# Christmas Holly Decorations and Ornaments : Stock Illustration

Volume 19 Edition2

lINK EXPRESS

***A newsletter for members of the Pensioners’ Association***

*Image result for facebook symbols*[***www.bdcpa.org***](http://www.bdcpa.org) ***IDB/FBDB/BDC Fellowship***

# **Winter 2022 EDITION**

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Merry Christmas to you all and your family. Since the last issue of LINK, it has been a time for returning back to somewhat of a normal life. We still have a use for masks for some of us who are still somewhat vulnerable or who choose to wear one.

The Association has been quiet and not too much has been happening. Some significant events were our AGM in September and dealing with a changeover in our Secretary duties. There is a special Article on Real Leahey further on in this LINK.

We also had two additional changes in our directors. Milt Lanes from Northern Alberta resigned and was replaced by Grant Kvemshagen. We also lost Milt Lanes to retirement after he looked after Alberta in the great manner which he did for over some 20 years. How dedicated was that. Please see his historical details with the bank and the Pensioners Association later in this Link.

With the reduced activities due to our loss of funding from the bank, it has become difficult to keep up interest and we are having trouble replacing vacant executive and directors’ positions. At present to obtain a full complement in our Executive and Directorships we need a Secretary, and a director at Large for our Executive, one director for Quebec, two directors for Ontario, and one director for the Interior and Northern BC. Rod Cousins has been filling in for the last position on a temporary basis and once I am able to convince him to take on the duties full time, we will have this filled for BC.

We are continuing with our Question-and-Answer section in this issue of LINK. If anyone wishes to pose any questions, the Regional Directors and the Officers of the Association would be very pleased to provide you with an answer. We would then include the question and answer in the next LINK issue for the edification of all our members. We have also added a section dealing with some financial aspects of being retired. The article in the last LINK was very well received and it is intended that we continue with this type of article. There were no questions posed for this issue of LINK but I outlined some issues which we were able to solve.

Well, so much for now and keep those articles coming to me to round out the LINK content. I wish all of you and your respective better haves and family a very Merry Christmas. For those not following the Christian calendar please have a Happy Season and a prosperous and healthy New Year.

**Unique financial challenges faced by single seniors**

Christine Ibbotson (the Money Lady)

Dear Money lady. Do you have any advice for the senior singles? Personally, I think we have it a lot more difficult. I am single and in retirement and everything I read out there is for couples.  Do you have any advice for the senior singles? Jim

Dear Jim: I totally agree. It is much more difficult for a single senior in Canada. You have less tax advantages with the same expenses, and usually on a much lower income. Today we see most people retire as a couple, however, of those now in retirement (2021 Survey) approximately one-third are widowed. The median income of married seniors is $46,000 and for singles it is $22,600. This is an alarming statistic since, according to Stats Canada, we have 4.1 million singles living alone. Further, 18 per cent of single seniors live below the poverty line.

Economists are claiming that, as we further enter an economic slowdown, we will see a new trend of divorced or widowed seniors choosing to remain single in retirement. If so, this will create unique challenges for all singles, especially Canadian women. Many retired women receive much less than their male counterparts. Often women have not worked the same amount of years as men or have earned less income during their working careers and therefore do not receive the same pension benefits.

They are also much more conservative when investing than most men. A recent study by the Bank of Montreal showed that men were more likely to hold stocks and mutual funds in their investments, whereas women were more likely to hold GICs.

So, what are you to do if you are now a single in retirement?

Today, single seniors tend to be asset rich but income poor. They live in a home with no debt but have trouble buying groceries. Many are having to cut back on personal spending, gift giving or even hosting events because they just can’t afford the expense on their tight budget.

With rising inflation and the added costs for the basics, single seniors must become creative. Review your overall situation. Can you downsize (or right-size) to something less expensive? Can you work part-time or is there something that you may be uniquely qualified to do that will provide a little extra income?

It is imperative that you know what your true financial picture looks like. Review all your investments, insurance and taxes.

Do you have a good financial advisor? Do you have a good accountant? You will want to create a well thought out strategy that you can project out over the next 5, 10 or 20 years.

You should have an easily accessible emergency fund, like a line of credit or savings account. This will help pay for unexpected costs that are not built into your new plan.

For your investments, try to choose products that offset inflation such as commodities in ETFs, bond/equity portfolios, REITs or investment properties/real estate. Remember that risk is a relative term and today as a single in retirement, there is more risk to doing nothing than for those who try to improve their situation. If this means you must sell your home to move to something less expensive to fund your retirement – then do it.

Change is difficult but necessary. You may even find that it is something you were glad you did.

Review your investment portfolio with your advisor, get involved and ensure you have the correct asset allocation to provide compounded growth year over year.

**Draft minutes**

**BDC Pensioners’ Association**

**38thAnnual General Meeting**

**Thursday, September 22, 2022, at 2.00 PM (EDT):**

**By Zoom Video and Teleconference**

1. Opening of the meeting – confirmation of Quorum by Secretary

The President opened the meeting at 2.05 when it was evident that at least 18 participants were already online either by video or telephone.

The quorum being the majority of those members attending the meeting, it was declared that the quorum was reached.

1. Approval of the Agenda

It was moved by Brian Massier, seconded by Bettie Johnston to approve the agenda as mailed out previously to all the members. Motion approved.

