LINK Express

Volume 16 Edition 3



A newsletter for members of the Pensioners' Association - Fellowship www.bdcpa.org IDB/FBDB/BDC -

WINTER EDITION - 2020

Well so much for our normal life. This Covid situation has been sent to try us in ways we have never been tried before. I just sent a Christmas card out to the members of a dinner club I belong to and I thought the message might be of use and interest to us at BDC. The members of the dinner club are of the same vintage and ilk as most of us.

Here's to Christmas - A time of Remembering - A time of Loving - A time of Giving - A time of Believing - A time of Gratitude - A time to Slow Down - A time to Simplify - A time of Magic - A time of Peace

We will miss sharing our get together this December which we all look forward to each year. May the future soon bring us back to normality. There is a wonderful and beautiful world out there that we all are really missing but until then let us enjoy our safe and cozy homes. It is extremely important for us to know that staying home is the mantra for staying safe during the present situation.

This Christmas, it may be hard not to feel a little Grinchy. But before you say, "Bah, humbug," and try to fast forward into the new year, look for ways to find some fun this Christmas season. The coronavirus pandemic may mean your Christmas won't look

Inside this Issue

- 1 Introduction
- 2 2021 Annual General Meeting
- 3 Our New Directors Shirley Bennie & Elizabeth Humber
- 5 What to do during a Covid lock down Steve Sapers
- 7 Lucien Lieberman's story (a little bit of history)
- 8 In Memorium Patricia Massier & our other members
- 14 List of Officers and DirectorsContact Information

15 NOTICE TO MEMBERS

15 Closing - humor

the same as it usually does, but you can get creative and find some new ways to celebrate—and some of your ideas may be so good you'll make some new traditions along the way.

Covid closed down the Bank's mail room in March 2020 which necessitated us deferring our 2020 AGM. I am pleased to advise it is now up and running so we hope to be able to plan for our 2021 AGM. The Directors are planning to have the AGM in September 2021. Stay tuned for more information on this.

It is with deep sadness we said goodbye to our great friend Pat Massier. She served us so well for the years from 2011 to 2020 with many as President. Some kind words from those who knew her are noted further on in this issue.

Since the last LINK we confirmed our new directors in Nova Scotia, and Metro BC. Please read their brief story on themselves later in this issue. We also reviewed our By-laws and updated them. The last update was in 2017 and the new By-laws simplify some issues and did some housekeeping that needed to be done. The new By-laws will be presented at the upcoming AGM for review and hopefully confirmation by the membership.

Annual General Meeting 2021

The 2020 AGM was postponed until 2021 due to circumstances brought on by the Covid - 19 pandemic. The Bank's mail room was closed and did not open again until just this November. We use the Bank's mail room (cost free to us) to prepare all the printing of our AGM package of material and then mail it out to our members. They also copy and mail out two LINK issues per year. Our Summer 2020 LINK edition was only circulated to our members for whom we have e-mail addresses because the mail room was closed, and no mailing occurred. Please see the very strong request later on in this issue for all members who are not on our e-mail list to provide e-mail addresses to us.

The 2021 AGM date has been set by the Directors for Wednesday September 22, 2021. It will be called in the normal fashion to be held via a Conference Call which all members will be able to access. Instructions and phone numbers will be provided with the material to be sent to each member as we get closer to the date of the meeting. The call to the meeting will include the items as following:

- 1. Notice of Meeting
- 2. Agenda
- 3. List of nominations
- 4. Minutes of the 2019 AGM
- 5. President's Report
- 6. Secretary's Report
- 7. Treasurer's Report
- 8. Copy of the June 17th Board Meeting postponing the 2020 AGM until 2021
- 9. Motion to ratify the postponement of the 2020 AGM in contravention of the By-Laws and Constitution

- 10. Motion to approve a revised set of By-Laws and Constitution.
- 11. Varia
- 12. Closing__

