmation that pensioners were also eligible to the discount offer to active employees.

Here is the information for the person in charge of this program:

Vangy Capsis  
Planet Mobile  
[vcapsis@planetem.com](mailto:vcapsis@planetem.com)  
514-856-1884 ext. 264  
1-888-484-2835

And it seems that you can also complete a transaction online at:

[www.planetemobile.biz](http://www.planetemobile.biz)  
Username : vangy  
password : mobile

### The BDCPA member's experience accessing this:

*I was able to get a phone/data plan and a new mobile phone through this plan with the BDC with a discount of 30% off the regular business price. If you go on the site, it will ask for your province and it will change but unfortunately it will provide info for Quebec residents only, regardless of which province you pick.*

*They will need confirmation of your status as a BDC Pensioner. Initially, I tried a copy of the monthly pension statement, but they needed something confirming the status, so I used a copy of the annual letter we get for the pension benefits and that worked.*

*To be honest, it took time because if you send something into Vangy, it could be a couple of days before she responds and then you may need additional information.*

*I had a problem with the phone price and plan price, but that was because the web site was showing the prices for Quebec and not for Ontario as mentioned above.*

*Tell people to be patient. It took time but did work.*

## Passings

We provide details on the passing of our members when information has been given to us. Our Secretary sends out an email advising of passings in a more timely manner. If you wish to receive notification, provide your email address to Réal Leahey at [real.leahey@sympatico.ca](mailto:real.leahey@sympatico.ca). Blind c.c. is used so your email address will not appear to other recipients. With the new format of the web site, passings will be uploaded on a regular basis and so you may check there from time-to-time.

**Robert Yuzwa** passed away on October 9, 2017. He was living in Ottawa, Ontario

**Thomas A. James** who passed away on September 20, 2017. He was born November 16th 1922. Thomas lived in West Vancouver

**André Dugas** passed away at his home, Tuesday, September 19 2017, predeceased by his spouse, Alma Dugas. He was living in Caraquet, NB.

André was the son of Alfred Dugas and Béatrice Dugas.

Surviving are his four children, Jean-François, Bertrand, Benoît and Hélène, their spouses, Maria Esposito, Renée-Claude Lorimier, Sylvain Martel, and his grandchildren, Patrick, Christina, Sarah, Simon, Gabrielle and Florence.

**Peter Wilson** passed away on September 18, 2017. Peter was living in Guelph, Ontario

**William S. Beatty** from Oshawa, ON passed away August 25th 2017.

**Marion H. Chard** from Camarillo California passed away on August 22, 2017

**Derek Cook** passed away on August 10, 2017. He was living in Kelowna, British Columbia

**Mary T. Talbot** passed away on August 8, 2017. She was living in Anjou, QC.

**Robert M. Jack** passed away July 25th 2017. He was living in Algarve, Portugal.

**William C. Scott** passed away in Lethbridge, AB, July 4th 2017

**Gordon Flegel** passed away May 31<sup>st</sup> 2017. He was living in Calgary, Alberta.

**Jack Nordin** passed away on May 22, 2017. He was living in Ottawa, Ontario

**Andrew Swan** from Owen Sound Ontario who passed away May 17 2017.

**Thomas Chappell** from Red Rock, Ontario passed away April 28, 2017

**Richard A. Oliver** passed away on April 6, 2017. He was from Etobicoke Ontario

**Anna Ruth Iversen** who passed away February 4<sup>th</sup> 2017. She was from Prince George, BC

# *BDC Pensioners' Association*

## *DIRECTORS AND OFFICERS*

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