

LINK Express

Volume 16 Edition 2

A newsletter for members of the BDC Pensioners' Association

www.bdcpa.org



IDB/FBDB/BDC Fellowship

Editor's Note: This is a special edition of LINK called LINK Express which will focus on the recent events and news regarding the 37th AGM.

2020 AGM/Nominations

Patricia Massier has resigned as President but her term was not up until the AGM in 2021. On May 13, 2020 John Taggart was appointed by the Board of Directors to fill out that position. No election or confirmation was required.

Pat served us so well with her dedication and long service of 9 years since 2011. Please see page 11 for her farewell.

The 2020 AGM has been postponed until 2021 due to circumstances brought on by the Covid - 19 pandemic. Further comment is outlined in this issue of LINK. Given the length of time until new directors could be elected at an AGM in 2021, it was decided by the Board of Directors to fill the vacant positions now.

Vacancies are: Dan Daley, who has served as Director Maritimes (NS, NB, PEI) since 2014, was not standing for re-election and agreed to step aside if a replacement could be found. Joe Kierstead will not be running again in Ontario and the position as Director Vancouver Island has been vacant for a while. In addition, John Taggart's position as Director for Metro in BC became vacant with his assumption as President. At a Board meeting of the Directors June 17th three new directors were appointed by the Board to serve out the vacant terms namely: Elizabeth Humber for Nova Scotia, Bob Darnell for Vancouver Island and Shirley Bennie for Metro Vancouver BC. The Directors were not able to fill the Ontario vacancy at this time as no candidate was available.

These appointments were confirmed in the Board meeting on June 17th, 2020. The Board also decided to postpone the 2020 AGM until 2021.

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Nominees and replacements to date (as at June 17, 2020) and their terms are undernoted

EXECUTIVE COMMITTEE

President	John Taggart(replacement)	One (1) year term to expire at the 2021 AGM
Secretary	Réal Leahey (incumbent)	One (1) year term to expire at the 2021 AGM
Treasurer	Ching Jung (incumbent)	One (1) year term to expire at the 2021 AGM

Directors

Newfoundland and Labrador	Terry Quinn (incumbent)	One (1) year term to expire at the 2021 AGM
Nova Scotia New Brunswick, PEI	Elizabeth Humber	One (1) year term to expire at the 2021 AGM
Ontario	Anne Warne (incumbent) Vacant – nominee(s) required	Two (2) year term to expire at the 2022 AGM Candidate can choose a one (1) or two (2) year term
Manitoba	Bettie Johnston (incumbent)	Two (2) year term to expire at the 2022 AGM
Saskatchewan	Mal Valentini (incumbent)	Two (2) year term to expire at the 2022 AGM
Alberta - South	Bob Thompson (incumbent)	One (1) year term to expire at the 2021 AGM
Alberta – North	Milt Lanes (incumbent)	Two (2) year term to expire at the 2022 AGM
BC – Interior & North	Lyn Seritt (incumbent)	one (1) year term to expire at the 2021 AGM
BC - Vancouver Metro	Shirley Bennie	two (2) year term to expire at the 2022 AGM
BC – Vancouver Island	Bob Darnell	One (1) year term to expire at the 2021 AGM

For Director’s duties, see our web site – bdcpa.org – for the Association’s by laws.

Members are encouraged to submit the names of candidates to serve as Officers and Directors.

Nominations for the 2021 AGM must be received by the Secretary no later than July 15th, 2021 by email or surface mail. This date will correspond with the anticipated date of the 2021 SGM being held in September, 2021. The prospective candidate must agree to the nomination. Thank you to all the nominees who have agreed to stand for election.

Some highlights of tenure – Réal Leahey has served as Secretary for 20 years; Mal Valentini has been the director for Saskatchewan for 23 years; Bob Thompson has been the director for Alberta South for 14 years.