OUR NEW DIRECTORS



Shirley Bennie I was born, raised and educated in Hong Kong. Shortly after I immigrated to Vancouver, Canada with my family, I began my finance career first, with Beneficial Finance followed by Niagara Finance and then, a 5-year stint as a Personal Loans Officer at Canada Trust. Eager to pursue a career in Commercial lending, I joined FBDB in 1981 as a Credit Officer and was assigned to the Van East Branch for orientation and training. At that time, Canada was in recession and the prevailing borrowing rates were 24% thus my initiation to the Bank was learning all about collections, foreclosures and receiverships. A year later, with the closure of

Van East, I was transferred to the Burnaby Branch. As the Canadian economy improved, there were more lending opportunities, and I began sourcing new clients and underwriting deals. In 1984, shortly after I returned from 4 months of maternity leave, Burnaby Branch closed, and I was transferred once again. This time I was assigned to Vancouver Main Branch, where I spent 8 years moving up the ranks from Credit Officer to Account Manager and then to Senior Account Manager (team leader). In those days SAM and AM's were trained to be responsible for a loan from inception to maturity/resolution which encompassed marketing, sourcing, investigating, underwriting, disbursement, administration and collecting on our assigned portfolio. During my time at the Vancouver Branch, I was enrolled in Bank sponsored management courses and completed my studies in Urban Land Economics at UBC.

In 1992, I was appointed as Branch Manager of a new Branch in the Guildford area to serve the Surrey territory. I was ready for this leadership challenge and our pioneer team of 5 quickly established Surrey Branch as a productive business unit and setting up the branch for future success. Two years after the Surrey Branch opening, I was presented with a unique opportunity to join the private sector (it was one of my aspirations) and I accepted an offer from the Scotiabank's Private Banking Group. I was later transferred to their Mid-Market Commercial Banking Group, there I was immersed in current asset financing, foreign transactions and complex financial structures which rounded out my commercial lending skills. While I learned a lot during my tenure with Scotiabank, I also learned that "the grass is not always greener on the other side".

In mid-1998, my former boss and mentor (Brian Forward) convinced me that it was time for the "prodigal daughter" to return to the BDC family. I was ecstatic to rejoin as Area Manager of Vancouver. This leadership position came with major responsibility of leading a big team of 20 comprising Sub-Debt Financing Managers, EC Account Managers, Business Development Managers, Portfolio Management Managers and Corporate Finance Manager plus a team of Customer Service Officers (loan disbursements and administration). I was given the mandate of building capability and increase productivity of a young team to meet an ambitious growth plan. Supported by BDC's well established HR recruitment, on-boarding, coaching tools, processes and network, we made excellent progress in building a capable and

committed team of Account Managers, many of these AM's have subsequently progressed to become today's senior leaders in the Bank. Together, our Area team met and exceeded challenging productivity targets year over year while building a profitable loan portfolio and providing excellent client service.

My appointment as Vice President & Area Manager (VPAM) in 2004 came with enormous responsibility of leading the Vancouver Area consisting of 2 districts (Vancouver and Fraser Valley) covering 8 business units located in Vancouver, North Van, Surrey, Coquitlam, Langley, Nanaimo, Victoria and Campbell River reporting to the "West" (Prairie & Western Region). My 8 years of VPAM days were both exhilarating and exhausting crammed with new loans authorizations, risk-mix & pricing, consulting mandates, client retention, recruiting, performance reviews, employee engagement etc. These years rolled by with dizzying speed and in reflection, I feel most proud of building and leading a team of brilliant Managers and Account Managers instrumental for growing Vancouver Area to become one of the largest at BDC that later split into 2 teams to form a new Fraser Valley Area shortly after the retirement. My career was my passion and after spending 30+ years in the proverbial fast lane, I had come to the "every day is a weekend" stage of my life. September 25, 2012 seems like yesterday and was the day I sadly said goodbye to my team, colleagues, business partners and clients who had given me so many years of trust, guidance, recognition, commitment and support and made it possible for me to excel in my career and live out my passion.

