

# LINK

Spring & Summer 2019

Volume 15 Issue 1

*A newsletter for members of the BDC Pensioners' Association*

[www.bdcpa.org](http://www.bdcpa.org)



IDB/FBDB/BDC Fellowship

## Steve Sapers Awarded Surrey Volunteer of the Year

Before Steve reached retirement, he says he discovered that there are many children in Surrey who go to school hungry. It was then that he decided what he wanted to do with his free time during his retirement – volunteer at a food bank.

Staying true to his word, he has been a major contributor at the Surrey Food Bank for the past four years. He volunteers with the organization three days per week, and he's been a mainstay for two of the Food Bank's largest initiatives. He is heavily involved with the Surrey Food Bank's senior distribution day and he's a delivery driver for the 'Hamper to your Home' program.

"I didn't realise how different it would be to deliver food to someone's home versus seeing them in the food bank." He said. "I've delivered to people living in garages and one person living in a garden shed."

What's one of the best things about volunteering at the Food Bank? That's easy, Sapers says – "the smiles on the kids' faces." He was moved when he saw the reactions of Syrian refugees. Some couldn't speak English, but they knew the brand names and they would grin ear to ear when they got what they wanted.

His award, presented in November 2018, was sponsored by IHOP Restaurant.

What began as a temporary solution to a temporary problem has grown to an 8,000 sq. ft. facility, a fleet of five vehicles, a lift truck, 400 active volunteers, and a staff core of fifteen. The Surrey Food Bank Society currently distributes approximately 2,000 food hampers each week and has expanded support to many other internal programs, agencies and is affiliated with many different food security programs, such as the Food Action Coalition.

Donations of nutritious, non-perishable food, personal hygiene products, and paper essentials offer food bank recipients a wonderful variety of items to choose from. Monetary donations allow the purchase of other much needed items – produce, protein, formula, and nutritional supplement for seniors. Donated dollars are stretched because food banks purchase in large quantities at discounted prices.

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Steve Sapers



Nationally 35.2% of food bank recipients are children who only represent 20% of the Canadian population. There are approx. 1,830 food banks in Canada, and they serve virtually every community in the country, because hunger know no boundaries and the working poor, single family households living below the

poverty line, and destitute seniors are everywhere.

Go to [foodbankscanada.ca](http://foodbankscanada.ca) to read more about the services offered and find a food bank near you – they all need volunteers.

## Brussels - such a delightful surprise!

As mentioned in my previous articles, we have travelled to Europe in many different enjoyable ways - by cruise ship or immersed in the culture and flavors of one country or city for a few weeks like Portugal, Spain and Paris. Our friends suggested we go to Brussels together. This was not on our bucket list, but we discovered while doing our research that most places had Dutch, French and English names and a big Dutch influence so this was very interesting to us. Sometimes when you least expect it, a country can completely surprise you.

So, we set off together to visit Brussels and the surrounding area for two weeks, but nothing could have prepared us for what we discovered when we got there. We stayed at the *Citadine Apartments* for the entire time, perfectly situated and walking distance to everything with a full kitchen so we could cook our own meals. Of course, we had lunch at *Fritland* restaurant, best fries in Belgium. The secret is they cook them in meat broth.

Everywhere we went we could smell the delicious waffles, so of course we stopped a couple times. There are many different varieties, but we were strongly encouraged to have them plain, Yummy. We also had Belgium chocolate with our red wine and stopped in little bars to have a Belgium beer and to mingle with the local people.

The metro and train stations were five minutes away and the grocery store was right under our apartment building. So, it was extremely easy to get around and visit at our leisure.

When we set out on our first morning to visit **Brussels**, just strolling along the little streets, we were

surrounded by so many architectural masterpieces that we did not know where to look. Just to name a few: The Royal Palace, Egmont Palace, beautiful fountains, Our Lady of Sablon church and the St-Michel and Gudule Cathedral with it's amazing view, so much beauty it took my breath away. We also saw the **Atomium** which is especially stunning at night with all the lights and Mini Europe which is a miniature version of all the most important monuments and buildings in Europe. It was like being giants taking a walk.

We visited Grand Place (Grand Square in English or Grote Markt in Dutch), with the City Hall and perfectly restored medieval town square and the historic guild houses built in the late 1600s, representing the various trades at the time. It is considered one of the most beautiful squares in Europe and has been a UNESCO

World Heritage Site since 1998. I fell in love with the various Dutch-gabled buildings, step gables, bell gables, neck gables etc. I felt like I was in Holland as there were signs in Dutch everywhere, and people actually spoke Dutch along with French and English. The City hall building was decorated with detailed sculptures of important historical people and each one told a story. We took a walking

tour and learned all about the history of this special country. We walked in the little streets with all the little shops and terraces. We enjoyed that area so much but when we came back in the evening and saw Grand place with all the white lights, I was mesmerized

We visited the Royal St. Hubert galleries, World Trade Center, and buildings of the European Union. The Chapel for Europe was in that area with a peace monument - the earth held by hands of children of every nation with a dove sitting on the top - inspiring. On a nice sunny day, we spent the afternoon in Centennial Park with the Arch of Triumph and the fountains. There are many beautiful museums, but I was impressed by the Horta house.

We discovered many beautiful cities surrounding Brussels. Each one we visited had amazing Town Halls, a Grand Place with the guild houses, Dutch gables, beautiful little streets with inner canals and flowers everywhere, old bridges, Cathedrals with stained glass, old churches and people on bikes, each one had something special.





**Bruges**, known as the “Venice” of the North, was one of the main cities we wanted to visit. The capital and the largest city of the province of West Flanders in the Flemish Region of Belgium. We also

boarded a little tourist boat and admired the city from the water. The Clock tower was impressive with a view of probably the most beautiful Dutch-gabled houses ever.

**Leuven** had the most beautiful University Library that was destroyed by fire twice during the war and rebuilt with the help of Americans. The most impressive building was the



**City Hall**, probably one the most beautiful in the world.

**Antwerp** has the most beautiful historical train station I’ve ever seen and the Cathedral of Our Lady, a Gothic

church built from 1352-1521, was very memorable.