President report

The following report by the President was discussed:

‘’Since our last AGM, not too much has occurred. In my last report in LINK, I mentioned “*Well so much for our normal life.* Things are improving and many areas of Canada have eliminated all restrictions or most of them. We are getting there, so let’s continue to persevere. One more booster shot coming within the next few weeks from the date when I am composing this.

We have noticed an increase in some social get togethers in various regions of Canada. I encourage all Regional Directors to continue and/or increase this very beneficial program. The Executive and Directors are continuing to field questions from our members and interceding with the Bank, Life Works (Morneau Shepell) and Manulife. We will continue try our best to improve communications with these three and to provide responses, when available to us.

I wish to Thank Brian Massier for his long-time dedication as supporter and Director (Ontario) upon his retirement as Director. Brian has made the life decision to move to Saskatoon. He is going from one cold place to another much colder place. This leaves a vacancy for a Director for Ontario. The Executive would greatly appreciate someone coming forward and volunteering to fill this position. We also have a vacancy for the Interior/North in BC and the position of Director at Large remains open. Please come forward. We also lost Milt Lanes to retirement after him looking after Alberta in the great manner he did over some 20 years. How dedicated was this. I also have some sad news as Real Leahey has decided to not let his name stand as Director. Real is/was our Secretary for more years than I can remember, He will be sorely missed.

We continued with our Question-and-Answer section in this LINK which is proving to be helpful to us. If anyone wishes to pose any questions, the Regional Directors and the Officers of the Association would be very pleased to provide you with an answer. I wish to thank all the contributors to our LINK newsletter. I wish to encourage all of you to consider contributing to the upcoming issues of LINK. An article on your travels, hobbies, special interests, or significant events etc. are always appreciated.

The Bank’s policy of not being able to contribute financially for social and/or staff functions continues but we are attempting to maintain open lines of communication on this. The Bank still supports the Association with our printing, mailing and web costs.

Well so much for the last year and I hope you are all looking forward to getting out and getting together with family, friends and acquaintances, (in controlled circumstances) for that summer wind up bar-b-que or trip to the cabin/lake, with lots of good food and copious amounts of libation.’’

It was mentioned that discussion with the BDC will not change for the coming year about financing the Association.

It could be good to ask for a representative of the members to discuss with Lifeworks as Jim Anhorn did on a few occasions That would help some members to improve their case and receive proper attention.

1. Approval of the minutes of the 37th Annual General Meeting

There was no discussion or questions on the minutes of the previous AGM as sent to all members. The minutes are considered approved.

1. Report of the Nominating Committee - –lection or re-election of board members to positions contained in the report of the Nominating Committee and at the meeting nominations.

Officers

President John Taggart Surrey, BC

Vice-President Wendy McCulloch Grand Forks, BC

Secretary Vacant

Treasurer Ching Jung Montreal, QC

Director at large Vacant

Directors

NFL and Labrador Terry Quinn Mount Pearl, NF

Nova Scotia, P.E. I Elizabeth Humber Birch Cove Lane, NS

New Brunswick Irene Robichaud Bathurst, NB

Québec Roger Michel Saint-Charles sur Richelieu, QC

Québec Ghislain Hudon Boucherville, QC

Québec Vacant

Ontario Howard Shears London , ON

Ontario Vacant

Ontario Vacant

Manitoba Bettie Johnston Winnipeg, MB

Saskatchewan Malvin Valentini Regina, SK

Northern Alberta & NWT Grant Kvemshagen Sherwood, AB

Southern Alberta Robert VanderWees Calgary, AB

B.C. Vancouver Island Robert Darnell Victoria , BC

B.C. Lower Mainland & Yukon Shirley Bennie Vancouver, BC

B.C. Lower Mainland & Yukon Jim Anhorn Vancouver, BC

B.C. Interior Vacant

Representative to the Pension Fund Council, Brian Massier and Jim Anhorn

Since there were no other candidates from the floor having shown interest or volunteered for a vacant position, all above mentioned persons were re-elected for one or two years as recommended by the Nomination Committee.

1. Report from the Secretary

The secretary updated his previous written report to reflect current figures.

‘’This year our membership decreased to 1538 from 1541 which is mainly due to the number of deceases. We have invited 21 active employees who have reached 25 years of service to join the Association. We never know in advance the names of those employees who become pensioners. They have to first give their consent to join the Association to Solutions Lifework who then add their names to our membership.

The number of E-mail correspondents is now 590 and regularly increasing. Many would like to receive all our communications by E-mail. This is not possible since we could not join a great number of pensioners. The written communications are printed and mailed by the print shop of the Bank who is given the list of all the members. They would have to segregate all our E-mail correspondents.’’

Report from the Treasurer

As of April 1, 2017, BDC terminated its monitory support to the Pensioners’ Association due to Government of Canada’s expenditure guidelines to its Crown Corporations.

However, BDC committed to continue to support the Association by:

1. Printing and mailing out the “Link”.
2. Printing and mailing our Annual General Meeting notice.
3. Providing a venue, conference calling, video teleconferencing through BDC’s premises and its telecommunications system for our meetings, on a pre-booked basis.
4. Costs related to web site hosting and the web site domain name for the Association.

Since April 1, 2017, all regional activities costs are paid directly by our members attended the events, at no costs to the Associations and BDC.

For the fiscal year ended March 31, 2022, the Association incurred total expenses of some $140. This amount is related to a one-year renewal of BDC Pensioners’ web site. BDC has reimbursed the cost of the renewal in April 2022.