In my early months of retirement, I felt compelled to fill up my days with business advisory group meetings, community volunteer work meetings, health & wellness routines, business book-keeping for family members and catching up with old friends and former colleagues. After many "busy" months, I learned to let go of a few of these "business" activities and put my passion for travel on the top of the list. Together with my partner Tom, the history buff, our travel pursuits were diverse to satisfy our mixed interests in art, architecture, history, nature, food, wine and people. Our adventures ranged from sailing trips on our 36' sailboat "Spending Down" to trekking terraced rice paddy fields in Sappa, Vietnam, hiking Cinque Terra to visiting war historical sites like Flanders fields, D-Day Beaches, Auschwitz-Birkenau, Chu-Chi Tunnel, Angkor Wat to hopping Pintxo bars of San Sebastian and bistros in Paris, Aix-En-Provence, touring vineyards of Rioja, Douro & Wachau Valleys, Tuscany and port caves of Porto to cruising the River Nile, River Danube and Croatia islands. A few years ago, I became grandmother to two delightful little boys and having an opportunity to play an active role in the care and development of these two energetic little ones has been unbelievably special to me. Looks like cultural travel maybe replaced by family travel for a few years or at least until after the pandemic.

<u>Elizabeth Humber, I</u> started working at BDC (then called FBDB) on December 31, 1979, with Counselling Assistance to Small Enterprises (CASE). Yes! On my first day of work, unknown to me, we closed at noon, so I worked half a day and got the following day off (New Year's Day). Over the next 30 years I worked in numerous positions and Departments, the last being CSO, Entrepreneurship Centre, Halifax Branch.

I enjoyed participating on various committees, representing BDC at business events, and also coaching new employees to The Bank.



After retiring in 2010, and catching up on a few projects around my house, I found myself with extra time on my hands. Then, I received a phone call asking if I'd be interested in part time work with The Canadian Cancer Society. So, I then worked for five gratifying years as On-call Coordinator at The Lodge That Gives, a lodge where out-of-town cancer patients can stay while undergoing treatments.

Over the years, I enjoyed many sports, such as racquet ball, cross-country skiing, bowling, and eight-ball pool, along with dabbling in such sports as down-hill skiing,

curling, golf, tennis, etc.

Now, that I am fully retired, I still play pool, and am in a bowling league, of which I am the president.

Before COVID19, I enjoyed travelling - both in Canada and internationally. Now, I am enjoying exploring Nova Scotia and discovering many hidden gems right here in our own little province.

Since becoming a BDC Association Pensioner, I have been helping our Director (s) with organizing various events for our members, and I have continued to do so up to the present time.

Now, as Director for our region, I look forward to continuing to organize events for our members. Once we get through this pandemic, we will endeavour to again have two events a year.

What do you do to pass the time away during this Covid lock down?

Steve Sapers from Vancouver Metro found his way via his Legos His story

Growing up, we were not a LEGO family. Girder & Panel, then Hot Wheels, finally slot cars. Then I discovered girls; that's another story. I also spent many young teen years building plastic models. Fast forward to March 2020 and COVID-19 makes its very unwelcomed appearance. I now have a LOT of free time. (I never stopped my 10-12 hrs. a week volunteering at the Surrey Food Bank, but still . . .)

My wife suggests I build some LEGO and buys the Porsche 911 RSR set. Over 1500 parts! This isn't the LEGO I remember. There is not one traditional brick, but there is a working engine, suspension, and steering. I am hooked. It took 12 hours, and I enjoyed every minute. I added a light kit.



A little bit of arty photography and we are running down the Mulsanne Straight @ Le Mans @ 310 km/hr. Slot cars never looked this good.

After the Porsche, I discovered the online LEGO world. Rebrickable is the place for AFOL's (Adult Fans Of LEGO) to display and post instructions of their MOC's (My Own Creations). Bricklink (owned by LEGO since 2019) lists over a million LEGO new and used sets and parts for sale at any given moment.

I have built some other big sets, including the Bucket Wheel Excavator, (3900 parts). Here is a sampling



And I think LEGO's biggest set to date is the Liebherr R 9800 Excavator, over 4000 parts. With 7 motors and a wireless remote control it puts this set into a category all by itself





Part of the appeal of LEGO is that I don't have to dedicate much space during the build. Unlike plastic models, there is no need to wait while paint or glue dries. I like to use muffin tins to sort parts, and I can just stack them and put everything away in short order.