**Mechelen** is where the St. Rumbold Cathedral is, with magnificent stained glass, built from 1200-1520, with the Beguine, both on the UNESCO World Heritage list. There is also an old bridge dating back to 1531

**Lier** has the Zimmer tower with centennial clock dating back to 14<sup>th</sup> century. The Saint Gummarus Catholic church with Gothic, Baroque and Rococo characteristics, took 200 years to build. The St. Peter Chapel, the only Roman style monument, was built in 1225.

I will never forget the Gravensteen Medieval Castle in **Gent**, built in 1180 known as *Castle of the Counts*. We spent many hours exploring the castle while listening to the compelling stories. The Graslei & Korenlei (historical walking area) with all the canals and flowers and boat tours was magnificent.

The ride by train to **Amsterdam** was over three hours so we decided to stay one night in a hotel in the red-light district and leave late in the afternoon the next day to give us more time to visit. The first thing that got my attention was the millions of bikes everywhere. There even were huge parking lots with three



floors filled with mind boggling numbers of bikes. This is the means of transport of choice - there are 1.5 bikes for



each person in Amsterdam. It is interesting to see the canals filled with increasing numbers of house boats as there is no more space to build homes on land.

There are canals

everywhere and the streets are piled with tall, narrow little houses with Dutch gables. In Amsterdam the houses are built on piles because of the wet soil so they have tilted forward with time, but it is very safe and as they are so narrow there are hooks at the top of the roofs to carry large bulky objects up and in through a window.

We visited many museums, the Rijksmuseum, the Heineken and the Church in the attic. It was unbelievable to see how far people will go to keep their faith. Then we visited Anne Frank’s house where she was hidden for many years. I was especially emotional to see that because when I was 11 years old, reading her journal was part of our school curriculum, so it felt so special to visit her actual home and see all her baby pictures and photos of her family. At night we walked around the Red-light district which was very special and beautiful with all the lights.

On our last day in **Brussel’s** we wanted to go back one last time to Grand Place and at this point I did not think I could be more amazed, but that night the lights in

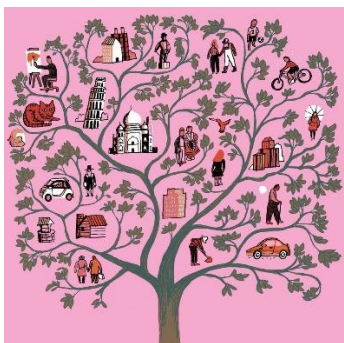


Grand Place were pink and purple. There are no words to describe how beautiful it was. I am in love forever with Brussels.

We are planning a trip to Prague, Vienna, and Budapest in May and one to Croatia in September and we are trying something new. Both will be guided bus tours. I am looking forward to sharing this experience with you when we get back.

**Suzanne laLonde**

## Travelling to Your Roots



The internet facilitated research into people's roots and now many are taking the next step, visiting the places where their ancestors lived and worked. Many cruise lines and land tour companies are offering genealogy packages. The price ranges from inexpensive to

comparable to a normal tour to very pricy with personal guided tours.

There are several ways you can be a genealogy tourist.

- Cruise – Some offer passengers access on the five day at sea crossing of the Atlantic to four genealogists. They conduct genealogy seminars on board and help passengers to research family trees, so participants get one on one assistance. Upon arriving in Europe, different tours of historic areas, archives, and individual villages can be arranged. When returning to New York, tours of Ellis Island can be booked. Many, many immigrants to Canada arrived at Ellis Island.
- Land Tours - A genealogy land tour group will provide you with some intriguing and important information about your ancestors that you might not have learned on your own. Also, when you go with a tour group, you get excellent discounted rates on the transport and hotels. You will likely save money by doing a genealogy trip with a group, rather than on your own. Some companies offer DNA testing as part of the package. The guided tours include, hotels, some meals, and an on-tour professional genealogist.
- On your own – Careful planning is the key to success if you plan to create your own genealogy vacation.

Many countries, including Canada, are jumping on the genealogy tourism bandwagon. They are appealing to those whose ancestors hailed from there in their tourism promotions. These countries are opening their archives, revamping their church and synagogue registers, putting more archivists and genealogists on staff at these places, and refurbishing the genealogy sections at their local libraries.

Stay in or near the town where your ancestors lived; attend worship services there; eat in family-owned restaurants. Everywhere you go, take pictures and keep a journal so you don't forget important details.

In August 2016, we travelled to a place in southern Saskatchewan – Kaposvar – to attend the annual pilgrimage to the shrine located in the village, which is now a National Historic Site, where Brian's great-grandfather was a founding settler, having come from Hungary in 1886. We roamed nearby cemeteries and took photos of all the graves we saw which had names belonging to his tree. These photos led us to brothers, sisters, and even a mother of his great-grandparents who we didn't know came to Canada.

Some countries' tourism departments offer genealogy step-by-step guides on how to walk in the footsteps of your ancestors. Ireland goes a step further - Tourism Ireland has a Facebook page that offers regular Q and A sessions with a genealogist.

You can go to the "old country," find your ancestor's town or village, look in the local archives and parish registers, and maybe meet some local residents who are related to you (and who may know personal stories about your ancestor). Or, you can take it a step further, for the full genealogy tourism experience, and retrace your ancestor's steps in either leaving the old country or arriving in the new one.

About 20 years ago, I took my mother back to her origins in England. We got chatting with a fellow in a pub and he turned out to be an old grade school classmate of hers. This let them get caught up with where is so-and-so. Who knows, the person you meet in a pub could be your third cousin and could take you to meet your extended family.

Traveling to your ancestor's village or gravesite or standing where your forebears walked is an amazing experience. Whether you travel within North America or go across an ocean to see your ancestral homeland, you will never forget that "Wow, I'm here!" feeling.

The first thing you will need to do is determine the purpose of your trip. Many travelers like to combine research with cultural familiarization. This is certainly the best approach to take if you are traveling with others. You can plan an itinerary that will give you time to sift through documents and see the places your ancestors lived.

Next, you will need to find out when research centers, mayoral offices, and archives are open. You'll need to plan your itinerary around the operating hours of the research facilities you wish to visit.

Genealogy vacations aren't like standard trips. You are visiting places your grandchildren may ask you about years from now.