2021 AGM Material

The 2021 AGM will be called in normal fashion and the call to the meeting will contain the items as following:

1. Notice of Meeting
2. List of nominations
3. Minutes
4. Minutes of the 2019 AGM
5. Copy of the June 17th Board Meeting postponing the 2020 AGM until 2021
6. President's Report
7. Agenda
8. Motion to ratify the postponement of the 2020 AGM in contravention of the By-Laws and Constitution
9. Motion to approve a revised set of By-Laws and Constitution (to deal with the eventuality of a postponement in future and to simplify them.

Given that the 2020 AGM has been postponed, the reports that would have been presented are outlined here for information and review by the members.

Minutes of 2019 AGM (in draft)

BDC Pensioners' Association
Association des retraités de la BDC
36th Annual General Meeting

Wednesday, September 11, 2019 at 12.30 noon (EDT):

By Video and Teleconference with Halton videoconference room

1. Opening of the meeting

At 12.35 The President Patricia Massier asked to confirm the presence of the Members of the Board. Pat Massier, Wendy McCulloch, Real Leahey, Ching Jung, John Taggart, Ghislain Hudon, Anne Warne, Joe Kierstead, Betty Johnson, Malvin Valentini, Milton Lanes and Jim Anhorn and Brian Massier (member ex officio,) were the Directors present.

Dan Daley and Bernard Fafard had expressed regrets.

A current employee, member of the Association was also present.

At 12.37, since quorum was attained, the President declared the meeting opened.

2. Remarks from the President

Eleven years ago, today, the twin towers in Manhattan were levelled and the world has been a little off-balance ever since. I remember it so well, as do all of you. We were living in Calgary, Brian was in Edmonton on an area visit, my bags were sitting by the front door, packed for a 10-day BDC Way in Montreal. That training session was postponed for a month. Some of the people in that session have now retired from the Bank. Time marches on, as they say.

It brings to mind the turning points in BDC where the Bank was then never the same. Training programs for entrepreneurs were introduced in the early 1970s. Many people lay claim to being “the first” to deliver one of these. None-the-less, this was the beginning of Management Services which has morphed into what is now Advisory Services. In 1975 when IDB became FBDB, this small revenue producing area of the Bank that charged \$35 for a full day seminar including lunch and a bar after the session, also included what was called CASE. In this past fiscal year, this division recorded 1,600 contracts worth \$26.8 million. Some things never change, though – the Bank is looking at the losses in this division as an investment in Canadian entrepreneurs.

In 1995, BDC came into being. I remember the goal was to reach \$10 billion in loans from the \$3 or so billion then outstanding. Today, Venture Capital has investments of \$3 billion and the portfolio has reached \$35 billion. In the summer of 1995, I was Director Policy and Procedures and I remember trying to define the new mandate regarding our complementary lender status. That was tricky but the Bank’s new mandate has certainly propelled it through change and into the definition of what BDC is today.

In September 2001, Jerry Bourque was the President of the Association. The rest of the executive was Don Brown, Yves Milette, and Réal, who, other than Mal Valentini, are the only two of the 15 directors still on the board. Our big change came in fiscal 2017. The operation of the Association changed, and the changes have been reflected in the turnout for activities. It was the last year that the Bank funded our meetings, we had 21 meetings with 515 people in attendance. This past year, there were 17 meetings with 336 attending which is a little over 20% of our members. It would be nice to return to previous totals, but so many factors are at play. The average age of our members is increasing and therefore mobility is decreasing.

Interest in the Association is still there and the desire to communicate among ourselves is still strong. But the reality is that things have changed, and it is up to those of us who remain active in BDCPA to support and foster this. The Bank supports this as they fund all of our communication efforts – the conference call for the AGM, LINK, and the web site.

Time marches on.

3. Approval of the Agenda

Proposed by Wendy McCulloch, seconded by John Taggart, “ to approve the Agenda as submitted” motion approved

4. Approval of the minutes of the 35th AGM (posted on our Web-Site)

Proposed by Jim Anhorn, seconded by Mal Valentini to “approve the minutes of the 35th Annual General Meeting as submitted”. Motion approved

5. Election or re election of Members of the Board

There were no names of candidates received by the Secretary before the Meeting or submitted from the floor for the positions described in pages 10-11 of the LINK Spring and Summer 2019.