Having gotten "big builds" out of my system, recently I have been looking for smaller sets, often used, often just a box full of parts with the promise that 'almost everything' is there to build something.

I now have "Public Safety" collection, complete with Police Station, mobile Command Post and Prisoner Transport. Little do the police know that there is a crowbar hidden under each bed in the cells!

(Editor's note – Steve has many more models but for the sake of space in this issue I edited them down. If you wish to see all his models, I am sure he would send an e-mail to you with the pictures. His e-mail address is s sapers@hotmail.com)

Lucien Lieberman's story (a little bit of history)

I always had a high regard for Eric Scott who had a long career with the Bank (IDB/FBDB/BDC) in Montreal at Head Office. He held positions as Vice President in charge of Personnel (Human resources) and Management Services. He was largely responsible for building the latter department.

Eric was the first Bank employee I encountered. He came to the Queens University campus to interview my class of MBA graduates in 1963. We had something in common, we were both graduate engineers. By coincidence he was involved in the design and construction of the Dupont chemical plant at Maitland, Ontario. I worked there as a process engineer 1960-62. Eric encouraged me to consider a career with the Bank after I went out and got some commercial experience. And that is exactly what happened. I worked 18 months with a Calgary family firm that manufactured building materials as office manager, credit manager and collector of accounts receivable.

In 1965 I joined the Calgary office of IDB as an Investigation Engineer. I was in that position for 5 years in Calgary and Montreal South branch. After a stint as a loan officer in Montreal and Assistant Manager, Winnipeg branch I was moved to Vancouver as Assistant Regional Engineer BCYRO in 1975. It was a large group centered in downtown Vancouver. My main responsibility was training new recruits, mainly engineers. Later the name "engineering" was dropped to be replaced by "Investigation". Eventually the department was disbanded across the Bank

In the late 1990's as a pensioner I sat on a committee of 6 pensioners dealing with issues related to the Pension Fund. Eric Scott was one of the members and of great influence because he had over the years worked on the design of the Fund. After meetings at Head Office there was a fine dinner paid for by the Bank and I sat next to Eric. I turned to him and said "Eric I have some questions which I have always wanted to ask. Firstly, in late 1964 when I filled out an IDB employment application form there was a space for 'Religion'. What was that all about? Secondly, when I was offered a position and accepted the salary, I had to wait for two subjects to be removed. The first, I had to pass a medical exam which took one week and second, pass a background check which involved making sure I had not declared personal bankruptcy, been incriminated in fraud, etc." This took three weeks.

I then asked Eric if there was such a thing as a RCMP political check. I asked this because my brother who graduated engineering three years ahead of me once told me that we were tainted as children of "left wingers". Eric mulled over the question and said "1964/65, let me go home and do some research. A few days later I had his answer in an e-mail, which read:

"Most employment application forms asked that (religion) question even during the 1960's. Shortly after I started the IDB Personnel Dept. In 1961, the human rights legislation was passed forbidding questions about age, religion, race. I think for many employers it was on the form by habit, but it was still potentially discriminatory. It was certainly of no use to me in the Bank, but it had always been on their form. Occasionally an applicant would enter "atheist" or "agnostic" and our private sick joke was that they wouldn't get any holidays.

Regarding political affiliation, people joining the staff of Crown Corp's back in the 50's and 60's were given a security clearance by the RCMP and I don't know what was involved because the Bank of Canada never told us. I know I had a security clearance because a Bank of Canada officer told me so. "

So, Eric was probably investigated by the RCMP because he joined the Bank before 1960. Not so, in my case.

But Eric was interested in history. He had self-published his mother's WW1 nursing experience in France, and I had bought a copy. He was interested in my questions and he followed up a few weeks later with newspaper articles relating to an individual named Eric Adams. The latter was the first engineer hired by the IDB in 1945 to head up the investigation department. For me it was a stunning story.

Eric Adams was hired by the IDB on Jan 1, 1945 as Chief of Loan Investigation, the first engineer in that capacity. Adams, aged 38, was a graduate of McGill University and had a business degree from Harvard. He worked in New York and Toronto before coming to Ottawa in 1940 where he successively served with the Wartime Requirements Board, the Foreign Exchange Board and the Bank of Canada in high positions.