In Fiscal 2022, the Association did not incur any conference call expenses due to direct contribution from the President of our association.

As of March 31, 2022, available funds to the Association remain at some $13,000.

1. Report from the representative(s) on the Bank’s Pension fund Council who are members of the Pensioners’ Association and Regional Directors.

-Jim Anhorn mentioned some comments received at his las meeting at the Pension Fund. Year 2021 was an excellent year when our funds showed a 11.5% return maintaining a very good shape. Solvency evaluation was 97%. 2or 3 advisers were replaced.

Year 2022 is not as good so far since the investments are down by 18.5%. Inflation and cost of living increases should add money to our pension monthly payments compared to 2.14 % increase last year.

Thoughts are being given to have a dedicated person at Lifeworks for pensioners matters.

-Terry Quinn and Elisabeth Humber did not have activities to report.

-Ghislain Hudon had previously given a written report that is summarized as: ‘’Unfortunately, during the year 2021, Quebec has faced three successive waves of Covid, so that health restrictions never allowed our usual meetings.’’

-Bettie Johnson said Manitoba had two functions last year.

-Shirley Bennie said that BC has no activities or functions forecasted for this year.

1. Motion to receive and approve the reports as presented. One report from a Director from each of the five Regions.

It was moved by Elizabeth Humber, seconded by Terry Quinn to receive and approve all the previously mentioned reports. Motion carried

1. Future direction of the Association.

We should encourage more functions for the members including social activities.

1. Thanks to the Directors stepping down (President)

John Taggart, the President mentioned the stepping down of two Board Members and expressed thanks to Réal Leahey, Secretary and Milt Lanes Director for Alberta.

1. Varia

No subject or other discussion to report

1. Closing of the Annual General Meeting

Following a motion by Jim Anhorn, the President closed the meeting at 15.18 pm.

Minutes approved at the AGM……………………….

…………………………………………….. Secretary

**REAL LEAHEY**

His career with the Bank and his service for the Pensioners Association. We wish you all the best in your retirement from the Association.

Joined IDB November 1971

1971 -1974         Credit officer in Quebec Branch (5 months) and in Sherbrooke

1974 -1977        Branch Manager, Chicoutimi

1977 -1981         Assistant Controller Human Resources, Québec Region

1981 -1985         Branch Manager Saint-Laurent

1985 -1987         Regional Director Management Service Program

1987 -1993         Human Resources Manager Québec Region

1993 -1996         Director Customer Services Human Resources, Head Office

1996 -1998         Director Special Projects, Human Resources, Head Office

Pensioner since March 1st, 1998.

1998 -2000         Director, Quebec Region, BDC Pensioners’ Association

2000 -2022         Secretary BDC Pensioners’ Association

**MILT LANES**

Milt. Lanes at Business Development Bank of Canada

My career began with the Industrial Development Bank (I D B) in 1974 in Edmonton after a career with Scotiabank where I managed two branches in Manitoba.

I worked in Edmonton during my entire career with BDC. This involved working at different positions at different branches. I started as an Account Manager and also worked as a Senior Acct Manager. I also spent some time with the Project Analysis Group ( P A G ) and as a District Manager of Management Services.

Have to mention that my most enjoyable time at BDC was when Pat Massier ( Kerrigan ) was Manager of the Edmonton Branch.

I have been involved with the BDC Pensioners Association since I retired in 1998. I took over as a Director of Alberta North in 2017 from Len Holmstrom. He didn’t want to continue due to health problems.

Due to age and interests of our group our activities have been limited to lunch meetings. We try to meet 3 or 4 times a year except for the past two years due to Covid.

**BDC PENSION COUNCIL REPORT 2022**

On July 13, 2022, the Annual Pension Council meeting was held and attended by Jim Anhorn as elected representative of the BDC Pensioners. Brian Massier, elected representative, was unable to attend. The meeting was attended on a virtual basis via BDC’s Cisco Webex system for meetings. The in-person meeting was held in Montreal Head Office and attended by representatives of Mercer, Willis Towers Watson, BDC Executives and 2 BDC personnel representing Bank employees. The purpose of this annual meeting is to review the results of the actuarial valuation for funding purposes of the BDC Registered Pension Plan as of December 31, 2021.

By now all BDC employees and pensioners should have received a copy of the 2021 Annual Report to Members of the BDC Registered Pension Plan. The opening page of the report titled MESSAGE FROM BDC by Chief Human Resources Officer Marie-Chantal Lamothe is an interesting read and provides a good overview of the year since the previous annual report. Her comments refer BDC’s monitoring of the current economic conditions, the impact of rising inflation, the evolution of the covid pandemic and details of the important Financial Picture on page 4 of the Report.

As stated in the report, the purpose of the annual actuarial valuation is to review the pension fund’s assets and liabilities of the plan for funding purposes. This is done on two bases.

Going Concern Valuation assumes the plan will continue indefinitely and measures the long-term health of the plan. The valuation determined that as of December 31, 2021, the liabilities of the BDC pension plan were funded to the extent of 144.5% by the value of assets on a going concern basis. Assets exceed liabilities by $626.9 million, up from $464.1million at Dec.31,2020.