Proposed by Wendy McCulloch, seconded by Brian Massier to “declare elected or re elected the following slate of candidates as submitted by the Vice-President and published in the LINK” motion approved:

President	Patricia Massier	for two years ending with the 2021 AGM
Vice President	Wendy McCulloch	for two years ending with the 2021 AGM
Treasurer	Ching Jung	for one year ending with the 2020 AGM
Newfoundland and Labrador	Terry Quinn	for one year ending with the 2020 AGM
Nova Scotia, New-Brunswick and PEI.	Dan Daley	for one year ending with the 2020 AGM
Québec	Roger Michel	for two years ending with the 2021 AGM
	Bernard Fafard	for two years ending with the 2021 AGM
	Ghislain Hudon	for two years ending with the 2021 AGM
Saskatchewan	Malvin Valentini	for two years ending with the 2021 AGM
Alberta- South	Bob Thompson	for one year ending with the 2020 AGM
Alberta-North and NWT	Milt Lanes	for two years ending with the 2021 AGM

British Columbia

Interior and North Lynn Seritt for one year ending with the 2020 AGM

Metro Vancouver Jim Anhorn for two years ending with the 2021 AGM

Vancouver Island in British Columbia is a vacant position that could be filled by a candidate nominated by the Board of Directors.

6. Report from the Secretary

The secretary reported as follows.

The number of members has increased to 1514, 33 more than last year that could be due to a larger number of retirements late 2018.

The number of unknown addresses was reduced by 9 to 38. This is significant and important. We should continue to review this list of members without a known address since neither the bank nor the Association can communicate with them.

This year we will invite 17 active employees to join the Association as they have reached 25 years of service and are now eligible to join our membership.

Our list of E-mail addresses changes regularly. We gain new correspondents; we lose some although we pay great attention to all the notifications we receive from members when they change their suppliers.

We currently correspond with 435, a net increase of 2 only.

Considering the number of passing 39 during the last 12 months, it is difficult to show bigger number of members and E-mail correspondents

7. Report from the Treasurer

The Treasurer, Ching Jung reported on the main items of the financial activities leaving \$13,645 in Bank as our Operating Fund, having spent only \$ 205 net during the last 12 months.

BDC no longer provide monetary support to the Association, with the exception of web site related expenses

Annual general meeting was held through telecommunications at BDC office. No expenses were charged to the BDC Pensioner's Association.

Starting April 1, 2018, all costs related to the regional meetings are fully funded by the participants.

The activities for the 12 months ended March 31st 2019 gathered 336 members for 17 activities while the previous year showed 14 activities and 292 participants.

8. Report from the Financial Examination Committee

This item was kept on the agenda as a reminder only since the previous outside examiner had suggested that the small number and the dollar values of the financial transactions did not warrant investing time in this review. The Members or the Board accepted with the provision that the next review of our By-Laws will eliminate this obligation.

9. Motion to receive and approve the reports as presented

It was unanimously decided to approve a proposal to: "Receive, approve and archive the Report of the Treasurer and the Report of the Secretary as presented"

10. Future Direction of the Association

It was mentioned unnecessary to have more Board Meeting to keep the Association running as it is now. Our two representatives to the Pension Fund, Brian Massier and Jim Anhorn reported on a meeting they attended and mentioned their good impression and satisfaction on the administration and financial results of the Fund. They said that the meeting also brought good clarification on the structure and management of the Committee.

11. Closing of the Annual General Meeting Having no other matter to discuss, the President, Patricia Massier officially closed the meeting at 1.26PM.

Committee Chairs Required

Due to the resignation of Patricia Massier, the following Committee Chairs need filling.

