

LINK

Volume 6, Issue 2

Fall and Winter 2010 /11

The 27th Annual General Meeting of the BDC Pensioners' Association

.... a great time was had by all.



This year the AGM took a little different format than in the past and those who attended agreed it was one they enjoyed. Instead of having a luncheon followed by the meeting, on the suggestion of Wei Chin – a former Director for Ontario – it took on the flavour of a reunion which included the Annual General Meeting.

June 4th

On Friday, June 4th, the first golfers teed off at 10:30 am at Maple Ridge Golf Club in London, Ontario. The hour wasn't too early but one of the foursome - Don Chapman - wanting to make sure he wasn't late, left his downtown Toronto home at 5:30 am to make the approx. 200 km trip.

The Pensioners' Association had 12 golfers joining 31 from the London BDC branch and their guests in 18 holes. Low score was -17 in the best ball / scramble format with all 11 teams awarded prizes. Pat Massier- showing that retirement has its advantages - took the Lady's Long Drive at 185 yards. Donna Whitton and Marg Smith of the London branch organized the tournament.

The social hour started at 3 pm, just as the first group finished their 18. Non-golfers attended this part of the day at the golf club, along with the bar-b-que that followed. No rain until 5 pm and then only a sprinkle.

Ontario members of the Pensioners' Association have been invited to participate for several years but this year, with the AGM being held the next day, there was an opportunity for people living outside of Ontario to join in. The 39 Association participants at the bar-b-que included Mal and Dianne Valentini from Regina, John Noonan from Vancouver, Wendy McCulloch from Grand Forks BC, Ken and Connie MacMillan from Halifax, and Réal Leahey from Pointe-Claire Quebec. There were over 70 people at the bar-b-que with the majority from the Association. It was the best turn-out the event has experienced in many years.

No one is exactly sure when the London Golf Tournament originally started but it is felt to be the oldest continuously held event of its kind in the Bank, predating Head Office Sports Day by a few years. It dates from sometime in the early 1970s and many participants at the 2010 tournament remembered those early times very fondly. It is at least 35 years old according to Claire Richards who first attended before she was married and has attended nearly every year since. The event has never been rained out.

Afterward several members of the Association continued the camaraderie and conversation at the home of Pat and Brian Massier.

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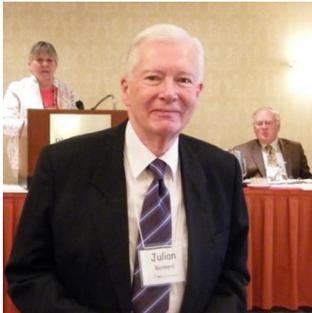
June 5th

The Four Points by Sheraton was the venue for the social hour on Saturday beginning at 11 am. 47 people attended - most also had been at the event the day before. 21 members and guests came only for this portion of the weekend, so more acquaintances were renewed and people who had not seen each other in years were able to catch up on each others' lives.

Here Réal Leahey and Lorette Bourbonnière have a chat.

A buffet lunch at noon followed the canapés and other refreshments.

Before the AGM started, there were prizes awarded. The non-board member who had travelled the farthest one way was Wayne Rounding from Peterborough. He and Marianne had come approx. 400 km. Many members had travelled over 100 km to London.



The member who had the highest total of years worked for the Bank plus the years drawing pension was Julian Bernard who had an impressive total of 53. Several others had a total of 50.

Hugh Sheldon had worked at the most locations for the Bank – 10 or maybe 11 since someone pointed out he forgot about Owen Sound. Others had more than 7.

AGM attendance as a non-board member was a three-way tie at 3.

John Parnell took the award as his birthday was closest to June 5th.



Peter Lawler, BDC Senior Vice-President Operations for Ontario remarked on the corporate memory that was contained in the room when he began his greetings from the Bank. Peter and his wife had travelled over 100 km. for the purpose of addressing the group.

The AGM commenced shortly after 1 pm and the minutes will be provided by the Secretary.

There were many positive comments about the weekend and the AGM. Some emails were received the next week such as:

The meeting was a lot "livelier" than I expected. Thanks again. It was a great opportunity to catch up with old friends. Thanks to the Association. Thanks for bugging me to attend. We had a great time. See you next year at the golf. Good format for the weekend. See you at the Christmas luncheon.

Message from the President to the 27th AGM

Delivered by Hugh Carmichael



George has asked me to extend his greetings, also his apologies for not being here today due to family issues.

He wants to thank all of you for attending and of course, Pat Massier and the Ontario Directors for very efficiently organizing yesterday's golf, the barbeque and today's Meeting.

Our Association is guided by a Board of Directors from all across the Country, some of whom are here today, as is the Editor of Link magazine. Would you please stand and introduce yourselves and your Constituency. Let's start at the back of the room

(after the introductions)-----How about a round of applause for these Members who are the back bone of our Association?

Special mention should be made that several Directors have decided not to stand for re-election, including Hubert Montbriand our longest serving Member who has held this position since the early nineties. All of these departing Directors deserve our thanks.