Planning ahead will pay off in ways you cannot imagine.

**Pat Massier**

## Racing Past Our Prime

Who would have thought that we would be resurrecting our Youth at this stage of the game?

During the '70s and '80s, we, as a family - my husband, our two sons, and myself - belonged to an Oval Track Racing group. Our home track was in Langley, British Columbia where we spent many a Mother's Day .... always seemed that Opening Day fell on Mother's Day. Our boys, Rob and Heath, have always been involved from a young age, going to the track dressed as "crew". They like to say that they grew up at the track.

Branching out from there, we took our various race cars to Victoria, Vernon, Williams Lake, Prince George British Columbia, and into the USA. Starting with stock cars, we finally ended up with a modified stock and a sprint car.

During this time, we met and became friends with many of the racers .... life-long friendships in many cases and some of our closest friends came from this group. These are people we've known for over 50 years.

Out of the clear blue, one of our group who must have been addressing his "Bucket List", decided to get back into racing. He started buying up vintage race cars, refurbishing them and finding drivers for them. Of course, he needed to be able to race these vehicles, so he joined forces with the West Coast Vintage Racers. From that evolved BWR (Bob Wills Racing). We heard about this through our racing connections and went to a race about four years ago. That led to us attending races in B.C. and throughout the U.S.A.



Spending our winters in Arizona, we now find ourselves travelling from our base in Yuma, where Bob Wills has many of his cars, to Lake Havasu City and Tucson. We are part of

the overall crew. Since having suffered a stroke, my husband Jerry, does not drive a race car now, but does

monkey wrench the cars and serves as the push truck operator, while I try to help with feeding the masses by way of pot lucks, sandwiches, and take out foods.

Once again, our family steps in to help - our youngest son, Heath, and his wife, Karen, attend all the Arizona races, since they live in Mesa; our nephew, Albert, who lives in Victoria BC, helps out when we have a race there, and our son, Rob, helps out when work permits in British Columbia.



BWR has about 17 vintage race cars and approximately 14 racers, most of whom are beyond their prime. Our oldest driver, Ralph Monhay, is 84 years old; Marty White, just turned 70 and the list goes on .... these guys, really race and end up in the winners' circle. It is amazing to see.



We are having so much fun, keeping up with our friends, and renewing old friendships. Travelling around in huge convoys consisting of 40' motor homes, towing 40' stackers which carry up to four cars and all the tools, tires and fuel necessary. It is a sight to behold going down the highway. Like a group of Bedouins, we camp out at the various tracks for upwards of four days, putting on a super show for the race fans.

These photos tell the story of a bunch of happy racers doing what they love best, Past Their Prime!!

**Lyn Seritt.**

## Meet the New Directors

At the last election, we had no candidates for election in Ontario. Since then, Ann Warne and Joe Keirstead have volunteered to serve out the term in Ontario. Their terms expire at the 2020 AGM. After the election, Len Holmstrom, who has served as director for Northern Alberta for 24 years since 1994, stepped down due to health concerns and Milt Lanes has taken his place, also until 2020. We are pleased to introduce these new directors who have been confirmed by the full board.



**Milt Lanes** was born in Saskatchewan and spent 13 years with Scotiabank before joining the Bank. The he last five years at Scotiabank, he spent as a Manager of two branches in Manitoba. Milt joined the Bank in 1974 in Edmonton Alberta when it was still IDB. He spent his entire career in Edmonton.

After he retired in 1998, he worked as a Commercial Mortgage Broker.

During the 24 years with the Bank he held several positions – Account Manager, Senior Manager Loans, Packaging and

Intermediation Officer, and District Manager Management Services.

Milt has been married to Alice for over 50 years and they have two daughters and four grandchildren aged seven to 18. All of the family lives in Sherwood Park Alberta.

Milt says, “I spend my retirement golfing, curling, and fishing. I spend a lot of my time at my cottage at Pigeon Lake about 100 kms from home.” What else keeps him busy? He has volunteered for the Canadian Cancer Society for eight years supplying a service that provides transportation for cancer patients for their treatment. He spends February and March each year in Palm Springs California.

Milt accepted the position as Director for Northern Alberta “to rejuvenate the group and help to re-acquaint the members with each other”.

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**Joe Keirstead’s** career as a banker took shape following the perfect storm of wine, women, and song; and as his late mother-in-law would say - “Joe, that’s almost interesting.”

At Dalhousie University Joe found his calling in wine and finance. The final exam was mostly about filling in the blanks with missing finance ratio numbers. I aced it, which was a big improvement from my earlier first semester results of a MF (marginal failure) in Physics, etc. In his graduating year, there were job recruiters singing their employers praises from several chartered banks which caught his attention.

Joe says, “To pay off my undergrad debt, I left the east coast to work in the west in Alberta on the oil rigs until I could figure out what to do with my life. I was doing some personal banking one day, and was struck by how many women worked there.”

And that was it - his perfect storm, which led him to the shores of the Bank of Montreal in Alberta and his first *suit job*. When the western economy tanked in 1984, he transferred back east and got a job in Toronto at his dream location of King and Bay. It was here he discovered the FBDB, where Graham Gilmour hired him. To this day it ranks as his most memorable interview.

With BDC, he worked in Toronto, Mississauga, and Halton, with the roles of Credit Officer, Management Development Officer, Senior Loan Analyst, Account Manager, Senior Manager Underwriting, Director Business Restructuring, and lastly as Manager, Major Accounts, until he retired in June 2017 at the age of 60.

“My almost two years of retirement have been tied up with personal matters, highlighted in December 2018, when my wife, Alison, and I celebrated our 25<sup>th</sup> anniversary. The picture is of us (I’m on the right) and the owner of our favourite restaurant in Toronto called *Coquine*. We have known the owner, Rob Prete, also for 25 years.



Joe and Allison have one child, a daughter, MaryAlice, age 20, in her third year at University of Guelph, where she is pursuing an Environmental Sciences degree. Joe enjoys reading, writing, cooking, wine, and smoking cigars. In fact, recently he had the pleasure of stocking a buddy’s 700 bottle wine cellar from scratch.