Solvency Valuation determines whether there would have been sufficient assets in the plan to settle all accrued liabilities (benefits) had the plan been terminated on a given date (December 31, 2021). This is a hypothetical snapshot view of the plan as prescribed under Pension Plan regulations to determine special contribution payments to the plan. This evaluation determined if the plan had been terminated on December 31, 2021, assets of the plan were sufficient to cover 97.2% of the liabilities, up from 87.2% at Dec. 31, 2020. Under the Pension Benefits Standards Act,1985 BDC is required by law to make the necessary contributions to the plan to cover this solvency deficit. Page 5 of the Annual Report provides more detail in this regard and estimates BDC required contribution in 2022 to be $47.3 million.

Assets of the Bank’s Pension fund are invested according to the investment policy established by BDC’s Management Pension Funds Investment Committee and approved by the BDC Board of Directors. More details of the investment strategy and policy are outlined on page 6 of the Annual report and provides a comparison of BDC funds performance against the median performance of other plans in Canada.

While this report provides a summary overview of the Bank’s pension fund and Annual Report, we encourage you to read the report and if you have any questions, please refer them to your Pension Council representatives.

Pension Council Members – Brian Massier and Jim Anhorn

**OUR JANUARY 2023 PENSION INCREASE CALCULATION**

At the time of writing this article the bank had yet to advise us of the amount our pension is to increase by in 2023. Therefore, the content is subject to the bank’s calculation and announcement. However, I think the conclusion will be close if not the same. I am including the article here so you will be able to understand how our pension increases are calculated.

The following is taken from an article prepared by the Government of Canada. The indexing rate for 2023 is 6.3%.

<https://www.canada.ca/en/treasury-board-secretariat/services/pension-plan/retired-members/rate-pension.html>

The indexing of public service pension plan benefits is governed by two pieces of legislation; the *Public Service Superannuation Act* (PSSA) and the *Supplementary Retirement Benefits Act* (SRBA).

Pension increases for retired members and their survivors are calculated each year using Consumer Price Index (CPI) data published by Statistics Canada. In accordance with the SRBA, the increase is based on a comparison of the twelve-month average of the monthly CPI for the year just ended, to the twelve-month average of the monthly CPI for the previous year. The SRBA specifies that the twelve-month period from October 1 to September 30 is to be used to calculate the increase payable the following January. The index used for the calculation is the CPI for Canada for all items (not seasonally adjusted).

As an illustration, outlined below are the data used to calculate the 2023 pension increase.

The pension increase (indexing rate) for 2023 is the percentage increase in the monthly average CPI. This is calculated by subtracting the monthly average for the first period (October 2020 to September 2021) from the average for the second period (October 2021 to September 2022), then dividing this amount by the monthly average for the first period and finally multiplying it by 100, as follows:

Table 1

Statistics Canada. [Table 18-10-0004-01 Consumer Price Index, monthly, not seasonally adjusted](https://www150.statcan.gc.ca/t1/tbl1/en/tv.action?pid=1810000401)

|  |  |  |  |
| --- | --- | --- | --- |
| October 2020 | 137.5 | October 2 October 2021 | 143.9 |
| November 2020 | 137.7 | November 2021 | 144.2 |
| December 2020 | 137.4 | December 2021 | 144.0 |
| January 2021 | 138.2 | January 2022 | 145.3 |
| February 2021 | 138.9 | February 2022 | 146.8 |
| March 2021 | 139.6 | March 2022 | 148.9 |
| April 2021   |  |  |  |  | | --- | --- | --- | --- | | May 2021 | 141.0 | May 2022 | 151.9 | | 140.3  141.0 | April 2022  May 2022 | 149.8  151.9 |
| June 2021 | 141.4 | June 2022 | 152.9 |
| July 2021 | 142.3 | July 2022 | 153.1 |
| August 2021 | 142.6 | August 2022 | 152.6 |
| September 2021 | 142.9 | September 2022 | 152.7 |
| Total | 1,679.8 | Total | 1,786.1 |
| Monthly Average | 140.0 | Monthly Average | 148.8 |

148.8 − 140.0 = 8.8

(8.8 ÷ 140.0) × 100 = **6.3% (indexing rate for 2023)**

It is important to note that the calculation of the increase payable each January does not include the monthly increases for the last three months of the previous year (October to December). These rates will be incorporated in the following year’s calculation.

**A WORTHWHILE INVESTMENT STRATEGY**

**BY ARMAND RODRIGUES**

As we all know, income earned on investments is taxable. Not so with the TAX-FREE SAVINGS ACCOUNT (TFSA). This worthwhile Government initiative to help the public to put aside some funds for the future, has continued to gain rapid momentum, and is embraced by young and old. Of course, like everything else, there are some procrastinators. The TFSA has been in existence for eleven years now. But, surprisingly, some taxpayers have yet to take advantage of the benefit afforded them.

Started in 2009, Canadian residents aged 18 and above were able to contribute $5,000 annually to a TFSA. The limit was increased to $5,500 for a few years thereafter. For 2019 the limit was increased to $6,000. And, again, in 2020, 2021 and 2022 it is $6,000 each year. Annual limits that were never used can be used at any time, on a cumulative basis. So, if you never considered this option before, or did not have the funds previously, you can rectify the situation today. For the years 2009 to 2022 inclusive, the amount you could possibly place in your TFSA today is a healthy $81,500. A salient feature of the TFSA is that you are free to withdraw amounts from your plan at any time, without any tax consequences, with the right to replace the reduction at any time, from the following year on, entirely at your discretion. A TFSA does not have a contribution deadline.