Two people, who work in the background of our Association, are Frank Watters our Auditor and also an Observer on one of the Bank's Pension Committees. The second Observer is Ed Wilk, who also looks after our interests. Thank you both for the effort on our behalf.

Your Executive, which handles the day- to- day affairs comprises the President, Secretary Real Leahey, retiring Treasurer Denis Couture, Wendy McCulloch, the Directors representative, and myself as Vice President. Real and Denis both have heavy jobs and deserve a special vote of thanks. George has asked me to pass along his appreciation for jobs well done by all of the Executive team.

He sends special thanks to Pat Massier for channelling some of her amazing energy into the continuing publication of Link also to Lorette and Guy Bourbonniere and Real Leahey who have worked on the translation to both official languages. Let's also thank the authors who contributed such interesting stories and the Bank Staff for their terrific support in printing and distribution.

Link just keeps getting better and brings back lots of good memories of the people we worked with over the years.....and he adds..... I do have one thought for you to ponder isn't it strange how the people in those Link photographs have grown older? However, none of YOUR appearances have changed over the years It makes you think!!!!... don't it. ?????

To all of you Trish and I send best wishes and hope you've had a great lunch and enjoy the rest of the Meeting. I know Hugh will do a great job with both the election process and as Chair of this year's AGM.

Respectfully,

George Kirkwood
Association President



Karen Reckzin

I retired Nov/09 from BDC North Bay after 30 years of service. One of our plans for the first year was to ride our motorcycle to the Grand Canyon. Well we made it as did my BDC t-shirt. The 10,000kms trip took us just under 2 weeks and I believe it was 12 states and 2 provinces (yes a bit too much riding to make it in that few days but we were excited to get there!). We also took the opportunity to ride on sections of old Route 66 when we could. My husband Dave and I are taking the advice of any retired person who tells us to follow our dreams now while we can. I hope you're enjoying yours as well.

Regards
Karen Reckzin

Navigating Your Retirement Health and Dental Benefits

This article was prompted by the general discussion that occurred at the end of the Annual General Meeting in June 2010 and questions posed privately by members to Directors and the Executive over the past year. We hope it has addressed some of your concerns.

Your Provincial Health and Prescription Plan

In most instances, before you can access the benefit plan provided to you as a recipient of a pension from BDC, you first must look to your Provincial Plan to cover costs.

75% of all Canadians have private insurance coverage for prescription drugs. About 25% of the population and all seniors qualify for government reimbursement to a certain extent. Thus, it is crucial to understand your provincial drug reimbursement policies and the potential impact of this variation on out-of-pocket expenditures and therefore reimbursable claims from your pension benefits coverage.

Some variations province to province:

- For example - New Brunswick and Prince Edward Island offer comprehensive public prescription drug plans for seniors with patients paying from 0%–35% of their total prescription costs, regardless of their income
- In some other provinces, seniors pay 100%.
- Seniors in Quebec generally pay more than their total annual prescription cost because of premiums, except for low-income seniors and those with a high prescription burden.
- Seniors in Saskatchewan, Manitoba, and Newfoundland and Labrador are covered through a means test.

Find out what your provincial plan pays. It is important for you to investigate precisely what medications are covered and to what level your costs may be recovered. For example: a patient with congestive heart failure may have out-of-pocket costs for prescriptions to treat this of between \$74 and \$1,332, depending upon the province of residence. These out-of-pocket costs after the provincial plan reimbursement may qualify for further reimbursement from your pension benefits coverage.

Leaving the Province for Vacation or Other Travel

Coverage by provincial plans varies for health care outside of your province of residence and outside of Canada. Most provinces have reciprocal agreements for coverage but if you visit some provinces, you may have to pay for medical services up-front and make a claim for reimbursement from your provincial plan.

In almost all cases, you must notify your provincial plan before you leave the Province and definitely before you leave Canada since failure to do this may render coverage inactive and this could put your private health coverage benefits in jeopardy.

Each Province has a maximum day's absence limit for coverage to remain in force.

Some examples: BC - if you remain a resident of the province you can be away from home indefinitely provided you spend 6 months in a calendar year in Canada. Ontario - under certain circumstances, you may be away for up to 2 years provided you are pre-approved for this extended absence. Other provinces have varying times – in the province for 153 days in a 12 month period; 183 days in a calendar year and so on. These stays may or may not be required to be consecutive.

In all cases, the provincial plans strongly recommend outside-province, not just outside-Canada insurance.

BDC Post Retirement Benefits

Not all of our members have medical and dental coverage as these are only available to persons who began to receive a pension simultaneously with leaving the Bank and did not defer their pension.

In other instances the benefits you are entitled to may differ markedly from the person sitting beside you at a BDC Pensioners' Association event. The level of coverage is determined in accordance with **your personal** date of retirement.

When coverage changes for current employees and those that retired at a later date than you, the Bank is not obligated to pass this along to all retirees in general – positive or negative - but on occasion in the past this has been done where financially feasible.

Some have **basic coverage** because they opted to receive benefits without paying for the extra coverage. This is limited in amount – currently a lifetime \$15,000 and then supplemented up to \$1,000 a year after this maximum is reached. BDC pays for this coverage and the cost to the Bank is currently in excess of \$2 million a year.