Joe says, “My first BDC Pensioners’ Association event was the November 2018 luncheon at Glen Abbey Golf and Country Club. It was a lovely event and a lot of fun connecting with former colleagues. I am hoping in my role as an Ontario director that I can play some small role in both planning events and attracting more members to attend these wonderful events, and I am really looking forward to what lies ahead for us all.

Here is one of Joe’s favourite recipes:

### **The Most Amazing Prime Rib Ever!**

One (three-bone) Prime Rib approximately 6 1/2 lb. to serve five to six. Salt it, roast it, and rest it!

Rub the entire roast with 1 cup of canola oil and season heavily with kosher salt (if it feels like a lot of salt, don’t worry).

Place it on a rack in a baking sheet and roast for 21 (rare) to 25 (med) mins a pound at 325F; in my case 2 1/2 hrs.

Remove from oven and (this part is key) WRAP THE ENTIRE PRIME RIB with plastic wrap so it is air tight. Let rest for 45 min.

Bon appétit.

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**Anne Warne** has been an IDB/FBDB/BDC/BDCPA spouse for nearly 45 years. She and Dennis moved their family from city to city - Hamilton, Burlington, London, Kingston, back to Burlington - before retiring. She has enjoyed every city each for their own reasons. Anne opined, “Every move was our home. I have enjoyed good friendships made through Den in the Bank in every city. I still keep in touch with BDC friends from those days. Some of them have retired to the GTHA where we can still keep in touch over drinks, lunch or dinner. Others I communicate with online. It’s been a rewarding social experience for me.”

Anne is a Registered Nurse who made a career switch while living in Kingston and became an administrative assistant for Flora MacDonald when she was Secretary of State, Minister of Employment and Immigration, and then Minister of Communications. The work was hard and the hours long, but the experience was once-in-a-lifetime. Through her, Anne I was fortunate to meet many famous and impressive people, the Queen for instance, as well as so many locals who loved her and who have stayed close friends. Anne managed Flora’s and Keith Norton’s last campaign offices, both losing ones, unfortunately. This was her most exciting job!

When Anne and Den returned to Burlington, she went back to McMaster to study Occupational Health Nursing and became Board certified in Ontario and the US. This occupation was just becoming a force in industry because of provincial government regulations and the promise of enforcement for non-compliance by the province under the Occupational Health and Safety Act. After a couple of part time jobs with large chemical companies her first full time job was to create the first Occupational Health department at Toronto Hydro, the second-largest municipal electricity distribution company in Canada. “My job was exciting and sometimes quite difficult. It was hard to convince some senior executives that I didn’t dispense bandaids! Most importantly I had to convince them that by knowing, recording, and regularly monitoring and testing the employees for chemicals and hazardous substances they worked with in the field, I could help keep them safe, healthy and alive. By doing a thorough job and

following the OH&SA I could help to keep the company safe from prosecution under the Act. There were several electrocutions and one death during my years there. I had to testify in court a couple of times which was a nerve-racking experience. However, this job was my most challenging and rewarding.”

After driving the QEW and/or taking the GO for so many years Anne retired when Dennis did so they could design and build a new home in Elmira. The children married and had grandchildren and they were back on the road again to Burlington and Hamilton to visit. So, they moved one more time to a townhouse condo on the west mountain in Hamilton to be close to them. “Our daughter and son-in-law (both teachers) are parents to Ainsley (14) and Conner (12). Our son ( a carpenter) and daughter-in-law (a carpenter’s apprentice and quilter) have Emjay (7) and Georgia (5). Now it’s easy for us to pick any or all of them up from school, watch their games, go to their school events, see a movie, go out for dinner, have a sleep-over and attend their after-school activities; all the enjoyable advantages of being grandparents!” They have Sunday Brunch together at our house every week.



There will only be an election if more than one candidate is identified for any one position. If only one

Anne continues her 20 year hobby of quilting, but the death of the storefront fabric store is making it hard to continue. Anne says, “I love the feel of fabric and the act of matching bolts of fabric to see what constitutes a pleasing group of materials. I buy online if need be, but there’s nothing like the real deal. I’m also an amateur photographer and have become my grandchildren’s paparazza!” Anne and Den enjoy travelling and take one or two trips a year. They do the planning and make all arrangements on line and try to chose out-of-the-way places.

“I’ve really enjoyed the BDCPA events over the years and I decided it was time to lend a hand and help out those who have done it for so long. Anne really enjoys meeting people and she likes organization because her careers have been all about that.

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## 2019 Nominations / Elections

In the past two years we have had resignations from very long serving directors who have decided to pass the reins to another member. We recognize that these people, who have served on the board for at least ten years, have worked to put on social events to keep the connections alive and have also served in other capacities.

These people are:

**Martin Clooney** – Director for Newfoundland and Labrador from 1994 to April 2016.

**Michel Tremblay** – Director for Quebec from 2005 to September 2017.

**Denis Couture** – Treasurer from 2006 to 2009 and Director for Quebec 2005 and 2010 to September 2017.

**Ed Wilk** – Director for Ontario from 2003 to September 2018 and retirees’ representative to the Pension Council for six years.

**John Melymick** – Director for Manitoba from 2003 to 2016.

**Len Holmstrom** – Director Northern Alberta from 1994 to October 2018.

The Annual General Meeting of the BDC Pensioners’ Association will be held via conference call on Wednesday September 11 at 12:30 pm for about 1 1/2 hours via conference call / video teleconference. Details will be provided with your formal invitation from the Secretary.



candidate is identified, the election will be by acclamation, as outlined in our by-laws which can be found at our web site - [bdcpa.org](http://bdcpa.org) under the tab **About Us** at *Association Constitution and Bylaws*.

