

LINK

Spring & Summer 2018

Volume 14 Issue 1

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

Retirement Close to Home

Peter West retired in Hadlow, United Kingdom, a village of about 4,000 located 65 km south-east of London, near Tunbridge Wells, where he went to his first school. In 1940, he won a scholarship to a nearby private grammar school, at the same time as the family home and business was requisitioned by the Army, as part of the preparations for an expected invasion. Peter remembers the Battle of Britain dogfights overhead. His family then moved to Shropshire, where his father, an RAF reservist, had obtained a "married quarters" house. Fortunately, the scholarship donors agreed to pay his fees at another, similar school.

Before joining the Bank in Vancouver, Peter was with Dun & Bradstreet in Toronto, where he got to know co-worker Trevor Measham. Trevor, now deceased, left to join the Bank in Toronto, later working in Prairie and B.C. Regions. Peter stayed another two years with D&B while he completed exams for membership in the Canadian Credit Institute.

He and his wife had visited B.C. on holiday and decided that that was where they wanted to live. At the same time, he had been encouraged by Trevor Measham to apply for a job with IDB. From talking to the manager of the Toronto branch, he learned that although employees were subject to transfers, no guarantee could be given of where or when. So, in August 1966, he and his wife vacated their Toronto apartment and drove the ,2600 or so miles to Vancouver, where he immediately applied to Vancouver branch. His application was accepted but it took an anxious five or six weeks for the required references from England to arrive - it transpired later that the request letters had been sent by surface mail!

As a credit officer in B.C., Peter said he was kept busy and it wasn't unusual to process ten or more new loan authorisations a month. After two years in Vancouver, he was transferred to the rapidly growing town of Prince George, 500 miles by road north of Vancouver. Here, he recalls experiencing frostbitten ears while walking to the office on the Monday after Christmas in 1968 - the temperature was -42°F, and it didn't rise above 0°F for 29 days, day or night - the local radio station sold certificates to verify that one had survived The Big Freeze! After the relative isolation and pulp-mill-polluted air of Prince George, transfer in 1970 to the clean Pacific environment of Victoria was a welcome change. Again, a very busy branch and, under the relaxed management of the late Bob Dohan, a pleasant place in which to work.

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Peter West 2018

After two years by the sea, another transfer, this time to Head Office credit department. Peter says, "I didn't want to leave Victoria because my wife Iris had recently been operated on for skin cancer and I thought she would benefit more from receiving follow-up care at the same hospital. However, she wanted to see Montréal".

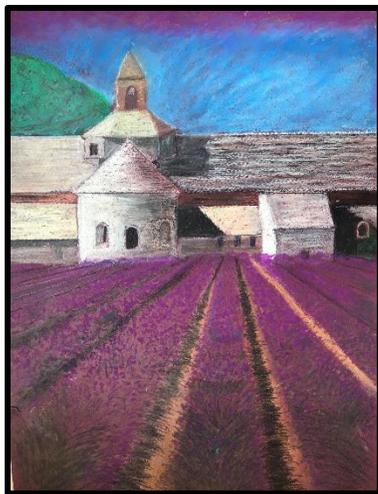
At Head Office, Peter was surprised to be processing credit applications in both languages. He later found out that the General Manager, Ritchie Clark, while visiting Victoria branch, had noticed a French dictionary on his desk!

A year after arriving in Montreal, Peter's wife died. A year later, he became Assistant Manager of a new branch at Saint-Léonard, then moved to the main Montréal branch. This was followed by six years in the newly-formed Inspection Department, which involved a lot of travelling and enabled him to visit all but a few of the Bank's 100 branches.

His Bank career ended in 1986, after three years with Management Services, creating one-day management seminars and longer adult-education courses. During this time, an IBM computer appeared on Peter's desk, and there was no longer any need for everything to be typed by a secretary. Inevitably, the department was phased out when it was realised that the introduction of computers to the business world required specialist knowledge which the Bank didn't yet have.

Peter has lived in Hadlow for 25 years. He spent two winters in England before deciding where to settle, and bought his house in the spring of 1993, to "put down roots". He chose Hadlow because he was familiar with the area from his early childhood and he's not far from his brother. The local climate is an advantage, being much less subject to the rain-bearing winds experienced on England's west side. To maintain his interest in music, he lost no time in joining a concert band, where he plays flute and piccolo. And he "discovered the wonderful world of wine" by joining the Tunbridge Wells Wine Appreciation Group. Eventually, he became knowledgeable enough to lead a regular group of tasters for 17 years.