Early in 1946 he stepped off a plane in St. Albert Sask. To conduct a loan investigation and was promptly arrested by the RCMP. Adams was one of 18 men implicated in scheme to provide information to a Russian spy ring in Canada. The accuser was the infamous, hooded, ex Russian Embassy cypher clerk, Igor Gouzenko. In the period leading up to his trial, October 22nd, 1946, Adams was jailed for one month at Rockcliffe Barracks on contempt charges. He was in a financial position to hire the best legal defense. At one point in his trial, he was accused of having many books on communism. He said the RCMP had taken 125 books on that subject when they raided his home, but these represented less than 5% of his 2000 book library. He was the first to take the stand in his own defense and denied any connection with Russian efforts to gather state secrets in Canada. He won his jury trial. Despite his acquittal, Bank officials were embarrassed by the publicity and association with his name. He was offered a severance package equivalent to four months' salary. This followed his being paid while awaiting his trial. He resigned gracefully and found a new career as an economist for a labour union. He lived to the age of 92 in Montreal.

In E. Ritchie Clarke's exhaustive book on the history of the IDB, Adams name comes up twice in routine matters but there is no mention of the events which led to his leaving the Bank. It was left for me to resurrect the story some 74 years later.

IN MEMORIUM

Pat Massier, March 1946-September 2020. "With great sadness the family of Patricia Eleen Hope Massier announces her passing after a lengthy struggle with cancer, on Friday September 11, 2020, at the age of 74 years. Pat will be lovingly remembered by her husband Brian of 20 years, her children Todd Kerrigan (Michelle), Rob Kerrigan (Pat), and Janna Chindamo (Jim), stepchildren Charla Hunter (Doug), Sean Massier

(Denise) and Aaron Massier (Tonet) and by her brother Bill Mitchell (Barb). Pat will also be fondly



remembered by sixteen grandchildren, Ashley, Liam, Nick, Laura, Evan, Meghan, Liam, Brandon, Breanna, Blaine, Dorian, Alisha, Jennifer, Kimberly, Camilea and Cameron and by seven great grandchildren Andrew, Hazel, Brixton, Beau, Emily, Michael and Tiana. Pat was predeceased by her father Leslie Mitchell and her mother Ethel Mitchell. Pat was born on St Patrick's Day in 1946 in Toronto. Her parents operated a restaurant in London Ontario and her mother owned a nearby variety store. Both kept Pat employed from age 9 to 25. In 1964 Pat married Jim Laramie who was the father to Todd and Rob. In 1971 she married Jim Kerrigan who is the father of Janna. Pat's first job was in 1967 with Avco Finance which started her off on a career in financial services. In 1976 Pat joined the Business Development Bank (BDC) of Canada in Chatham Ontario. This started a

lengthy career of nearly 24 years that involved many positions and took her to many places across Canada including Saskatoon, Winnipeg, Yellowknife, Mississauga, Edmonton and Montreal. Pat met Brian in 1992 at a bank conference but they knew each other for several years as a result of business conducted via telephone. They were married in Calgary in June 2000 and moved to Kelowna in 2002 where Brian retired in 2005. Pat retired from BDC in March 1999 and started her own consulting business Pracsol Inc, she used her considerable experience to write training programs and lending policy and procedures for Canadian financial institutions and federal, provincial and territorial government agencies where she also delivered the implementation training for staff. In addition to her varied working life Pat's hobbies included gardening, cooking, genealogy, art collecting and traveling, especially cruising. Volunteering was always a big part of Pat's life in whichever community she lived. Some of those activities included an Anglican orphanage, President Credit Women International, figure skating clubs, Caribou Carnival in Yellowknife, organizer of a 2500 member Women's Business Symposium where she had to escort Prime Minister Jean Chretien as guest speaker, President of 6000-member Horticultural Society in Calgary and recently retired from President of BDC Pensioners' Association. In Antrim Glen, Pat served on several committees and events and recently retired from Managing Editor of the Glen Echo. Pat spent her last day at Bob Kemp Hospice in Hamilton. Her decision was to be cremated after which a small family gathering will be held with no funeral. At a later date when conditions allow, a Celebration of life will be held in accordance with her wishes. Interment will be with her parents at Forest Lawn Cemetery in London Ontario.