Members of the Association are invited to nominate candidates to stand for election for any of the seats for the Board of Directors:

The nominees to date are:

#### **Executive**

President	Pat Massier	Two (2) year term to expire at the 2021 AGM
Vice-President	Wendy McCulloch	Two (2) year term to expire at the 2021 AGM
Treasurer	Ching Jung	One (1) year term to expire at the 2020 AGM

#### **Directors**

Newfoundland and Labrador	Terry Quinn	One (1) year term to expire at the 2020 AGM
Nova Scotia New Brunswick, PEI	Dan Daley	One (1) year term to expire at the 2020 AGM
Quebec	Roger Michel Bernard Fafard Ghislain Hudon	Two (2) year term to expire at the 2021 AGM Two (2) year term to expire at the 2021 AGM Two (2) year term to expire at the 2021 AGM
Saskatchewan	Malvin Valentini	One (1) year term to expire at the 2020 AGM
Alberta - South	Robert Thompson	One (1) year term to expire at the 2020 AGM
Alberta – North	Milt Lanes	Two (2) year term to expire at the 2021 AGM
British Columbia – Interior & North	Lynn Seritt	one (1) year term to expire at the 2020 AGM
British Columbia - Vancouver Metro	Jim Anhorn	two (2) year term to expire at the 2021 AGM
British Columbia – Vancouver Island	vacant	Candidate can choose a one (1) or two (2) year term

For eligibility and Director's duties, see our web site – [bdcpa.org](http://bdcpa.org) – for the Association's by laws.

Members are encouraged to submit the names of candidates to serve as Officers and Directors. Nominations must be received by the Secretary no later than July 15<sup>th</sup>, 2019 by email or surface mail. The prospective candidate must agree to the nomination.

Thanks to Phil Viel who has served as the Director for Vancouver Island. He has expressed a desire to be replaced. There are many spouses and retirees on Vancouver Island who would do an excellent job if they let their name stand for election.

Thanks to all the nominees who have agreed to stand again for election. Some highlights of tenure – Wendy McCulloch has served first as a director for BC for six years, during which time she was also the Director at Large, and as Vice-President for nine years; Mal Valentini who has been the director for Saskatchewan for 22 years; Bob Thompson who has been the director for Alberta South for 13 years.

**Canada Vacationing** - So many of us have eagerly visited Alaska. If you cruise in, it may be a disappointment if you have visited any of these Canadian places that just may surpass the 49<sup>th</sup> state in beauty, historical significance, and ruggedness. Our country offers so much. Visit – Gros Morne National Park or any place in Newfoundland and Labrador, Baffin Island in Nunavut, Mingan Archipelago Quebec, Churchill Manitoba, Athabasca Glacier and the Columbia Icefield Alberta, Dawson City and Kluane National Park Yukon, Pacific Rim National Park or any place in British Columbia, and Tuktoyaktuk or Inuvik or Yellowknife NWT. You won't be disappointed, and it will truly be an unique experience.

**Pat Massier**

## Upcoming Lunch



N3L 2M3

SPRING LUNCHEON CELEBRATION, WEDNESDAY, MAY 8TH, 2019 AT  
NOON  
STILLWATERS PLATE AND POUR  
61 GRAND RIVER ST., N., PARIS, ONTARIO

[stillwatersplateandpour.ca](http://stillwatersplateandpour.ca)

To reserve: email [anne.warne@mac.com](mailto:anne.warne@mac.com) or [joe.keirstead@gmail.com](mailto:joe.keirstead@gmail.com) with the number attending.

To confirm your reservation, send a deposit of **\$20. per person** by Interact transfer to ([anne.warne@mac.com](mailto:anne.warne@mac.com)) or a cheque made payable to Joe Keirstead, 468 Copeland Court, Oakville, On. L6J 4B9.

Reservations have been made for 20. Deadline for confirmation of attendance is April 14th.

**Beverages are extra and payable by you.**

Stillwaters backs onto the Grand River, one of the most picturesque rivers in southern Ontario. A full back wall of windows look onto the river. Stillwaters serves locally grown and seasonal food. They have seasonal and rotating draught and a full wine selection. Chef William Thompson, of Food Network's Top Chef, will prepare a delicious selection from their menu.

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## Cross Canada Activities

For more pictures of these activities and others, go to [bdcpa.org](http://bdcpa.org). We post photos at the events conclusion on our Facebook page – IDB/FBDB/BDC Fellowship.

### Quebec:

The Auberge Hadfield was a beautiful and charming location with rustic ambiance. There was a great variety of choices of food in the buffet and everything was delicious. Everyone had a wonderful time on November 29, 2018.



## Sugar Shack



## Ontario:

On Sunday, December 2, 2018 a clear and sunny day with no snow on the ground, 22 people gathered at noon at Glen Abbey Golf Club for a delightful brunch complete with roast beef and Yorkshire puddings and a seafood table with oysters and shrimp. Lots of stories were told and everyone caught up on each other's family and travels. A lovely afternoon.

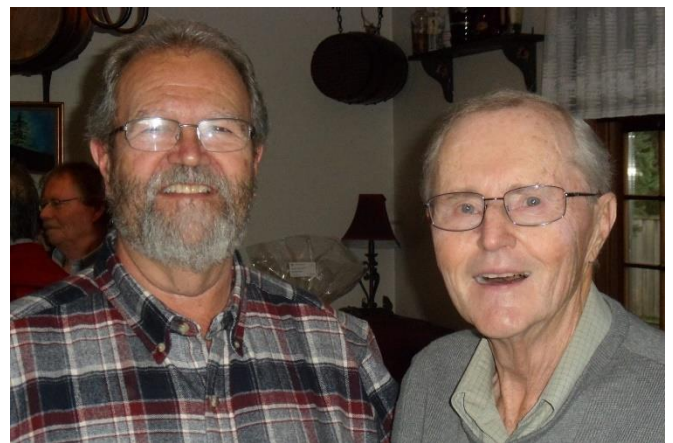


## Manitoba

Pensioners luncheon held at the Winnipeg Squash and Racquet Club on December 12, 2018 which was organized by Bettie Johnston and Joan Kirouac. We had 13 members in attendance which was good considering that some of our pensioner snow birds have already fled south. We have a little bit of duplication in our pictures this year as some people were so happy to be there that they wanted to be photographed twice.



## British Columbia





Despite a few colds and some folks escaping the Vancouver rain, 26 BDC Pensioners and guests enjoyed a wonderful lunch on December 7 2017 at the Old Bavaria Haus Restaurant located in New Westminster. The German themed restaurant provided an excellent meal of a salad, wiener or cordon bleu schnitzel and dessert.