He will be 89 in June and thinks he's got another 11 years in him. He says, "Of course, one can't be an octogenarian without a health problem popping up out of the woodwork. I had been bragging about not being on any medication, but early last year I was diagnosed with bowel cancer. Fortunately, not advanced and the surgeon was able to remove about 25cm of my colon. That was in June 2017 and I'm now feeling completely better, although not as strong and energetic. Still not on any drugs, though now reduced to a "semi-colon"!"



Peter's last trip was a painting holiday in Turkey, where he joined a small group for basic tuition. In September the temperatures in Turkey still reach the low 30s. He has dabbled in art over the years, attending several courses, and has now converted his second bedroom into a studio. And he still plays in the same concert band.

The paintings pictured have been produced over the last two years. The several courses he has taken keep him busy with assignments. Not that he is looking for something to fill the time. He says, "The hours, days and weeks just fly by. It seems as if the older you get the quicker time passes. I've found that coming events on my calendar come 'round quickly and will catch me by surprise!"



Peter keeps in touch with his oldest friend, George Kirkwood, who was the first person to greet him when he entered the Vancouver branch on his first day at the Bank in 1966 and taught him to sail in English Bay.

The south of England usually enjoys much milder temperatures in spring than we do in Canada. Peter reported that at the end of March, the daytime temperatures were still under 10°, although the first almond blossom had appeared, and daffodils were fully out. Peter says, "I can't believe that as a Boy Scout during the war, I used to camp for 10 days at Easter - small tents which leaked, cooking over fires, wearing shorts. Everything except bread and vegetables were rationed. Those were the days!" A wonderful retirement back near his roots. What more could one wish for?

Peter West

Waking up in These Amazing Countries was Magical

A year ago, in the Spring and Summer 2017 LINK, I spoke about travelling to Europe by cruise ship and I mentioned that we were planning a trip to Portugal and Spain for a month in the fall and that I would get back to you to give you my views regarding both ways of travelling.

Well, this was probably the best trip to Europe we will ever do. As much as I loved cruising and visiting many countries in one trip, waking up and living day to day in these amazing countries was magical.

However, it was much more work as we had to research each city we wanted to visit, calculate the distances between each city to create our itinerary, find our own apartments, flights and, make our own arrangements to get a car and many other details.

The advantages were complete freedom and flexibility to live this dream as we wished. We were very lucky because the apartments we chose were all suitable, well situated, and at great prices. Renting sight unseen is always such a risk.

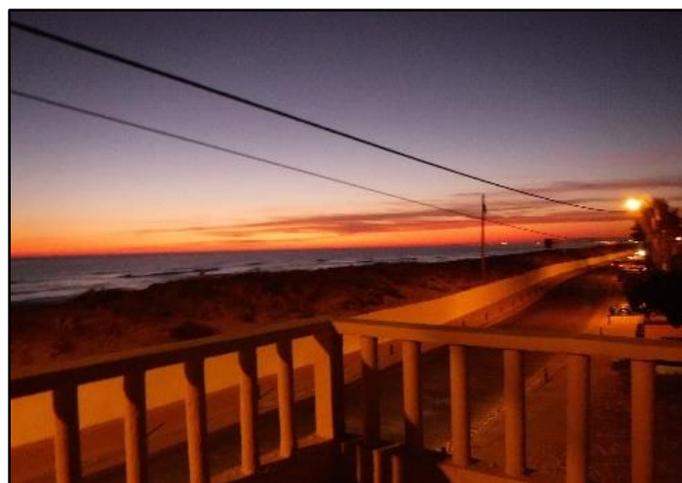
The trip was a total of 26 days - five days in each of Porto and Lisbon and six days in Faro, Portugal, heading out to Seville, Spain for one night to see a Flamenco show, then on to Malaga in Spain by the ocean for five days then Madrid for four days.



In Porto, Portugal, our apartment was five minutes walking distance from the Douro river, the Dom Luis bridge and Gaia. We especially loved the view, Porto and wine tasting, the architecture and all the ceramic designs on the buildings. The hop-on-hop-off bus was nearby so did not use the car in the city, but it was so useful to visit the surrounding cities like Pinaho, Braga, and many others. As we arrived in Braga, we discovered that it was the annual celebration of the visit of the Bishop which had begun hundreds of years before. All the actors throughout the city were in period costume to parade down the street and re-enact the old ceremonies. Even

the merchants in the little shops were in costume. It was amazing. We changed our schedule and stayed there for the day to enjoy this magical moment in time.