From her Friends

Anne Warne

On a September morning I got a call from Brian saying Pat has passed during the night. Pat was my mentor in the BDCPA and am good friend for forty years. I first met her through Dennis since they worked together and back then there were a lot of social events.

Pat was an impressive woman who had a memory she could rely on anytime. She was smart and worked very hard.

She had so many jobs that she did well and with pleasure and never seemed to be overloaded. After having lunch one day and talking about our volunteer jobs, Pat for the BDCPA and a lot of other organizations, I decided I would offer my name for one of the positions as Ontario Director since I knew Ed Wilk was retiring. I thought I could help her with the workload.

I discovered that Pat and Brian were a great team and worked together seamlessly, with enjoyment and laughter. I think Pat enjoyed my assistance, but she certainly didn't need it.

That's how she became my mentor after being a friend for so many years. I learned from her views and work ethic how I should handle my role in the Pensioners Association. If you're fortunate enough to find a mentor or be a mentor like Pat, then you're very blessed. Pat offered me insight and knowledge. I hope I fulfilled her expectations.

I miss her!



Tribute and Cheers to Pat Messier!! I-r Joan Kirouac, June Vermeersch, Leigh Morton, Bettie Johnston, John Melymick, Norm Oakley, Claude Blu, Len Trotter

"A tribute and cheers to an amazing, dynamic and dedicated lady who will be sadly missed by the BDC Pensioners, colleagues and many associates". - Bettie Johnston

"I will always remember Pat for her unique infectious

laugh and her great memory. Pat did an excellent job as President of the BDC Pensioners Association. She will be missed!" - Joan Kirouac

"I had a special love for Pat because she made me a better person. She so often challenged my thinking and my ability to do something. I especially recall the many times she invited me as a speaker at Women's Conferences. I was often terrified and did not want to do this; Pat would tell me "You can do this!" She gave me confidence to stretch the envelope. I will miss her!" - June Vermeersch

"Pat was a very dedicated employee and always prepared to go the extra mile to assist a customer and help out the team to achieve this. On one special occasion in the early 80's when she worked in the Project Department in the Ontario Regional Office and Was the Manager of our Thunder Bay office, she was coming to Thunder Bay on a one-day trip to process an application, when we found out that we had another fairly urgent application ready to be processed. So, I asked her if she would mind changing her plans and stay an extra day to accommodate this potential customer. Her response was, I would gladly do it on the understanding that I could expense a few toiletries and personal items that I will need. A real proof of her dedication." - Claude Blu

"What did I love the most about Pat? She put mind, body & spirit into everything she didno half-measures." - Leigh Morton

On behalf of the Manitoba BDC Pensioners Association and Members

Respectively submitted,

Bettie Johnston

Wendy McCulloch

I worked with Pat when I moved into Financial Services - actually she was my "training" officer. She was an excellent trainer - focused, knowledgeable and supportive. I also hired her after I left to teach lending skills to new lenders for Community Futures around BC. Pat worked tirelessly for the association and was always ready to step up and put herself out there. Smart lady, great mind and had a big heart too. She will be missed by many.

Milt Lanes

I contacted a few pensioners who worked with Pat. All including myself thought very highly of Pat saying she was very capable and organized. "Best Manager we ever had".

I worked with Pat the entire time she spent in Edmonton. I recall one incident that reveals Pat's personally.

One day she took her car in for service, so after work she needed a ride to pick it up. I gave her a ride and went into the garage with her in case it wasn't ready. We stood side by side at the counter. Although she asked about her vehicle the employee didn't talk to her but looked right at me and started explaining things to me thinking a woman wouldn't understand.

Those of you who knew Pat know that it was the wrong person to do that to. She dressed that guy down so severely I kind of felt sorry for him. I'm sure he still remembers it.

Members who have passed away since the last issue of The LINK

David Hardcastle passed away June 1st, 2020. David was living in Montreal West, Québec.