Paula Cruickshank, Sr. Vice President BC & North (pictured here with John Taggart and Jim Anhorn) provided an update on BDC's financial picture and activities. A few bottles of wine were offered as door prizes and "lucky" Danny

King (also pictured) won the gift basket prize donated by John Taggart's long-time financial advisers!!

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## Spring and Summer 2019 FAQs

**We recently sent this letter to the Bank regarding poor quality of service being received by pensioners and their surviving spouses.**

The BDC Pensioners' Association has a mandate to promote and foster the interests of its over 1,400 members. From time-to-time, our members contact someone from the Executive or one of the Directors when they run into difficulty with service being provided by one of the Bank's agents involved in administering the pension payments or benefits received by retirees.

We have recently been made aware of some instances where Morneau Shepell has provided less than adequate customer service to our members.

- There was an enquiry regarding EAP (Employee Assistance Plan) where the retiree wanted to access counselling for her teenaged son. She was told that no retiree has access to EAP. Rather than waste time sorting this out, the other parent's EAP was accessed.
- In two instances, someone was attempting to change an address for a pensioner. In both cases the pensioner was suffering from a form of dementia. Despite the person having POA and furnishing the pensioners ID number, Morneau Shepell refused to take the change over the telephone and required the notification by mail.
- A pensioner died and the surviving spouse was trying to get paperwork to complete. Morneau Shepell would not give the reasons for delays and then stopped returning the spouse's calls. This individual's medical insurance was terminated in the interim. It was finally resolved with the intervention of the Association.
- A question was raised about a reported taxable benefit. The answer given was, in short, *that's the way it is*. The Association is now attempting to get a reasonable answer.
- There was a request for a dependent child to be added as beneficiary to a retiree's pension. The request included adding the son to health and dental benefits. The first part was done but the second dragged on for five months with requests for more information and calls not returned. The Association has intervened.

I am sure you will agree that in many instances, the person is suffering from enough stress, without running into difficulties with an organization who is supposed to bridge the gaps and smooth the stress.

This letter is to give voice to our concerns that the customer orientation of Morneau Shepell seems to be slipping. Perhaps someone from the Bank might advise Morneau Shepell of our concerns.

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There was a follow up telephone call with Head Office HR people who felt that the service level in these specific examples could have been better and advised that they would be discussing these situations with Morneau Shepell during their service contract renewal period. We were advised that service is to be provided within 10 days and the person inquiring is to be kept current of what is transpiring if the situation will take longer to be resolved.

To address the specifics points in our letter:

1. Each year, about December, every one of us receives a statement of benefits in which coverage is detailed. If EAP is listed as one of your benefits, and you have difficulty accessing this service or if what was provided was not satisfactory, ask to speak to a person in authority at Morneau Shepell and explain your concerns, backed up with your benefit statement. If this does not resolve the problem, contact the director for your region who will take it from there.
2. Most institutions in Canada have a form to name a person who is authorized to speak for the beneficiary. The Bank was to speak to Morneau Shepell about making this available to all new members and on request to existing members. If a telephone conversation does not result in an address change, then, for now, you will have to send the request by mail. This is a Privacy Act issue.
3. If you named a spouse to be beneficiary of your pension and benefits after you retired, take some time now to call Morneau Shepell to confirm that all documentation is in order so that this happens in the event of your death.
4. If you have incurred out of pocket expenses because of mishandling of a claim or request, they can be reimbursed once the situation is resolved. Please contact Morneau Shepell and they will guide you to get the reimbursement.
5. The premiums per \$1,000, increased in 2018 to \$0.509 from \$0.266. This was to reflect the increased claims being made and the collective average age of BDC's pensioners. The increase in 2019 was more in line with indexation, which may be expected each year. We suggested that the benefits statement include the reasons for premium increases in the future.
6. Adding a child to pension and medical / dental benefits is a bit unusual, but it has happened in the past, and it is likely to happen in the future. Under normal circumstances, a child is considered a dependant if under age 18 (or under age 25 if in full-time attendance at an educational institution as a student). If the child is dependant because of disability (Revenue Canada definitions are a good guideline) this child may continue to be covered for medical and health benefits upon application. However, if the child is dropped, it is more difficult to add him or her to benefits.

All of these cases have now been resolved to the retiree's satisfaction.

On a different note, **medical cannabis** has been legal in Canada since July 30, 2001. It is currently not covered by our policy with Manulife. Manulife and other insurers in Canada have begun to cover this medication, despite there being no DIN number yet. All people applying must have a prescription and must order from a recognized supplier at this point. Perhaps in the future, the Bank will add this medication to the list of those covered.

**Pat Massier**

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**Thank you to all who recently provided our secretary with a new email address. To ensure that communication gets to you in a timely manner and that all notification of upcoming social events reach you, please provide an email address to [real.leahey@sympatico.ca](mailto:real.leahey@sympatico.ca) and to the director for your area. Their email addresses can be found on the back page of this newsletter.**

## 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. These announcements also appear on our Facebook page.

We offer our sincerest condolences to the families of these members:

**Donald Stewart Brown** who passed away peacefully at the Brant Centre on March 13, 2019. Beloved husband of 63 years to Ruth (née Lawrance). Loving father of Lynda (Dwayne), Donna Parker (Darryl), Sandra (David, deceased), Terry (Joanne) and Michael (Tanya). Proud grandfather of Andrew, Leah, Brian, Christopher, Jessica, Nathan, Natalie and great-grandfather to Henry, Adam, Colton and Kenneth. Survived by his sister Patricia. Donald was a long-time member and past President of the Burlington Lawn Bowling Club. He had a strong passion for helping developing countries through his financial expertise. A private family service has taken place.

**Donald Delparte** (May 3, 1935 - March 1, 2019) passed away at the Regina General Hospital on March 1, 2019 surrounded by his family. A full obituary appeared in the Leader-Post on Tuesday, March 19, 2019.

**Anthony Geoffrey "Geoff" Tooton** who passed peacefully away in the Palliative Care Unit of the VG Site, QEII, on Tuesday, February 19, 2019, at the age of 67 of St. John's, N.L. Leaving to mourn with fond and loving memories the love of his life, wife of 44 years, Jo-Anne (McGrath); his parents, Raymond and Catherine (Wyatt); son, Anthony; daughter, Allison Himmelman and son-in-law, Stephen; granddaughters, Clare and Leah, and grandson, Nate; brother, Frank (Carol).