While there is no tax deduction for the amount deposited in a TFSA, the interest or capital gain earned is not taxable, and accrues for the life of the plan. As well, any withdrawals are not factored in the calculation of other benefits such as the Guaranteed Income Supplement, Old Age Security or Age credits (claw backs). Furthermore, upon death the complete fair market value of your TFSA can go to your estate tax-free. Or, if your beneficiary is your surviving spouse, the proceeds can be rolled over and be added to his/her TFSA. It should be noted that if your TFSA is not registered with a financial institution any income earned becomes taxable.

Juxtaposed against a Registered Retirement Savings Plan (RRSP), it should be noted that with a RRSP:

1. you contribute in dollars before tax, at a percentage of your earned income
2. you can only contribute until you reach the age of 71
3. thereafter you have to convert the RRSP to a Registered Retirement Fund (RRIF) and withdraw a set minimum each year and declare it as taxable income. Annual interest earned is also taxable. It is not unusual for people to find that the added income puts them in a higher tax bracket and may trigger a “claw back” as well.
4. With investments, the interest or gains become “diluted” by the tax paid thereon.

That said, the RRSP should not be seen in a negative light when it comes to building towards a nest-egg.

The constraints of a RRSP, mentioned above, do not apply to a TFSA. The RRSP is finite whereas the TFSA endures indefinitely. With seniors’ life expectancy ascending to the 80s and 90s the TFSA is a boon. Avoiding risky alternatives, a Guaranteed Investment Certificate (G.I.C.) remains a safer bet for parking one’s investments, though the yield may be smaller. With financial institutions that are registered with the Canada Deposit Insurance Corporation (C.D.I.C.), your investments are covered for up to $100.000 with each institution. Likewise, Credit Unions have similar coverage but for $200,000.

If you are not already a convert to the TFSA, perhaps now is a good time to take the plunge.

**Armando** has been a contributor to LINK for several years. Here is a little about him

BORN : 1930 in Uganda

EDUCATION : Primary --- Entebbe, Uganda up to 1938

Secondary --- Goa 1939 to 1943

--- Poona 1943 to 1947

Post-Secondary : Numerous courses

Dip. Bus. Admin.

Dip. Auditing

LETTERS: M.I.Mgt. (U.K)

WORK EXPERIENCE : Uganda Govt. 1947 to 1968. Started as a clerk. Reached rank

of C.E.O.(E) in the largest Ministry.

: Canadian Govt. 1969 to 1994. Manager, Income Tax.

LANGUAGES : Konkanim, Portuguese, English, Swahili

SPORTS : Played most sports in Uganda and represented the Goan club. Won numerous

trophies. Still play tennis & badminton in Canada.

OTHER INTERESTS : Writing (Published writer) ; Public Speaking ; Handyman.

Fretwork ; Stained Glass ; Community work (club & church) ; Volunteer work.

Travelled worldwide.

FAMILY: Wife, two daughters, one son, five grandchildren.

RECOGNITION: Queen’s Medal for loyal & meritorious service

Canadian Govt. 25-year Service Award

Govt. Volunteer Service Award Ontario

**SPRING.SUMMER GET TOGETHER – LOWER MAINLAND, BC**

On June 24th, 21 BDC Metro Vancouver & Interior Pensioners and spouses gathered for an enjoyable Chinese and Dim Sum lunch at the Pink Pearl Restaurant.   Our first spring/summer event since the Covid lockdown.



**MANITOBA SOCIAL EVENT**

our Manitoba BDC Pensioners Spring luncheon, round table and meeting at the Squash and Racquet Club on May 17th, 2022

A group of men sitting at a table

Description automatically generated with medium confidenceA picture containing text, person, indoor, people

Description automatically generated

A group of people posing for a photo

Description automatically generated

Two people sitting at a table

Description automatically generated with medium confidence

A group of people sitting at a table

Description automatically generated with medium confidence

**Steve Sapers**, our intrepid traveler and contributor to LINK just returned from an 8,925 Mile (14250 Kms) 25-day motorcycle trip across the USA. He submitted an article to LINK outlining his trip. In view of the length of his article I have decided to split it in to three segments and put a segment into this and the two upcoming LINK issues.

STEVE’S JOURNEY

**Day 1**

West side of Stevens Pass is rain forest, and cool this morning, around 50/52 F at the summit

**Day 2** is a study in climate and geography.

The start of the day arrived with a rainbow.

A rainbow over trees and buildings

Description automatically generated with medium confidence

A sign in front of a house

Description automatically generated with medium confidence

Lunch was in Waterville, Washingtons highest incorporated town. (elevation 2626’). Also a major stop on the Yellowstone Trail (going east from Seattle)

Spectacular coulee formations east of Leavenworth. No photos, since it’s like taking a photo of the Grand Canyon. Didn’t do Coulee Dam or the Dry Falls. BTDT.

Is this everywhere? Or just ‘fashion by Cabela’s’ states like Idaho? While getting fuel this morning I watched someone buy two, @8am.

The day started out on the Palouse Scenic Byway. Nice bit of road that goes near the Steptoe Battlefield. The best part of the day came early, the old Spiral Highway near Lewiston

A picture containing map

Description automatically generated**Day 3.**

40 degrees and 42 oz of beer Americans take beer drinking seriously. I didn’t know you could buy 8% 42oz beer for $2.50.

Is this everywhere? Or just ‘fashion by Cabela’s’ states like Idaho? While getting fuel this morning I watched someone buy two, @8am.