The next stop was Lisbon, an amazing city with such beauty from ancient castles to modern shopping and the most delightful oceanic aquarium I have ever seen. To add to the delight, the owner of our apartment brought us the best home-made bread every morning. We experienced the metros and trains which were so easy and practical to travel. We went to the oldest Fado restaurant – Fado is an ancient type of poignant, folk singing, native to Portugal - in the Alfama, the food was typical Portuguese fare and so delicious. This ancient way of singing is so special, it touches your soul. We also visited Sintra with all the castles and Belém with the famous pastry. Yummy!



We spent many sun filled days at our apartment on Faro Island facing the ocean with heavenly sunsets each night. The weather was so wonderful. As we had a kitchen and a private chef - my husband Dan - we had fun working together and enjoying our own meals on our balcony while admiring the ocean and sunset. What restaurant or cruise ship can offer you that!

Then we set out for the beautiful city of Seville, Spain. We took a little horse and buggy ride around the city then walked to our beautiful supper/Flamenco show.

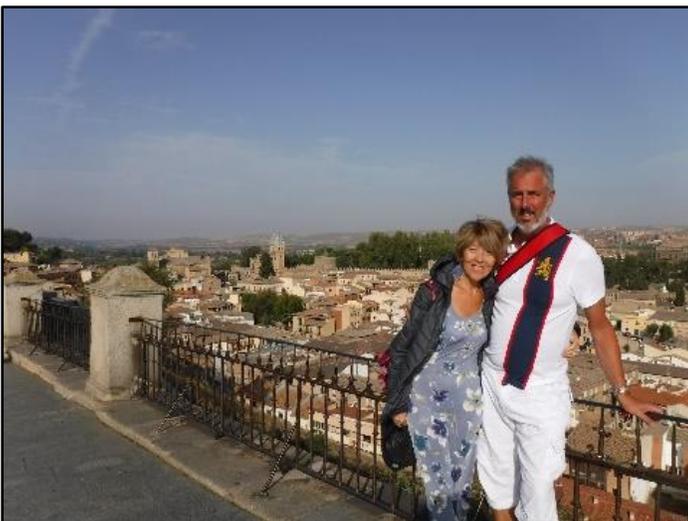
We left the next morning bright and early and headed for Rincon de la Victoria in the Malaga area where we had a beautiful apartment right on the ocean. The first morning there we had a reservation to visit Alhambra near Grenada in Spain. I will never forget this magical medieval city. I would need to write a story just about this amazing place. We also visited beautiful Grenada.

We visited many cities in the area all so beautiful but places like Albufeira - no words to describe the beauty of those giant rocks like sculptures in the turquoise ocean.



Then Nerja. We stopped at the Balcony of Europe! We are so lucky we just happened to arrive on the day when they were celebrating the annual day of Spain (*Día de la Hispanidad*). There are five large hotels on the ledge I am standing on with the most beautiful view in the world. Everyone was dressed in traditional Spanish clothing, even the little children and babies. There were many kinds of festivities, Flamenco dancers, and a huge parade. We made the choice to just stay for the afternoon and enjoy. Had we been on an organized tour we could not have done so.

Then we drove out to Madrid stopping on the way in Cordoba, a magical medieval city. When we arrived in Madrid we discovered a busy, beautiful, unforgettable city - the little streets with the little restaurants, the architecture, the night life with all the lights, the gardens and so much more. We went around the city on the hop-on-hop-off day and night.



We visited a few cities in the area and one I love especially – Toledo – a Medieval city.

So, we loved it!

Would I ever cruise to Europe again? Of course, I would. However, I believe that in the near future, we will prefer travelling with organized trips the kind that your apartment and flights are already booked for you and you just travel by metro or train and the only thing you need to decide is what to visit. Lol.

We are going to Paris for 2 weeks in May 2018 and it is an organized trip where we just decide what we want to visit and China in September with Sinorama where we do not even have anything to decide. It will be nice to let them take over and we will just enjoy.

I will write all about Paris and China for a later issue of LINK.

Suzanne laLonde

Pension Council Representatives

The Pension Council has seven members – The Chair and Secretary (BDC Human Resources Employees), a BDC Representative, two representatives of active members (still employed) and two pensioners' representatives (who are not required to be members of the Association, although through our by-laws are ex-officio members of the Board of the BDCPA and may attend and speak at all meetings, but have no vote).