1. Social Media Committee Chair

- a) Facebook - IDB/ FBDB/ BDC Fellowship – person to act as administrator
 - Accepting new members and sending out welcome notice to all members.
 - Rejecting and blocking those who do not qualify to belong to the group – random. Facebook users who request to join who are not past or current employees or pensioners.
 - Uploading passing's from the Secretary's emails.
 - Uploading stories and photographs of events.
 - Uploading notices of upcoming events.
 - Uploading or sharing articles from various sources about the Bank.
- b) Website Management – Administrator

- Identifying the places where the website needs updating / liaising with Webmaster to get these updated / liaising with translator to ensure in both official languages.
- Upload to both English and French areas - newsletters, passing's (from Secretary's emails), photographs and stories about events and activities, notices of upcoming events and activities, other notices.
- Keep contacts current.

2. Link – Editor

- Source all material for two issues per year – Spring and Summer (usually mailed in April or early May) and Fall and Winter (usually mailed in October or early November).
- Writing articles and FAQ section, copying Passing's from Secretary's emails.
- Edit all material submitted by members.
- Liaise with the three volunteer translators to ensure the issues are complete in both official languages.
- Layout issues (currently using Word).
- Notify Head Office a month in advance about date of emailing issues in pdf format so they can arrange for time in mail room and preparation of mailing lists.
- Provide files for printing in pdf format.
- Upload issues in pdf format to the web site in both languages.

Farewell Comment From Our Great Outgoing President Patricia Massier



They Were the Best of Times

When I joined the Bank in November 1976, I had no idea of the adventure that lay ahead of me. So many look back on their working life with regrets and sometimes animosity. Not me! The last 44 plus years have been full of change and experiences to be thankful for.

I started to work for the Bank in Chatham, Ontario – not much of a town but, in those days, full of lending opportunities. I learned so much about manufacturing and agribusiness here. Next stop was Toronto where PAG (Engineering Department) took me all over Ontario. I saw historic sites, learned who to trust in business, and how men's clubs are not partial to women showing up for lunch.

I was fortunate to be able to work in the west and then in the very exciting north. My children learned to make friends quickly, to navigate new cities, and to trap lynx and shoot buffalo. I travelled the entire north from Yellowknife – learned games from Inuit elders, rode on dog sleds, flew into fjords, visited settlements, and made tons of friends.

A shock awaited me back in Toronto. No, the way I was used to dealing with businesspeople was no longer valid, but the Bank still provided exciting times. I loved attending the Junos and the afterparties and TIFF's private receptions with the who's who of the film world. I went to record launches and hob knobbed with book publishers. All while working at a job, I loved working with people who were wonderful.

Montreal was heaven – I struggled with French but the immersion at the Round Table on Friday nights helped with that. In the meantime, I met my husband Brian (he was in Regina and I in Edmonton) – what better a perk from any employer could you have?

Where else could you travel coast to coast, eating a first-class restaurant, golfing first rate courses, staying at world class resorts – all in the name of work? The Bank treated us very well and they expected us to work hard in return. It might not have always been an even trade, but it all worked out in the end.

As a young mother of three, and the sole support of the family, I can say I occasionally resented the contributions I made to the pension plan. Looking back, I am happy it was there. I have now been retired for nearly as long as I worked for the Bank. I enjoy a great pension and a superb benefits package. Smart move on my part- joining the Bank.

I joined the Bank as Pat Kerrigan, male staff, and left with regrets nearly 23 years later from the Training Department in Montreal. Brian continued his career and we were fortunate to live in Calgary and Kelowna until he retired in 2005. Since then we have lived in Ontario and continued our involvement through the Pensioners' Association and the Pension Council.

I have recently retired as President of the BDCPA, a role I filled since June 2011 (the longest serving person in that spot) and from the communications desk – I have edited LINK for 14 years, been the administrator for the Facebook site since I set it up in January 2009, and been the administrator for the web site bdcpa.org since 2010. This association has been nearly as rewarding as working for the Bank. The Association has a good future as long as communication stays open and frequent.