The day started out on the Palouse Scenic Byway. Nice bit of road that goes near the Steptoe Battlefield. The best part of the day came early, the old Spiral Highway near Lewiston.

|  |  |
| --- | --- |
|  |  |

A picture containing outdoor, mountain, grass, sky

Description automatically generatedThis is a view of Lewiston from the top, you can see some of the Spiral highway.

After that, Highway 95 into the Salmon River Valley. The north end is big sweepers, wide roads and a nice ride. There is a lot of fire activity, much smoke. After an hour, I could feel it in my eyes and throat. Rode by a big airfield full of helicopters and support vehicles. Once into the Valley proper, temps started climbing. At New Meadows we took 55 into McCall. McCall has very civilized pedestrian crossings. There are flags at the crossing, on both sides of the road. When you want to cross the road, you grab a flag and wave as you go.

5200 ft up and its over 90F. We are now in hell.

From about Smiths Ferry to Banks, you are in a National Forest. Its pleasant, some nice shade and curves. Further south, still on 55, around Horseshoe Bend, we crossed the Payette River. The bike says its 40C. (104F for beer guzzlers) And into (dropped about 2000’ of elevation) Boise for the night.

Goodwood BBQ for dinner. Cheapest gas $4.4x. Two states so far

**Day 4**

More heat, this time with Interstate! Today was mostly an Interstate 84 day. Pretty boring out of Boise to Mountain Home. From there, to about Hager-something, the scenery is much improved. Dropped into Twin Falls to check out the BASE jumpers at the Snake River Bridge. Just missed some jumpers

|  |  |
| --- | --- |
| To put that in context, the white target in the photo below, is in the bridge photo as well.  You can see just a bit of the white at the base of the right bridge leg. Looking West – yes, the three specs are boats |  |
|  |  |
|  | A picture containing mountain, nature, valley, rock  Description automatically generated |

A picture containing grass, outdoor, dirt

Description automatically generatedA picture containing building, outdoor, sky, bridge

Description automatically generated

After Twin Falls, we got off the interstate at Burley to have lunch at Edith’s Cafe. Lunch was above average; the parking lot is gravel. And it was over 90F. Took 81 (2 lane, much nicer) out of Burley and then back onto the interstate.

Once we reached Howell, the view opens up and the Wasatch Mountains dominate Traffic gets worse, temps rise to about 104F, Utah drivers are mad, and we are spending the night in Layton, near Ogden. Right below Hill AFB. Getting our own airshow.

3 states now, cracked the first 1000 miles. Cheapest gas $3.99

**Day 5**

Mesa, Mountains, and Mudstone, oh my!

|  |  |
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| A picture containing grass, outdoor, mountain, nature  Description automatically generated | A plaque on a wall  Description automatically generated with low confidence |

The Mormon story, and who else used SR65/66. Gold Rush, Pony Express etc.

In an effort to miss rush hour traffic thru Salt Lake City, we went north on 89 to I84 east for a few miles to Morgan. At Morgan, we took SR66/65 south down thru the back side of the same mountains we saw yesterday, the Wasatch range. Its 23 miles of twists and turns, summits (Big Mountain Summit) at over 7400 ft, with views of the East Canyon Reservoir

The view west from Big Mountain Summit. You can see some of SR65 This was a wonderful start to the day. Fresh pavement and cool weather. SR 65 connects to I80. From there, US 189/40 Still cool, big sweepers, some elevation changes, very worthwhile route south. At Duchesne, we switched to 191 to endless these – (not the rigs, but the mesa’s) Halfway thru this segment, we stopped in Price, at the Tangerine Eatery for a fine lunch. The heat had returned, again over 100F by lunchtime. 191 hits I70, east to Grande Junction where we arrived at the hotel just in time to mingle with a Cosmos tour group and score some cookies and drinks.



*Four states now.*

|  |  |
| --- | --- |
| **Day 6**  **A sign on a brick wall  Description automatically generated with low confidence** | **A picture containing valley, mountain, nature, canyon  Description automatically generated** |

Guard rails, we don’t need no stinkin' guardrails!

Today started with a short ride on I70 back to Fruita to enter the Colorado National Monument at the west entrance. While this place was created to show off and preserve the local landscapes, they have built a kick ass road with many switchbacks, tunnels and about 1600' of elevation change. Great start for the day. Here's your $20 (admission price) worth of photos

**Day 7**

Today is the opposite of yesterday. 435’ ish miles from Pueblo to Wichita in the rain and wind. Temps in the low 50’s F all day. We were able to find some fun in the 70-75 mph speed limits. Good stuff - KS has excellent highways, huge shoulders, and very nice surfaces. Bad stuff - on the two-lane sections, doing 75ish, and 5 ft away in the opposite direction is a semi doing the same speed. Ka-boom buffeting. Now add a 15-20 mph cross wind. And the rain. As we went further into the plains the cross winds picked up speed. Our route followed some of the Chisholm Trail, Highway 50 to Dodge City. We picked up 400 at Dodge City so we could go by Fort Dodge. So now we are traveling a piece of the Santa Fe Trail. Another reason to switch to 400 was to go thru Pratt. I had to see the Serva-Teria. It’s as old as I am.