The Human Resource Committee oversees all activities related to a separate group - the investment committee of the Fund of the Pension Plan. A member of the BDCPA is an observer on this committee. Currently this is Alan Marquis, who is also an ex-officio member of the BDCPA Board.

If at any time you have questions about your pension benefits, you can contact Morneau Shepell at - 1-877-232-4774 Monday to Friday 9 am to 5 pm ET.

Once a year you receive an Annual Report to Members of the BDC registered pension plan that provides membership details and a report on the financial performance of the fund. Also, once a year you receive a personal pension and benefit statement regarding the benefits you are eligible for under your Retirement Program. Put them in a place that you can access easily.

The Pension Council Representatives are elected by all members of the Pension Plan for a three-year term and this past winter the renewal came around. We are taking this opportunity to introduce the two newly elected pensioners' representatives to Council.

Jim Anhorn transforms to James



Devil's Golf Course
Death Valley National Park

Known for all his life as Jim, the Pension Council has transformed him to James, so James he is!

He was born in Medicine Hat, Alberta but grew up in Calgary and attended the University of Calgary where he received a B.Comm. in Financing and Marketing in 1972. After graduation, he accepted a job with Canada Packers (now

Maple Leaf Foods) at their Calgary plant and in late 1973 moved to Kamloops to become the territory sales manager.

He began his career with the Bank on January 2, 1978 at the Kamloops Branch and in January 1980 was transferred to Prince George as the Management Services Officer.

Over the next 13 years in Prince George he held several positions including:

- Account Manager
- Project Development Officer and Manager
- Senior Account Manager
- Packaging and Intermediation Manager
- District Manager of Management Services.

When the Bank re-organized in early 1993, he accepted a transfer to Ontario and spent one year at ORO, as the Director of Training then three years at the Mississauga Branch as a Senior Account Manager.

In early 1997, he was transferred to the Vancouver Branch, initially as an Senior Manager, Loans, then spent several years in the Underwriting Department and then became Area Manager, Vancouver Entrepreneur Center. After 30.5 years with the Bank, James / Jim retired in July 2008.

James has been married to Patricia (retired from CIBC in November 2013) since October 1986 and has two daughters and four grandchildren. He enjoys curling in a seniors' league

over the winter and a round or two of golf when the sun shines. He is an active volunteer and works occasionally as a movie and TV extra appearing in *Once Upon a Time*, *The X-Files*, *Colony*, *Timeless* and the movies *Godzilla*, *Wonder*, *The Miracle Season* and several others.

James is a Director of the BDC Pensioner's Association for B.C. and Yukon, representing the Metro Area and has held that position since 2013.

Brian Massier

Brian retired from BDC in 2005 in Kelowna B.C, after a 43-year banking career that included 15 years with BMO. He enjoyed the privilege of having worked for IDB/FBDB/BDC starting in Regina, Saskatchewan in October 1971.

Throughout the years, he experienced many transfers to cities like Calgary (twice), Winnipeg (twice) Prince Albert, Grande Prairie, and Saskatoon. He feels that he was very fortunate to also spend two years working in Head Office in Montréal.

In addition to branch management, he held a variety of positions - Regional Director Management Services, Director Special Projects, and Assistant Vice President, Credit risk Management in Calgary for Albert and the NWT and in Kelowna for B.C Interior and North.

Since retirement, Brian and his wife, Pat have moved first to London in 2007 and then to an Adult Lifestyle Community called Antrim Glenn 2014 about 20 minutes from each of Cambridge, Hamilton, Guelph, and Burlington.



Deep sea fishing in Cuba

Pat and Brian have ix children, 14 grandchildren, and two great grandchildren living in Grand Prairie and Southern Ontario. Since retirement Brian spends his time golfing, reading, and writing, although for this latter hobby, that spell binding, hold your breath memoir, has not quite come to fruition. Stay tuned!

2018 Nominations / Elections

The Annual General Meeting of the BDC Pensioners' Association will be held via conference call on Thursday September 13 starting at noon for about 1 1/2 hours via conference call / video teleconference from Mississauga Area Branch. Details will be provided with your formal invitation from the Secretary.