Geoff was educated at Bishop Feild College, Ridley College, Queen's University and, in later years earned his MBA from Athabasca University. After entering the family photo business, Tooton's Limited, Geoff settled on a career in business. He oversaw the growth of Tooton's throughout Newfoundland and Labrador as well as in Nova Scotia. Upon the demise of the traditional photo industry, Geoff held a number of public and private sector positions with the Government of Newfoundland and Labrador, Irving Oil Limited, Convergys CMG Canada Limited Partnership and the Business Development Bank of Canada. During that time, he rose to simultaneously serve as President of both the St. John's Board of Trade and the Rotary Club of St. John's. He also served as the Canadian National Chair and International Trustee of Photo Marketing Association International and sat on the Board of Governors of Ridley College, St. Catharines, Ont. He was also involved in several other organizations, including the Canadian Cancer Society and was a co-op education advisor to the Newfoundland and Labrador Minister of Education. Geoff had a lifelong love of music and piano. He was a member of the St. John's Athletics Association and ran several marathons. He was continuously in awe of Newfoundland and Labrador's striking scenery, especially when hiking the East Coast Trail. In 2016, Geoff and Jo-Anne relocated to Halifax to start a new phase of their lives including being closer to their growing family. There is something magical in being part of one's next generation of birth and development, which they did not want to miss, and the love and bond that developed between Geoff and his three grandchildren was certainly a special one. Having been born into the business world and feeling that he still had years to contribute by sharing his wide experience, Geoff opened the Halifax franchise of The Alternative Board International (TAB), bringing together local business owners. Geoff thoroughly enjoyed growing TAB, meeting and helping business owners, and the many new relationships he developed along the way.

**James Adams (Jim) Clinton** - May 25, 1929 - February 6, 2019 who died peacefully at Kingston General Hospital in his 90th year following a brief battle with cancer. Predeceased by his beloved wife, Jean Audrey (nee Garred). Loving father to Donald (Lynn) of Ottawa, ON; Robert (Sue) of Sydenham, ON; Kathryn of Victoria, BC; and Stephen of Sydenham, ON. Sadly missed by his grandchildren Andrew, Megan (Nicholas), Sarah (Evan), Stephanie (John), Michelle (Eric), Alexandra, Danielle (Ilan), Garreth, Kristian, Patrick, Kayla and Eric, and his great grandchildren Emmeline, Adrian and Alicia.

Jim was active up until his illness playing tennis at the Napier St. Tennis Club and pickle ball at the Seniors Centre on Francis Street and is remembered fondly by his many tennis and pickle ball partners. He lived a life of moderation and integrity which served him well for his almost 90 years....! He was loved and respected by all.

**Donald Lunny** 8/26/1925 - 1/11/2019. Don was from Scarborough, ON.

**Norman Eikel** who passed away in Saskatoon January 3, 2019. He will be fondly remembered by his boys John (Sharon) and Blaine (Viki) and by his grandchildren Anthony, Ramona, Amber, William, Jonathon and Joe. He was predeceased by his loving wife Merle. Norman was born June 13, 1940 in Big River Saskatchewan. Norman graduated from the University of Saskatchewan with a degree in Engineering Physics and made many contributions to Eikel and Lomsnes Lumber building roads in the summer and clearing brush in the winter. In 1969 Norm and his family (Merle, John, Karen and Blaine) moved to Calgary where he started with the Federal Business Development Bank. After a few years in Calgary and then a number of years in Edmonton / Fort Saskatchewan Norm took an offered promotion and moved his family to Vancouver. Working in downtown Vancouver made it very clear that what he really wanted was to work in the North, preferably Northern Saskatchewan. In 1984 Norman joined his brothers George and Andrew in their new venture - Points North Freight Forwarding Inc. He spent many years there as a Controller and Treasurer for the company. Norman loved his family, he loved great food and drink, he loved his family's cabin at Roe Lake and he loved Points North. Norman will be very much missed by a great many people.

**Guy Bourbonnière** who passed away peacefully January 5th 2019 at his home in Ottawa. He is survived by Lorette, his well cherished wife for 75 years. They had three children, Robert, Jocelyne and Claude, 6 grand children and 4 grand-grand children.

A fruitful career at the Bank has included many projects in other countries. He has travelled extensively in the world and also developed a particular taste for cruises.

A very calm individual, Guy was a gentleman who would favor all with his knowledge, his implication and his availability.

Guy was a founding member of the BDC Pensioners' Association and served two years as President.

Cremation was done and there is no planned official celebration or funeral.

**Darlene Townsend** who was born on November 6th, 1938 in Hanley, SK and passed away at Kelowna General Hospital on December 23rd, 2018. She was predeceased by parents Bob and Anna Leonard and son-in-law Lynn Waldherr. Darlene is survived by her daughter Kim Waldherr of Kelowna BC, son Ron (Cindy) Townsend of Hanley SK; grandchildren Dion (Andrea), Melissa (Travis), Tracey (Jesse), Brett, and great grandchildren Taylor, Peyton, Saywer, and MaKenna.

**Kathleen Mulqueen** passed away on December 13, 2018. She was a Spouse member living in Toronto, ON.

**Alcide Boudreau** passed away December, 21<sup>st</sup> 2018. He was living in Ste-Foy (Québec)

**Ronald Parker** passed away on December 26, 2018 at the age of 82 at Haven Hill (Penticton, B.C.). He leaves behind his two sons, Nicholas (Arta) and Justin (Caroline), and two daughters, Kyu (Mike) and Sunhae (Francois), his remaining sibling and youngest brother, Douglas (Rosalie), and family members who reside in England, UK. He also leaves his wonderful grandchildren Makayla Parker, Neve Purvis, and Finnegan and Anaë Bourcier. Also mourning his loss is his loving second wife, Donna Parker and her children Michelle (Todd), Marleese (Rod), Shawn (Tricia), Kimberly (Jason), David and her grandchildren who he loved very much.