John Alexander Cawker, November 28, 1952 – July 3, 2020 passed away peacefully with Elly and his three children by his side. Predeceased by parents Dr Charles Agnew and Geraldine Cawker and sister, Susan. Remembered with love by spouse, Elly, children, Christina, Ryan and Nick (Kierstyn). Elly's son Adam (Lauren) and granddaughter Jayden, siblings Lynne, Gordon (Kris), Eileen, Noreen and Bill (Yvonne), many loved nieces and nephews.

John was a proud UBC (Alpha Delta Phi) and Western alumni. John went on to work in Finance latterly with the Federal Government at Western Diversification.

John loved spending time with his large family, many friends and work colleagues. John was a wonderful spouse, father, grandfather, brother, uncle and friend. He was greatly loved and will be missed very much.

SPARKS, EDNA ANNE (nee SMITH) passed away peacefully, after a courageous battle, surrounded by her family at Hospice Simcoe, Barrie, on Sunday, June 14, 2020, at the age of 66. Cherished and loved wife of David Sparks. Loving mother of Zachary Sparks (Nicole) and Jane Hillier (Luke). Beloved grandmother of Noah, Gabriel, Leah and Emmett. Dear sister of Genevieve Bruce (Mike) and sister-in-law of David Patterson.

Robert "Bob" Cheetham of Summerside, P.E.I., and formerly of Ontario, passed away peacefully at the Prince County Hospital, Summerside, P.E.I., on Wednesday, June 17th, 2020 at the age of 70 years. Beloved partner of Lesley Macdonald and loving father to Kimberly and Jennifer. Also lovingly remembered by his 2 grandchildren and several nieces and nephews. Survived by his brother and sisters Larry, Janet and Debbie

Stephen A. McDonald from Stratford and Fort Augustus passed away at the Queen Elizabeth Hospital, Thursday July 2nd, 2020 at the age of 69 years. Dear husband of Judy (Brothers). Father of Christopher, Michelle and Shaun McDonald (Lydia Leopold) and their children Elijah and Jack Starratt. Uncle to Mary McDonald and her children Gabriel and Jonah. Brother-in-law of Diane McDonald.

WESIOLY, STEPHEN 1927 - 2020 passed away at the age of 93, on July 13, 2020. Steve was born in Lvov, Poland and immigrated to Winnipeg, Manitoba when he was 2 years old. He came of age during the difficult years of the Great Depression and World War II and these experiences shaped him in enduring ways. His modesty, lack of pretension and distaste of waste and excess were ingrained in his character. He met his devoted wife of 66 years, Ruth (nee Buffie) in Winnipeg and married her in Toronto where they settled to raise a family. Steve was a wonderful father to his two children Bill (Gemma) and Barbara (Greg) and took great pleasure in his two grandchildren Matthew (Leah) and Brittany (Adam) as well as his two great-grandchildren Oliver and Madelyn. In 1949, he graduated with an Engineering Degree from the University of Manitoba. He joined Stark Electronics for a number of years before making a career change to the finance world becoming a loans officer, first with Federal Business Development Bank and then with Fuji Bank where he became one of the first Canadian English-speaking Vice Presidents. Steve was known for his intellectual prowess – he was a master at crosswords and trivia. He was blessed by a wry wit and a love of corny jokes and had a lifelong passion for sports, especially the Toronto Blue Jays. He leaves behind a number of sisters-in-law, nieces and nephews from the Buffie clan who all loved and appreciated his gentle soul.

Irene Van Raemdonck passed away August 7, 2020, at the age of 97. She was a spouse member (Leonard Van Raemdonck,) living in Chatham, Ontario.

Jocelyne Lavoie passed away August 8th, 2020. She was a retiree living in Trois-Rivières, Québec.