At the 2017 AGM, amended by-laws of the Association were accepted to revamp the elected positions to better serve the pared down role of the Board. These amendments were:

Section 2 Nominations / Elections:

At the Annual General Meeting to be held in the year 2017 a new slate of all directors will be elected for a term of office as follows:

- Four to serve as Officers – two (2) for two (2) years and two (2) for (1) year
- Province of Newfoundland & Labrador - one (1) for one (1) year
- Provinces of Nova Scotia, New Brunswick & PEI –two (2) for two (2) years
- Province of Quebec – one (1) for one (1) year and one (1) for two (2) years
- Province of Ontario - one (1) for one (1) year and one (1) for two (2) years
- Province of Manitoba - one (1) for one (1) year
- Province of Saskatchewan - one (1) for two (2) years
- Province of North Alberta and the NWT – one (1) for two (2) years
- Province South Alberta - one (1) for one (1) year
- Province of BC designated Vancouver Island – one (1) for two (2) years
- Province of BC designated Vancouver Metro - one for one (1) year and one for two (2) years
- Province of BC designated Interior and North - one (1) for one (1) year

In subsequent years, the elected terms shall be for one or two years as the nominee declares.

There will only be an election if more than one candidate is identified for any one position. If only one candidate is identified, the election will be by acclamation, as outlined in our by-laws which can be found at our web site - bdcpa.org under the tab **About Us** at *Association Constitution and Bylaws*.

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

The nominees to date are:

Secretary	Réal Leahey	Two (2) year term to expire at the 2020 AGM
Treasurer	Ching Jung	One (1) year term to expire at the 2019 AGM
Newfoundland and Labrador	Terry Quinn	One (1) year term to expire at the 2019 AGM
Ontario	vacant	Candidate can choose a 1 or 2 year term
Ontario	vacant	Candidate can choose a 1 or 2 year term
Manitoba	Bette Johnston	two (2) year term to expire at the 2020 AGM
Alberta – South	Bob Thompson	one (1) year term to expire at the 2019 AGM
British Columbia – Interior & North	Lynn Seritt	one (1) year term to expire at the 2019 AGM
British Columbia - Vancouver Metro	John Taggart	two (2) year term to expire at the 2020 AGM

For eligibility and 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 must be received by the Secretary no later than July 15th 2018 by email or surface mail. The prospective candidate must agree to the nomination.

Pat Ghany, who has been a Director in Ontario since 2015 ha decided not to let her name stand for re-election. We thank her for her time with the Association.



Ed and Dianne Wilk

Ed Wilk has been a director in Ontario since 2003, one of the longest tenured volunteers we have. We are very sorry to see him leave the Board. As one of the members in Ontario so aptly put it –

We are saddened to see you leave. We always saw you as an indispensable and energetic committee member. Your organizational skills were exemplary, and we thoroughly enjoyed all the events we attended, not forgetting the accompanying culinary delights. And, Dianne was always around to add her special touch to the proceedings and enhance the offerings. Above all, you treated us like family. It will be hard to replicate all you have done over the years.

We wish you well in whatever new pursuits you delve into.

Warmest regards to you and Dianne.

We give you heartfelt thanks for your time on the Board and your volunteer work as Pension Council Representative.

With Ontario without a nomination for Director, it is important that someone step up to fill at least one of the seats, so a quorum is more easily reached for voting purposes and so our members can have at least one meeting this year.



Ontario Regional Office in the Mid 1980s

Standing: John-Pierre Houle, Steve Gray, Dennis Warne, Don Brown, Bob McKay, Keith Elliott, Jim Clarke, Glen Ryter, Wei Chin, Mirella Colombo, Peter Roberts, Gord Thomas, Hugh Sheldon, Stephen Korte

Seated: Tim Gallant, Francis Roy, Pat Ghany, (unknown), Mike Walsh



Cross Canada Activities

For more pictures of these activities and others, go to bdcpa.org.

Quebec:

Yves Milette, Yolande Martin, Frank Watters, Claude Martin, Claude L'Espérance



A Christmas brunch was held on November 30, 2017 at the Montreal Country Club.



Suzanne Lalonde, Tami Harvey (New retiree) and Dominique Davies. We had not seen Dominique in a long time it was so nice to spend time together.



Lucie Auclair (J.P. Hébert), Suzanne Hétu (R. Michel), Diane Bélanger, Jean-Pierre Hébert.



Louise Degnen Prince, Diane Brind'Amour, Alain Chateauvert, Daniel De Ladurantaye (S. Lalonde).

Ontario:

We enjoyed a luncheon at the Palais Royale in Toronto with 29 colleagues.