Ron was born January 26th, 1936 in Bolton Lancashire, England and, as the patriarch to immediate and extended family, always showed immense courage, a love for family and life, a strong determination, an incredibly positive attitude and was always the consummate gentleman. Ron had an immense influence on his grandchildren. He was an incredible teacher through his words and actions. He was a man of faith and was active in his church. He was involved in local charities and was the Chairman of the Hospice House during its approval and construction. He felt a strong desire to be involved after losing his wife, Mary, to cancer in 1995, and as a result of his experience of being a survivor himself. It was all about dying with dignity and having a nice surrounding for families outside of a hospital room. A private service was held Friday morning for close family and friends.

**Amy D. Moir** who passed away at her residence on November 7, 2018 at the age of 95. She was a Surviving Spouse Member from Lindsay, Ontario.



**Armand Vaillancourt** who passed away November 17th at the age of 95 and 10 months, at the CHSLD Saint-Brigid's Home. He was the spouse of Marielle Cusson. They were living in Québec City.

He was the father of Isabelle and Pierre, the grandfather of Karine, Cassandra, Louka, Flore and Ennia. He also had nieces, nephews many other parents and friends.

**Clarice Roberta (Chandler) Millard:** B: 15/7/1918 d: 24/11/2018 Clarice Roberta Chandler was born to Percy and Edith Chandler in Herronton, Alberta.

During the war years, she joined the RCAF Women's Division where she met her husband John, a member of the Royal Australian Air Force, who had come to Canada to train under the British Commonwealth Air Training Program: they were married in 1944.

After the war ended, they spent three years in Australia before returning permanently to Canada.

A wonderful gardener, she also had a long term interest in arts and crafts, creating exquisite painted silk scarves and intricate stained glass at the West Vancouver Senior Centre. She contributed to the community for many years as a tireless volunteer with the Canadian Arthritis Society, the Cancer Society, the Vancouver Symphony Orchestra, and Meals on Wheels.

Clarice was preceded in death by her parents, Percy and Edith, her step-father Pat Perry, her husband John Millard, her brothers Bill (Ruth) Chandler and Brian Perry and her beloved sister Mary (Ray) Despas.

She is survived by her daughter Janice (Myron) Stutzman, son Christopher (Camille) Millard, grandchildren Loriel, Mark and Daniel.

**Gale Hulbert** passed away on November 10, 2018. Gale was born on June 29, 1927 in Montreal, he joined the Royal Canadian Navy Volunteer Reserves after completing high school. He then earned a Bachelor of Commerce Degree from McGill University in 1948. After graduation, he moved to Calgary where he met and married Hazel McCaskie on September 22, 1950. They moved to Edmonton in November of 1955, where they lived the rest of their lives.

Gale was predeceased by his wives, Hazel and Barbara, his son-in-law Miguel and daughter Linda. He is survived by his children, Rick (Susan) and Nancy; Rick and Susan's children Mary (Francois and great-granddaughter Leah) and Michael (Susie), son-in-law Norman Trueblood, stepdaughters Joanne and Michelle as well as their families. Gale was a consummate salesman and manager. He was a leader in the business forms pricing industry for many years, but more than that he was a loving father, grandfather, great-grandfather and husband. He was a great provider, and friend and was an unimpeachable role model. He loved and was loved. He lived a full life and will be missed.

**May D'Costa** passed away recently in Toronto. She is remembered to be the secretary to the Recoveries and Collections Department. She was well liked by all and provided high level of professionalism in carrying out her responsibilities. May and her daughter Gayle were dedicated attendees to many of our social events especially our Christmas luncheons.

**Frederick Bruce Cadman** passed away peacefully with family by his side at Lakeridge Health in Oshawa on Thursday November 8, 2018, in his 85th year. Loving husband of Colleen for 55 years. Cherished father of Laurie (Dave) Brown, Nancy Pulfrey, Jason (Brenda) Cadman. Dear grandpa to Nicolle (Jacob) Karsemeijer, Amanda (Charlie) Ramsay, Hailey, Jessica, Ashley Pulfrey and Mia Cadman and great grandpa to Addison, Archer, Ella, Atlas and Lucy. Brother in law of Cleveland (Dianne) Pendock, Judy (Dick) Shugar, Janice (Tony) Deveau. Will be lovingly remembered by many nieces and nephews.

**Richard David Honey** November 19, 1944 - November 11, 2018.

His childhood was spent in Toronto with three brothers and one sister. Rick is survived by his wife Dolores, his sister Janet Perry, two sons: Brad Honey, Brock (Karen) Honey, the boys mother Marie Honey, two stepsons: David (Michelle) Dotten, Michael Dotten, grandchildren: Mathew, Jordan, and Bruce Honey, Jessica Monsma, Owen Teichroeb as well as many nieces, nephews and their children. Rick spent his career in banking in Toronto, Vancouver and Prince George. He worked for B.D.C. and Canadian Western Bank in Prince George before retiring. He loved teaching small business seminars at the local college. He taught Dale Carnegie courses as well. He made numerous friends wherever he went. His other passions were skiing and golf. As his health deteriorated, he spent time volunteering with St. John Hospital Auxiliary Society in Vanderhoof. After Dolores and he married, Rick spent the last ten years on a farm west of Vanderhoof. He loved being outside splitting firewood for the winter -

gardening not so much. He enjoyed the farm life even though he thought of himself as a city boy. He demonstrated great strength and fortitude in his long struggle with cancer and the side effects of treatment.

**Muriel Vaughan Morgan** passed away October 17<sup>th</sup> 2018. She was a Spouse member living in North Vancouver, B.C.

**Barbara Doyle**, deceased October 31<sup>st</sup> 2018. She was a member living in Montreal Q.C.

**Barry Earl Grant** passed away peacefully after a courageous struggle with cancer, at his home in St. Marys on October 25, 2018 in his 76th year.

Survived by his wife Beth (Blackler), married 52 ½ years. Father of Craig and his wife Tania, Mark and his wife Jennifer. Grandfather of P.J., Sara, and Bethany. Brother of Murray and his wife June, Brian, and brother-in-law of Pat and her husband Larry Hossack and remembered by many nieces and nephews and their families.

Barry worked many years with the Bank of Montreal and BDC, which took him and his family to four provinces. He was a respected member of A.A. for 6 years.

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# *BDC Pensioners' Association*

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