Bertrand Dubuc 1931 - 2020 passed away at the CIUSSS MCQ-Centre Christ-Roi in Nicolet, august 15th 2020 at the age of 89 years. He will be missed by his spouse Huguette Beaulac; his children: Daniel (Suzanne), Louise (Clément), Michel (Sylvie), Pierre, Serge (Marie-Claudelle), Claude (Pierre), Junior (Isabelle and her daughter Anne-Sophie) and Christian; his great children: Maxime (Chantal), Vincent (Joëlle), Alexandre (Audrey), Benjamin, Thomas, Marie-Eve (Pascal), Véronique (Sébastien), Nicolas (Élizabeth), Mathieu (Laurie), Camille and Audré-Anne; his back little children: Loganne, Liam, Alexis, Charlotte, Benjamin, Emma, Livia, William, Jacob, Loïc, Florence and Olivia; his brothers: Jacques et

Germain (Irène); his step-brother and his step-sisters : Gaston, Pauline, Yolande and Jeanne and many nephews, nieces cousins and friends.

Robert G. Forsythe passed away February 15th, 2020. He was living in Northern Ireland.

Jeannette Mende passed away recently. "It is with heavy heart and great sadness I have to let you know that our dear Jeanette passed away August 28th.

After battling 16 years with a compromised immune system and several challenges and hospitalizations plus the last 2 years she was battling colon cancer, it was just too much. She fought hard but, in the end, it was too big a challenge to over come.

The Burial Service is set for 1 pm Tuesday Sept 15th. Lakeview Memorial Gardens in Kelowna. Jeanette and I have a plot beside her parents. Per Jeanette, Will just be a 10-person small Family service." Bob Snowdon

PLOUGHMAN Jack Burford passed away in the early hours of September 16, 2020. Jack, of Coley's Point (the epicentre of all good things, according to Burf) died peacefully at 89 years old. Patricia (Tish) has been Burf's loving wife, caregiver, confidante and partner in illuminating societal wrongs for over 60 years. He played his best match when he met Trish on the Courts of Riverdale Tennis Club. He will also be lovingly remembered by daughter Kim (David Healey), sons Andrew (Chantelle Burke), Bruce (Susan) and Mark (Mary Walsh) and grandchildren Alex, Denys, Jared, Lauren, Sarah, Claire and Jeremy. He was a consummate outdoorsman, and we came to understand that, on the crest of a treeless ridge where there are no trails other than those carved by caribou, and where you feel the wind without hearing it, is where he found ultimate peace and tranquility. We expect he is there now following cremation.

Richard D. Estey (Dick) passed away September 22nd, 2020. Bob was a pensioner living in New Westminster, B.C.

Frederick J. Power of Forest Dr., Charlottetown PEI passed away on Friday, October 30, 2020 at the Queen Elizabeth Hospital at the age of 80 years.

Born at Oderin, Newfoundland, he was the son of the late John P. and Florence (King) Power. During his career he was employed with CN Railways, NFLD Telephone Company, Montreal Trust and prior to retirement in 1996 was employed for 26 years with Business Development Bank of Canada in various positions and several locations throughout the Atlantic Provinces.

Fred is survived by his loving wife Marcie (Gough) Power, son John W. Power (Kim), daughter Cathy M. Nabuurs (Mike), grandchildren Sean and Brendan Power, Ethan and Megan Nabuurs, brother Maurice Power (Ann), sisters Margaret Hamil (Tom), Adele Frangenberg (Pete), Bernice Johnson, and Mary Donovan (Tom), brothers-in-law Richard Gough (Barb), Martin Gough (Augusta), nieces Jamie, Diane, Brenda, Sharon, Jennifer, Karen and nephews Brian, Jim, John, Tommy and Frank. Resting at the Hennessey Cutcliffe Charlottetown Funeral Home. A private family service will be held in the funeral home chapel and will be live streamed for public viewing on Monday, November 2nd at 2:00 p.m. Interment in the Roman Catholic Cemetery.

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NOTICE TO MEMBERS

We have 1403 members in our Association but only have 436 e-mail addresses for these members. I am sure many of you for whom we do not have addresses do in fact have an e-mail address. With Covid restrictions and our inability to mail notices to our members I, as President, and all the Directors implore you to provide us with your e-mail address so we can better serve you. If in doubt, please send us your email address to your Regional Director (see list above)

and to our Secretary Real Leahey at real.leahey@sympatico.ca





Wife: Did I get fat during quarantine? Husband: You weren't really skinny to begin with! Time of Death: 11:00pm Cause: Covid

Our Covid message Stay Healthy and Happy

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