Jim Wilson, Diane Wilk, Armand and Enid Rodrigues



Anne Warne, Marg Ryter, Madhuri Ramakrishnan



Tessie Lopez, Wei Chin, Madelaine Chin, Tony Lopez



David Moody, Mary Trethewey, Don Ryter

Prairies:



**Gord MacPherson, Norm Oakley, Al Brockmeyer,
Mike Rudkin, Bob McGregor (seated)**



**Gary Franzmann, Leigh Morton, Suzanne Berard,
Jacqueline Withoos, John Melymick**

The



**Barb Archibald, Bettie Johnston, Joan Kirouac,
Gail Blanchette, Wendy Lamont**

Winnipeg Christmas luncheon was held at the Winnipeg Squash Racquet Club on December 13th. It was organized by Gary Franzmann and Joan Kirouac and was well attended by 15 people. The pensioners were brought up to date on developments at BDC by two active members - Suzanne Berard and Jacqueline Withoos. Bob McGregor, who is 97, attended.

Annual luncheons were held on December 1st in **Saskatoon** and December 19th in **Regina**. Three retirees attended in Saskatoon, Norman Eikel, Fred Walden and John Helms. Four retirees attended the Regina luncheon.



Connie Billett, Marlene Wyatt, Kurt Carlson and Mal Valentini

British Columbia:

Guilford Golf and Country Club December 2, 2017

Unlike last year's snow storm, there was only a slight West Coast winter drizzle which didn't dampen anyone's holiday spirit. Guildford provided an excellent buffet for the 29 folks who attended. Several door prizes were offered and Tom Lougheed, who ironically was celebrating his birthday, won the main wine basket prize donated by John Taggart's financial planner, Harp Dhillon.

It was also great to see two of our very senior pensioners, Ray Thomas and John Boshier in attendance as well as rookie Paige Kennedy who still is working at BDC.



Rear - Shirley Bennie, Casey, Tom Lougheed. Seated - Paul Casey, Danny King, Corinne King



Ray Thomas, John Taggart



Linda Hartl, Joan & Eric Jamieson



Frank Reiter,(he will be missed) Tony Charnish, Bill Hallum



Gail Charnish, Loretta Spooner, John Boshier

I am so sorry to hear of Frank's passing. When I last saw him at our Christmas luncheon he was his usual picture of good health. Frank was a practitioner of good physical health. He spent a great deal of time in the outdoors. He was a good skier and he enjoyed hiking. He and several of our BDC'ers went on a hike of several days on one of our BC trails. I think I was in Terrace and it was about 1990. You probably have his career details, so I will not go into them. I worked with Frank many of my days in BC. When I was in regional office he was manager of our North Vancouver branch. I understand he brought that branch up from an ordinary one to a good producer. My other time with Frank was in Venture Capital here in BC after I returned to the bank after my stint with Société General in Vancouver. I set up that Parisian bank in Vancouver in 1979/1980 until I returned to FBDB. With his support I went on to heading up our Venture Capital division in Ontario. He then went on to being VP in Prairies.

Frank was a great supporter of our pension association here in BC. He came out to almost all of our functions and on occasion when I needed some support I would talk to him. Frank was a great person and a good BDCer. I and I am sure many of us here in BC and the rest of Canada will miss him.

Please provide me with any contact information you have to ascertain when his service will be. I would like to circulate the information to our members.

John Taggart

We had what John Noonan used to refer to as an "artistically successful" Christmas Lunch. There were members from the south island that asked me to pass on season's greetings; which I did. To a person the wish was extended back by the **up island** group.

A luncheon was held on Saturday December 9th in **Kelowna** at the Mission Creek Golf Course. We had 16 in attendance and a good time was had by all. It was great to get together and talk about new and old times.



Back row- Walter Jabs, Tony Zuschtok, Len Leduc, Leigh Hewer, Don McCulloch, Brett Wike

Front Row - Lisa Jabs, Wally Kvafnic, Shirley Fitzpatrick, Yvonne Quaedvlieg, Karen Zuschtok, Marilyn Hewer, Val King, Wendy McCulloch



Sherry Seib, Phil and Jenny Viel, Bob and Judy Van Schubert, Chris Hanson, Bill Stuart, Ed Burnett and George Kirkwood.

Quebec

Cabane à sucre April 5, 2018



Christiane Longpré, Marie Paradis, Daniel De Ladurantaye (Suzanne Lalonde),
Left - Diane Brind'Amour, Laurence Boulerice.