New President



The Snowy Owl is our Family Totem (Inuit)

The Taggart Coat of Arms was originally established in 1606

We are part of the Stewart Clan and we have adopted the Stewart Hunting Tartan.

John Taggart your new President.

I am looking forward to taking up the reigns of Pat Messier our outgoing President of over 10 years. I wish her all the best in her latest retirement. Like us all, she has had several of these.

I started my working career as an articling-chartered accountant in 1959 in Hull P.Q. after I graduated from



Courtenay High School at the ripe old age of 16. I was born in Ottawa South on a farm on Heron Road but the farm was expropriated by the Government. The land is now covered by all those big Government Buildings. My father, having just retired from the RCMP, moved all of us to Courtenay BC. where I finished my high School. University was not for me, so I got a job with the Bank of Nova Scotia as a junior (not even a teller). Transfers took me to Nanaimo, downtown Vancouver, Victoria, Prince George and back to Vancouver. On my last transfer I joined up with another Banker (BofM) I met in Prince George who got transferred to Vancouver the same week as me. We lived together in the West End. One fateful evening his sister Angela came to visit. She was a Dietetic major at UBC.

Well one thing led to another and Angela and I married July 15, 1967. This was our centennial project. I promised her I would go back to university. After 12 years of night school with a 2-year hiatus in Prince George, thanks to a transfer by IDB back to Prince George again, I graduated in 1979 from Simon Fraser University with a BA and a dual major in Economics and Commerce with expertise in International Banking.

In 1970 I left the Bank of Nova Scotia as a result of the prodding of a friend, who had done the same thing a year earlier, and I joined IDB in Vancouver. I had several posting in the 1970's culminating as Branch Manager of our newly opened Richmond Branch. Upon my graduation from Simon Fraser University, I was head hunted by Societe General sa. Canada (the International Parisian bank) as head of their Vancouver Canada operations to assist in setting them up here in Vancouver. I just did not see eye to eye with their business model and returned to FBDB (new name) a year later.

No management positions were available, so I went into the old Engineering Department. A few months later I transferred into the Venture Capital Division in Vancouver for a year or so until they transferred me to Toronto as manager of the Ontario Venture Capital Division. During this time in Toronto, I was also Vice President of the Ontario Venture Capital Association and served on many Boards of Directors on behalf of

the Bank for companies in which we had investments in, including a public company. Two years later, the Bank went through another one of its reorganizations and they amalgamated the venture capital divisions. So, without a job, I go back to Vancouver and back to Engineering. This lasted about a year when I was seconded to the Federal Government on behalf of the Bank to work with EDC and the Department of Communications on several initiatives, the Government wished the Bank to deliver to the public on the Government's behalf. Over the next 30 months I lived on planes and in hotel rooms. They wanted me to move to Montreal but because my wife was not able to teach in Quebec we came to an understanding – I would spend three weeks in Vancouver and three weeks in the east depending upon what city I needed to work in. This was primarily in Ottawa, but I had stints in Montreal, Toronto, Washington DC., Chicago, and San Francisco.

During this time, I established the frameworks for the various Tri-Partied Agreements plus the policies and procedures for the Foreign Receivable Financing Program, the Book Publishing Grant (Loan) Program, and the Construction Bonding Insurance Program for Small Businesses. When this secondment was up, my next posting was as AVP Credit in BC. Again in 1996 BDC was to undertake a further restructuring, it did not look like I would have won one of the musical chairs, so I resigned. `Thus ends my banking career of 37 years and so starts my entrepreneur career. I will cover this in a future issue of Link.

During my life I have tried to give back to the community. Over the years I have been President of two separate Homeowner Associations, President of a large Municipal Theater Company in Richmond, President of Richmond Addiction Association on behalf of the Provincial Government and head of my Masonic Lodge and Mason District here in BC. I was also President of a major political Provincial Riding Association. With BDC Pensioners' Association I have been a Director and a Director at Large for many years.