**Day 8**

My riding partner enjoyed too much Saturday night. And lost a riding light and tail-lamp lens. (It’s a Harley-Davidson, so even on Sunday you can buy parts while clothes shopping at the dealer) We are staying put today. So - brunch for me at the Doo Dah Diner – Maybe this is one third of what’s available. I stayed till they closed. Best meal so far.

[Sidebar]

Living so close to the WA border, I thought I had a sense of how COVID affected US business. But I have to say, the last two days are as bad or worse. There are small towns where every business is gone. Blocks of strip mall behind chain link. Empty car dealerships, 3 or 4 in a row. I didn’t think middle America had taken such a hit.

A motorcycle parked in front of a store

Description automatically generatedA sign with a basketball hoop in the background

Description automatically generated with low confidence

**Day 9**

3 states in one day

I won’t say that Kansas is flat, but a rumble strip is not an elevation change. Took 400 & 171 into Joplin. Then south on I49 thru the SW corner of Missouri and into Arkansas. The saving grace came in the form of AK 72, maybe 25’ ish miles with some nice curves and hills. Some AK highways have no shoulder, So different from KS. Good weather, dry, left in the low 50’s F, and arrived in the mid 80’s F.

Spending the night in Bentonville. Rode by Wal Mart HQ. It’s a fair-sized campus. Went to the Super Store across the road. Big enough to have its own radio station. Hoping for a little more exciting road tomorrow. Cheapest gas $2.99

**Day 10**

Don’t shoot the messenger. 7 States, over 3000 miles now. Today started and ended on an Interstate. Out of Bentonville on 49 to Alma, and then AR64 east into Ozark. 64 is very nice, thru hill and dale, and a few small towns. In Ozark, we caught 23 north, the “Pig Trail” So named one of the 10 best motorcycle roads in the US. Hockey pucks, I say.

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EDITORS NOTE

This is a good place to interrupt the journey. Two more segments to come after this one which will be included in the next two LINK issues. Thanks Steve

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**QUESTIONS AND ANSWERS There were no questions since our last issue of LINK. However, we did have some problems with communications with LifeWorks (new Name).**

Issue # 1

Early retiree after 22 years’ service required some information re his pension. He made many calls over three months – May, June and July. At all times he was told someone would get back to him. Nobody did. He reached out to us to intercede. After we received his e-mail requesting help, he sent another saying they finally got to him. In this case we did not have to do a anything, but it is an indicator that quick service is not forthcoming.

Issue # 2

XXXXXX XXXX passed away June 25th, 2022.  At the time we were contacted in August his widow XXXXXX had not received the “package” of information and documentation needed to complete the switch over to her widow’s benefits.  She indicates she has not received the latest pension payments and is in need of funds.  She has been trying to get this “package” for some time.  I have been brought into the picture to facilitate this paperwork and change over.  I talked to BDC pensioners admin. After receiving her request they indicated they were working on it but and they were waiting for information from another department to finish the file before they can continue.  I think that after this length of time something should have been completed. I made three calls over five days and was told they were still working on it but still waiting for another department to provide paperwork. After some assistance on my part it was finally concluded the next day and after three, months she was able to start receiving her pension.

Issue # 3

The following was received from an existing pensioner

“I just celebrated my 86 birthday and am in the process of setting up instructions for XXXXXXXX (his wife) in settling our estate upon my passing. Although I am in reasonably good health my spouse has to be educated in many of the nuances in dealing with the various provincial and federal departments. This situation is not unusual in most households. I am finding that information on the internet is not totally satisfying or complete.  It would be helpful to all retirees to be given a seminar designed specifically for each province in order to assist the surviving spouse in managing the family estate. “

After a review of the situation, it was determined that such assistance is already available and provided under our existing pension plan benefits. All one has to do is ask Lifeworks for this assistance and it will be provided. Our pensioners should make a note of this and advise their respective spouses of this assistance being available.

**MEMBERS WHO HAVE PASSED AWAY INCLUDING THOSE NOT PREVIOUSLY NOTED IN LINK – MAY/JUNE 2022 AND PRIOR ISSUES**

[PRINT](https://memorials.ashburnhamfuneral.ca/marie-carmichael/5039467/obit.php?&printable=true)

**ALICE SHANNON** It is with great sadness that we announce the peaceful passing of Alice Elizabeth Shannon at the age of eighty-two, on October 24, 2022.

**LACHANCE, CHRISTIANE** In Longueuil, October 6, 2022, at the age of 75 years passed away Mrs. Christiane Lachance. She was living in Carignan, (Québec). She leaves to mourn her husband Jean Longpré, her sister Josée Lachance and her husband Alain Nadon, her sister-in-law Claire Longpré and her husband Ivan Binette, their children: Manon, Suzie and Jean as well as many friends.

**CARMICHAEL, MARIE LOUISE ANTONIA**. Marie Louise Antonia Carmichael, affectionately known as Mary, Molly and Marluise, died peacefully in Peterborough Ontario on October 7, 2022, after living with Parkinson’s Disease for close to two decades.  
She lives forever in the hearts of her husband Hugh Phillip Carmichael, children Kelly (John Purcell), Tracey (Linton Harrison).

**JOHN BOSHER** passed away on August 20, 2022. Retired, he lived in Langley (B.C.)  
  
**ELIZABETH POAPS** passed away on August 18, 2022. Retired, living in West Vancouver, B.C.

**OWEN RENTON** passed away on August 8, 2022. He was a member of the retiree association. Vernon BC Spouse, Barbara J. Renton

**EDWARD B. GORHAM** passed away on August 16, 2022. He was a member of the Retirees' Association. Calgary Spouse Sylvia Sonia Suttorp (Grosse Kleimann), brother Heinz “Bubi,” and foster brother Eugene “Eugie” Proznuik.