Spring and Summer 2018 FAQs

Question: We have recently been asked about discounts for Via Rail travel for pensioners. It is our understanding that employees receive a discount for business as well as personal travel. Are pensioners eligible to receive the same discounts? If so, how are they accessed?

Answer from the Bank: The Via Rail discount does not apply to BDC pensioners.

Via Rail, however offers a direct discount to persons over the age of 60, year round on all economy or sleeper classes.

Question: In British Columbia, residents pay a monthly premium for health insurance and the Bank, deducts this premium from pension benefits. Recently, there has been an adjustment in these premiums and BC pensioners who have a lower taxable income level should be aware of how this affects them.

Answer from the Bank: In one instance, a pensioner has been over paying for these premiums for many years. The premiums should have been calculated on a sliding scale according to income, but this was not done. Example, if the household income is less than \$24,000 no premiums should have been collected. In the case of this pensioner, a substantial overpayment had occurred. The individual was able to apply to be reimbursed for his portion of the overpayment for the past seven years.

For those pensioners in BC with incomes for the past seven or so years between 0 and \$42,000 the full premium of \$150 per month for two persons in a family did not apply. Check your records if you fall into this category, and contact Morneau Shepell to obtain the proper forms to recover the over payment.

The recent change in BC rates for premiums as of January 1, 2018 reduces the monthly amounts by 50% and this, too, is on a sliding scale depending upon income. If your income is less than \$42,000 per year, contact Morneau Shepell to ensure that you are paying the correct premium.

Question: My address, telephone number, email address has changed. Who do I notify?

Answer: Please contact Morneau Shepell at 1-877-232-4774. They will inform everyone except for your Regional Representative on the Board of the BDC Pensioners' Association and our secretary. Please refer to the last page of this newsletter and send your telephone number and email address to the people on the BDCPA as our information is only updated twice a year from Morneau Shepell and does not include email addresses.

There are many people who are members of the Association that have deferred pensions and also many receiving pensions who have not kept their addresses current and the Bank is unable to contact them. If you know of people who are not receiving communication from the Bank or the Association, please advise them to provide current information to the correct resources.

Note from the Editor

This issue of LINK is number 1 of Volume 14. That means that we have been publishing this newsletter for 14 years in this format. The Bank is willing to continue to print and surface mail this communication piece as they always have, twice per year.

As editor, I have been sourcing stories, editing them, facilitating translation, and laying out the newsletter for over 14 years. No issue has been easy, and every issue took digging around for stories and articles and finding items that might be of interest to the other 1,400 plus members of the BDC Pensioners' Association.

This issue contains very little in the way of news or articles and I am unsure that we will continue to publish LINK in the future unless more people contribute, more interest is shown, and more regions take photos of events.

The people who work on this – myself and the three translators – on a regular basis enjoy what we do but the path to putting out each edition is steeper as time goes on.

If no articles are voluntarily forthcoming for the next issue which will be published in the fall of 2018, it will be the last issue of LINK that I will put together and all news and photographs will be available at our web site bdcpa.org.

I have recently reactivated the Facebook page IDB/FBDB/BDC Fellowship and am updating it on a regular basis with news, passings, and photos. Please consider joining us there and contributing your own news stories, photos, milestones, and information in either official language. We look forward to the exchange.

Pat Massier

Passings

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

Barry Anderson, Langley British Columbia, passed away March 20 2017

Sandra Little of Halifax Nova Scotia passed away May 12 2017

Walter M Clarke of Grand Falls Newfoundland and Labrador passed away May 21 2017

Edwin Keeling passed away July 10 2017. He was from Sechelt, British Columbia

Irene Nyznik passed away on October 29, 2017. She was a surviving spouse member living in Winnipeg, Manitoba.

Richard Munro passed away on November 3rd 2017 at Penticton Regional Hospital in British Columbia. He will be forever lovingly remembered by his wife Margaret, son David (Karen), daughter Sue (Marc), grandsons Paul and Mark, and sister-in-law, Elizabeth Kelly in Edmonton.

A Celebration of Life will take place in the summer.

Louise C. Shier passed away on November 14, 2017. She was born November 16, 1934. Louise was from Alliston Ontario.

Marcel Parisien passed away in Montreal, on November 21 2017. He was born in 1927.

He was the father of Normand (Lucie), Ivan (Christianne) and the grandfather of Jean-François, Cédric, Nicolas, Joanie and Laurent.