With my background and experience I hope I will be able to dispatch my duties in an efficient manner with the spirit of co-operation and camaraderie. I have the big shoes of Pat's to fill and I hope I can call on all of you for your input and support. One thing I plan is to apply my efforts by being a Don Quixote by going back to the bank to try and get some financial support re-established. If any of you have any brain waves on this, please let me know.

The Bank was a strong financial supporter over many years until 2016 when a large part of this support was withdrawn. However, BDC continues to support the Association by:

- > 1) Printing and mailing 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) Continuing to support web site hosting and the web site domain name for the Association."

See you next issue,

John Taggart

***E-MAIL NOTICE TO ALL MEMBERS OUTLINING THE DECISION AND REASON FOR
POSTPONING THE 2020 AGM***



Association des BDC Pensioner's
retraités de la BDC Association

June 19th, 2020

Dear Fellow Pensioners

Re: 2020 Annual General Meeting

With the onset of Covid -19 – The Bank's Printing and mail room operations have been closed. We therefore cannot send out the Secretary's package of information to our members notifying our members of the Annual General Meeting (AGM). The package normally includes the Agenda, the Nominating Report covering the slate of new Officers and Directors for the upcoming year and the Minutes of the last AGM plus any other information requiring attention at the AGM. This communication is usually sent by the Secretary to all the members.

At a Board of Directors Meeting held June 17th (by ZOOM), a Motion was passed to postpone the 2020 AGM until 2021. The Board Meeting also elected three new Directors to fill the vacancies of three Director position which came open due to resignations. We enclose a new list of your Officers & Directors for your information. A Motion will have to be proposed at the 2021 AGM to regularize this action. Given the **Covid-19** situation and the fact the Bank no longer provides any monetary funding for the association, the Directors will be reviewing our existing By-laws and Constitution for any revisions needed. This will be placed on the 2021 AGM's agenda. The Bank does however, **provide** support for LINK and other mail outs which costs them at least \$10,000 a year. They fund the conference call for the AGM. They fund the web hosting and the web costs.

This notice is being circulated to our members for whom we have e-mail addresses. Unfortunately, those without e-mail addresses will not be receiving this directly. We will be posting this on our WEB page (bdcpa.org). If you know of any member who does not have an e-mail you might wish to phone them to

advise them of the content of this letter. We have e-mail addresses for some 500 out of a total membership of 1,552.

If you wish any further clarification or wish to put forth any comment please either communicate with your regional Director or with me at jack.tag42@telus.net.

Stay healthy,

John Taggart
President, BDC Pensioner's Association

RICE PREVAILS IN THE VEGETABLE KINGDOM

BY ARMAND RODRIGUES

Goans wax euphoric when it comes to rice. Some of us abroad may have forgotten that our staple food in



Goa was and is rice. Most of the fields in Salcete yield two crops a year, whereas in Bardez the norm is one. This anomaly is simply because of the fact that Salcete is low-lying, unlike Bardez where the soil is drier and the terrain rockier as it lies on the foothills of the Western Ghats. In Salcete, other than the monsoon rains, water is saved in large man-made reservoirs for planting the second crop. From times immemorial, rice in Goa was the thick brown variety with part of the bran still on. Then, in the forties Government opted to

experiment with Japanese rice. The yield was much higher although the “old” rice was voted as much tastier

Rice has featured in breakfast, mid-day “canjee”, lunch and dinner in Goa. Each has been an entire meal. “j was accompanied by go-with appetizers such as yesterday’s curry, pickles, dried fish, sweet potatoes or bits of coconut. Lunch and dinner had the foregoing extras and/or Goa sausage, pickled fish, fried fish, shrimp, mussels or assorted shellfish. Clay pots gave rice and curry a flavor other cooking vessel could not match.

From being a main meal in the Orient, it can be a side-dish in many parts of the world. The Chinese might



like it sticky or as fried rice. The Japanese use it in sushi. The Hungarians stuff it in their cabbage rolls. The Italians have plenty of ways to use rizzoto which is rice and cheese.