**CHARLES LEMOYNE** passed away 9/28/2022, In Hospital at the age of 65.

**MRS. LINA PINETTE** beloved wife of Jocelyn Beauchemin. St-Hubert, QC  
  
**DOROTHY FULTON** passed away on July 4, 2022. Surviving Spouse from Wolfville, Nova Scotia  
  
**RUDY A. HOFFMAN** passed away on August 18, 2022. Spouse of Karlen Dawn from Winnipeg Manitoba

**EVELINE NAGGAR** passed away on March 26, 2022. From Montreal. She was a member of the Pensioners' Association. Surviving spouse Eugie” Proznuik. Tracey (Linton

**BDC PENSIONERS’ ASSOCIATION**

**OFFICERS AND DIRECTORS as of SEPTEMBER 22nd, 2022**

President John Taggart Unit 57 – 2603 162nd St Surrey BC V3Z 2L4 (residence) 604 542-9747 (cell) 778-558-0162 [jack.tag42@telus.net](mailto:jack.tag42@telus.net)

Vice -President Wendy McCulloch 4690 Well Road Grand Forks BC V0H 1H5 250 443-9315 [dnmcculloche@telus.net](mailto:dnmcculloche@telus.net)

Secretary VACANT

Treasurer Ching Jung 5573 Pinedale Cote St-Luc QC H4V 2X8 514 484-1373 [irvching@yahoo.com](mailto:irvching@yahoo.com)

Director at VACANT

Large

***Directors***

NFL & Lab. Terry Quinn 2 Collingwood Cres. Mt. Pearl NF A1N 5C4 709-745-0082 [a.terry.quinn@gmail.com](mailto:a.terry.quinn@gmail.com)

Nova Scotia Elizabeth Humber 55 Birch Cove Lane Halifax Nova Scotia B3M 0B8 902-443-8217 [elizabethhumber@eastlink.ca](mailto:elizabethhumber@eastlink.ca)

New Brunswick Irenee Robichaud 1153 Homestead Ave. Bathurst NB E2A 4X1

506-549-1173 imrobi@rogers.com

Québec Roger Michel T414- 343 B, Boul. Clairevue Est Saint-Bruno-de-Montarville. J3V 0B1 (514) 926-4774 [rogermichel@videotron.ca](mailto:rogermichel@videotron.ca)

Vacant

Ghislain Hudon 1178 de Dieppe Boucherville QC J4B 7Z3 450 641-1523 [hudon.ghislain@gmail.com](mailto:hudon.ghislain@gmail.com)

Ontario Howard Shears 25 – 2250 Buroak Drive London, Ont. N6G 0N7 – 519-641-2378 [howardshears@outlook.com;](mailto:howardshears@outlook.com;)

Man.& Sask. Bettie Johnston 10 Sandham Crescent. Winnipeg Manitoba

3R3 1M7. 204-797-8761   [bettiejohnston@gmail.com](mailto:bettiejohnston@gmail.com)

Malvin Valentini 2947 Neff St. Regina SK S4V 1W7 306 789-2833 valentini@accesscomm.ca

Alberta & NWT Grant Kvemshagen 8303 Summerside Gran de Blvd. Edmonton Al. T6X 0J2 480-705-7849 gkvemshagen@gmail.com

Robert VanDerwees 118 -16th Street NW Calgary AB 403-257-0161

[Robert.Vanderwees@ca.ey.com;](mailto:Robert.Vanderwees@ca.ey.com;)

B.C. & Yukon VACANT (Rod Cousins is an alternate)

Jim Anhorn 1859 Greer Avenue Vancouver BC V6J 4V1 604 733-5262 jim-patti@shaw.ca

Shirley Bennie 8-1707 West 7th Ave. Vancouver BC V6J 5E9 778-997-1920 [Shirleybennie01@gmail.com](mailto:Shirleybennie01@gmail.com)

Bob Darnell 1506 Bywood Place Victoria BC V 8S 1X8 250-595-6606 [rbrtdarnell@shaw.ca](mailto:rbrtdarnell@shaw.ca)

Ex Officio

Brian Massier Suite 432, 2825 Meadows Pkwy, Saskatoon, SK S7V 0Y3 289-679-0120 massier7@gmail.com

Jim Anhorn 1859 Greer Ave. Vancouver, BC V6J 4V1 604 733-5262 jim-patti@shaw.ca

Web Site Contributors:

Peter Charles Webmaster [petercharles1@icloud.com](mailto:petercharles1@icloud.com)

Translation: Suzanne "Sue" Lalonde  [suelalonde@hotmail.com](mailto:suelalonde@hotmail.com)

**NOTICE TO MEMBERS**

***We have close to 1,600 members in our Association but only have 560 e-mail addresses for these members. I am sure many of you for whom we do not have addresses for do in fact have an e-mail address. With Covid restrictions and our inability to mail regular notices and information 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 temporary keeper of information John Taggart*** [***jack.tag42@telus.net***](mailto:jack.tag42@telus.net) ***If you provided us with your e-mail address after the last issue of LINK you need not send it again but if in doubt please send it.***

**HUMOUR**

**A picture containing text, newspaper, refrigerator, white goods

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