Jocelyne Reinhardt, nee Breton, passed away January 1st, 2018 at the age of 69. She was from Mascouche, Quebec. Surviving her are her husband Yvon Reinhardt, her daughter Catherine (Patrick Nadeau), her grandchildren, Laurianne, Dorothée, Béatrice, her sisters and brothers, Lynda, Serge, Sophie, Karine, Debbie, Sherry-Lee, Boyd, Bing, sisters and brothers in law, nephews and nieces, her best friend Dolorès and many other parents and friends.

January 10 It is with great sadness to be advised of the passing of **Wilma Scott Gilmore**, wife of Graham Gilmore.

Claude Lebon resident of Chevy Chase, MD passed away peacefully on December 30, 2017. He was surrounded by his wife Judith and children, Suzanne, Andre, Celine (Alain).

Mr. Le Bon was born in March 1931 in Port Alfred, Quebec Canada. He married in 1960 and left for Ethiopia to teach at the University of Addis Abeba. He returned to North America and while raising his young children managed to obtain a Doctorate from Columbia University. His distinguished career in Academia saw him become Dean of the business school of Laval University, in Quebec and then Simon Fraser University in British Columbia in Canada. It was also a great honor to serve as a director of the Bank of Canada in the early 1980s.

He retired to Maryland with his wife where he spent many wonderful years golfing and sailing.

He was a man of duty and honor a wonderful Husband Father and Grandfather. He is already missed.

Services will be held in Canada at a later date

Michelle Bergeron passed away, February 10th 2018 at the CIUSSS du Saguenay-Lac-Saint-Jean, Chicoutimi Hospital at the age of 60 years and 8 months. She was the spouse of Gaétan Bilodeau, from Chicoutimi.

Mrs. Bergeron is survived by her daughter: Émilie (Jérémy Tremblay); her granddaughter: Élianna Tremblay; her parents: Mrs. Rachel Huot et Mr. Germain Bergeron. She was the sister of: Sylvain Bergeron (Danielle Gauthier), France (Claude Dussault) and Dominique. She was the sister in law of: Pierre Bilodeau (Martine Lavoie), Jean (Christine LeMay), Annie (Donald Perron) et Martin (Cindy Lebel). She will also be missed by many nieces, nephews, parents and friends.

Bill (William) Torrance passed away peacefully at Mill Creek Care Centre, Barrie on February 11, 2018 at the age of 86. Beloved husband for 61 years to Jess (nee Souness). Much loved father of Campbell and Shona. Cherished

grandad to Matthew Torrance, Erin Jantzi (Cameron) and Callie Torrance. Great grandpa to Carter. Bill will be sadly missed by his extended family and friends.

Donald David Tobin age 65, Truro, NS, passed away peacefully on Saturday, March 3, 2018, at his home, with loving members of his family by his side. Born in North Sydney, he began his career following graduation from Dalhousie University with a degree in commerce. He worked as an accountant for HB Nickerson & Sons “the fish plant” in North Sydney and eventually became the president of Chappell’s Building Supplies in Sydney. In later years, he went on to work for DEVCO (Controller), Oceanside Assistance (Executive Director) and the Business Development Bank of Canada (District Manager). Most recently, Donnie, along with Janice, opened and operated Eagle’s Landing Bed & Breakfast.

He is survived by his loving wife of 44 years, Janice (Levangie); sons, Craig (Stephanie), Keith (Jennifer); daughter, Cindy (Matt); sister, Karen (Marvin); and his beloved grandchildren, Shaela, Kaiis, Madoc, Vander and Breagha.

Lois Mabel MacFarlane, July 20, 1932 - March 19, 2018

Lois MacFarlane was predeceased by her husband, Bud, and is survived by her children Robyn Rahn and Bruce and Janet MacFarlane, and her grandchildren Alicia and Curtis Tonello. Lois enjoyed her garden, her cat, family dinners in her Vancouver home, her memories of John Oliver Secondary, and church.

Frank Reiter from North Vancouver, October 10 1942 – April 23, 2018

It is with great sadness that the family of Frank Reiter announces his passing. He will be missed by his wife Linda, daughter Cindy (André), son Dan (Dee), grandchildren Alexandra, Zachary, Catherine, and Madeleine, as well as his sister Sylvia (Vanroy), niece Debbie (Ross), great-nephew Rhys and his many friends. There will be no service by request, but a gathering to remember him will be held at a later date.

BDC Pensioners' Association

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