Spaniards have paella with lobster tails, shrimp, calamari, and mussels. The Portuguese and Goans have pulao, sometimes cooked in a fish broth. A sweetened version called pilau is popular in the East and West. Cajun and Creole cooks in Louisiana use hot peppers, herbs and red beans in their rice dishes. So do some people in the Caribbean. In India lentils

are the add-ons. Biryani in Pakistan and India may include chicken, mutton, raisins and almonds. Rice pudding has to be added to the mix. And, who has not heard of rice-balls, croquets and rice-crispies? The cooking possibilities are endless. Rice is universally popular and is one of the least expensive foods in the market.



Rice is a cereal belonging to the grass family. Wild rice is not rice as we know it. It is an aquatic grass. India was the first to cultivate rice. China started in 2000 B.C. Cultivation has not changed much over the years. In most of the East rice is grown in paddy fields, by hand, in the form of transplants.

As the plants grow, the marshy fields are flooded and kept water-logged at all times. When the sheaves turn a golden-yellow they are harvested by hand using a sickle. The threshing is usually by hand and under foot by humans and animals. After the threshing the grains have to be winnowed to remove the chaff and residual granules of clay, stone or sand that may be in the mix. In Goa the un-husked rice is dried on large bamboo mats. In China it is quite common to see rice being dried along a quarter of a paved road's edge. Special mills exist for de-husking rice. The husk is added to the slop for pigs. In the U.S.A. rice is planted by broadcasting seeds from a low-flying 'plane. Artificial irrigation is the norm. In about 150 days the sheaves are harvested mechanically and then processed. We have long-grain, medium-grain and short-grain rice. Within these three categories we have thousands of varieties. Almost all rice today is the long-grain type which is milled and polished to become white rice. Only a small quantity is "brown" rice.

After all is said and done, it is fitting to imbibe some good old Japanese rice-wine called "Sake", with the rice dish in front of us!

In Memory of Those Who Passed Away Since Our Last Link Addition

Gerald Bourque who passed away January 26, 2020 while in Florida. Gerald served the BDC Pensioners' Association as Vice-President from 1994 to 1997 before he was elected President in 1998 until 2002. He acted tactfully and with great diplomacy during a controversial period. He was living in Candiac (Quebec).

Beverly A. Wilson passed away February 23 2020. She was a Spouse Surviving Member living in Guelph, Ontario.

Brenda White a Spouse Member living in Kamloops B.C. whose sudden passing happen at the RIH, February 28, 2020.

Brenda was born in Victoria on January 29, 1947.

Brenda is survived by her husband of 53 years **Ken**, sons Adam (Leigh Anne), Jason (Angela) and Jordan (Katrina) and grandchildren Jared and Samantha.

Brenda liked to golf and travel and she was a master gardener. Brenda was a member of the Ladies Lunch Group and the TRU Gentle Circuit track gang but her activities the last few years were hampered by advancing health issues.

John Penman passed away March 1st 2020 in Richmond BC.

Linda Murray a surviving Spouse member passed away March 11th, 2020. She was living in Calgary Alberta.

Isabel K. Simon who passed away March 17, 2020. She was a member living in Islington Ontario.

Shirley M. Tite a pensioner living in Greenfield Park, Québec passed away March 22nd 2020.

Jean A. Wheatley a pensioner living in Weymouth, Nova Scotia passed away March 23 2020.

Joyce Birney passed away April 4th 2020. Joyce was a Surviving Spouse living in Sanichton, B.C.

Brian Hammond passed away April 10th 2020 in Montreal. He was living in Pierrefonds, Québec
In the Montreal Gazette, we could read:

“ He lived his life the way he wanted right until the end, always in service to God in everything he did. He left this life in the afternoon at the ICU of the Jewish General Hospital after being struck by this pandemic. He is reunited with his cherished first wife Pat and leaves behind his beloved "Sweetie" and wife Lizanne Daigle. Loving father & stepfather to Tim (Tricia), Paul (Laura), Peter (Wendy) & Suzie (Lisa). Dedicated grandfather to Katherine, Clara, Evelyn, Rose, Ryan and Peter. He married Pat in 1962. They moved in 1967 to raise their two boys in Pierrefonds Ouest. After Pat's sudden death, he met Lizanne and they were married in 2014. Their bringing together of the two families is a testament to his capacity for love and his need to share that love. Brian was in insurance most of his career. He found his true calling in risk management and retired from the BDC as director of Risk Management in 2005.

Brian gave of himself to every passion and interest that he had. Arts, Music, Theater, Sports, the Church and his community at large. His volunteering for various organizations across the spectrum of these interests was tireless. He gave all he could to every group he participated in, be it as just councillor, board member or as a participant in their activities. On top of all of these, Brian's dedication to the parish of St-Michael-and-all-Angels was unwavering. He has served many roles over the years at St-Mike's.”

John Bennet, July 16, 1924 -April 11, 2020. Survived by son John (Brenda) daughter Tracie (Jim) grandchildren Brad, Chris, Mitch (Taylor), Taralynn, Justin and great granddaughter Ella. John has been reunited with Joan (2009), his wife and sole mate of 55 years. Born in Vancouver July 16, 1924, he joined the Merchant Marines prior to WWII and remained until the war was over. John moved to Prince Rupert and then Whitehorse. In 1954 he married Joan in Vancouver and they lived in Whitehorse until 1959 when they moved to Prince George. John operated Bennet Motors, worked for Bruce Strachen, BDC and FBDB. He was a member of the PG [Rotary Club](#) and until the end of December was an active participant of the Seniors Keep Fit at the PG YMCA.

René G. De Bernardi, from the site of Hillside Funeral services Ltd: “ It is with heavy hearts that we announce the passing of René De Bernardi on April 22nd at the age of 58 years old. René died peacefully at home surrounded by his wife and two sons. He leaves behind his loving wife of 36 years Denyse (Rochon) and his two adult sons, the pride of his life, Justin (Thomas) and Nikolas (Serena). René was well known and respected business man. He began his career at La Caisse Populaire New Liskeard, then worked at l'Alliance des Caisses Populaires, at the Business Development Bank of Canada and for the last 7 years, was the Director, Commercial Credit at

Caisse Populaire Alliance North Bay. With his wife, René was owner of Print Three North Bay. He was also a proud member of Club Richelieu North Bay.”

Macdonald Regis. Mac passed away peacefully at North York General Hospital on Sunday 10 May, at the age of 93. Beloved husband of Grace Regis (nee Alexander) for 60 years. Devoted and proud father to Alec Regis (Sarita Diaram). Mac grew up in the small village of Siparia, Trinidad & Tobago. In his teens, Mac worked in the oilfields and later trained and worked as a draftsman at the Red House in Port of Spain. In 1955, Mac ventured to England by boat and studied at the London School of Economics, earning a degree in Economics. Shortly after, Mac met the love of his life, Grace Alexander, and they’ve been married ever since.

Mac and Grace immigrated to Canada in the late 1960s and lived in Guelph, Chatham, Kitchener and Sudbury before retiring in Toronto. They adopted their only son Alec in 1971, showering him with love and devotion. Mac went on to earn a second degree from the University of Guelph and spent most of his career in Commercial Banking. In retirement, Mac was an active member and Treasurer/Vice President of the Leaside Lawn Bowling Club. Mac suffered a severe stroke at the age of 84 and struggled with aphasia for the remainder of his life.

Mac will be missed by all who were fortunate to know him.

Charlotte Burch who passed away May 23 2020. She lived in Wardner, British Columbia.

Alexander 'Alec MACKIE, passed away peacefully at University Hospital, London On. on Monday, May 25, 2020, at the age of 89 years. Beloved husband of the late Isla Mackie. Loving father of George (Pam) and Jim (Ann). Cherished by his grandchildren Carly (Jeff) and Greta, along with great-grandson Gavin.

BDC Pensioners' Association

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*Our Covid
message*

*Stay Healthy and
Happy*