Here is one example of a large difference in coverage between employees and pensioners: Retirees do not have a **direct payment card** for benefits while employees do because this was not included in the premiums paid for the coverage provided to pensioners. To offset this, direct deposit of payment of claims to your bank account is available when you register for this with Manulife.

In addition to the basic level, others took **supplementary or optional coverage** which is offered only once, at retirement, and is paid for by the pensioner and subject to increasing premiums.

It is virtually impossible to have a representative of Manulife at an Association meeting to answer specific questions as the full details of each person's coverage would have to be known in order to respond appropriately. It is also difficult to pin down specific answers since in insurance there are so many variables surrounding a claim.

For those of you who are covered in some way, confirmation of your benefits is mailed to you in December of each year in a statement prepared by Mercer (Canada) Limited (Mercer) along with the announcement of the indexation to your pension. It covers:

- Medical, Dental, Vision Care, Travel Assistance, etc.
- deductibles, percentage reimbursement, time limitations, exclusions, and maximum lifetime reimbursement, if applicable.
- amount of coverage for Home Assistance Services, the parameters of EAP Assistance Program.
- Life and other insurances, and beneficiaries.
- what needs to be done if you move, if you have a new spouse, in the event of your death or the death of a dependent or beneficiary. Mercer, (1-877-232-4774) who is the administrator of BDC's pension and benefit plans, is the contact point for this information and in turn, notifies RBC Dexia, Manulife, and BDC.

Manulife Financial (Manulife) – www.groupbenefits.manulife.com/Canada - from time-to-time sends updates and bulletins to plan members by mail. Some recent ones that can be read on the web site (select "plan member" and enter your contract number) include:

- Health insurance for visitors to Cuba
- Natural Health Products Regulation
- Emergency travel assistance for winter travellers
- Members guides for vision care and custom-made orthotics

If you are not able to access the site via Internet, call **1-800-268-6195** or **TTY/TDD Service:** English - 1-800-685-7793 French - 1-888-792-0265 and they will be happy to accommodate your request.

For very specific information you can call and ask your questions or you can login from the welcome page (after obtaining a password) and learn the status and history of any claims you have made, how the payment amount for your claim was calculated, print a new benefits card, forms, etc. In addition, you are able to send an email directly to Manulife for response within 72 hours.

In most communications or information bulletins, you are requested to refer to your **benefits booklet**. There have been a number of requests for an updated booklet but this is not forthcoming. When you or your spouse worked for the Bank, there was a binder for benefits that was provided to all employees. This outlined the various coverages. There is a section entitled: Post Retirement Coverage. This is the supplementary information for retirees.

Any changes to your coverage since retirement would have been sent to you in the form of the annual statement, a letter or in a bulletin. There is no updated booklet and it is unlikely that there will be one.

If you cannot see your specific medical or dental situation listed in the information on the web site or in your benefit booklet, call or email Manulife. They will advise you on specifics and will advise you on other things like:

- if the drug you are contemplating is covered – if new or semi-experimental
- if the test which is not covered by your provincial plan is eligible
- if you need to obtain an estimate for dental work before starting treatment
- a list of drugs that are eligible can be obtained

Travel Insurance

Your provincial plan covers certain costs of emergency health care when you travel outside the province or outside Canada. Unfortunately, your provincial health plan may cover less than the total cost, and the coverage for a hospital stay varies from \$100 to \$2,200 a day depending upon where you reside. Many hospitals will not admit patients without adequate medical coverage. If

they do, the costs can be astronomical. One hour in an Emergency Room, could cost as much as \$10,000 in the United States.

Make sure that you have met the travel outside province requirements including notification to your provincial plan, since any coverage – provincial or private – may be void if you do not.

Travel insurance – health, cancellation, or interruption - like any insurance, requires an in-depth read and analysis of what kind of insurance is in place and what other insurance is needed for what eventuality. Insurance companies are not noted for their lax interpretation of clauses and not noted for their generosity when confronted with a claim that has many variables.

When deciding which travel insurance is the correct one, first identify your concerns –

- cancellation in case you need to cancel before the actual trip begins
- trip interruption insurance in case of an illness or emergency that forces you to stop or delay travelling once you are underway
- protection against delays
- health issues during the trip

Our benefits plan covers **emergency situations** i.e. unexpected injuries or unforeseen illnesses.

An out-of-Canada medical emergency includes an accidental injury or an illness that was not previously diagnosed or treated in Canada. Treatment required for a medical condition that was previously diagnosed in Canada is excluded. However, coverage may be available for an unforeseen complication requiring immediate medical attention arising from an existing, **pre-diagnosed condition** that was completely stable at the time of departure from Canada. If this applies to you, you should verify with your doctor to ensure it is safe to travel before leaving the country. Obtaining a letter to this effect, while not a requirement, would be a good idea.

If you contact Mondial Assistance which is Manulife's emergency travel service provider, during the **planning stage** for your trip, your questions can be addressed early on so you can make informed decisions – is this coverage enough for you or do you have to arrange other insurance, what immunizations are required for where you are travelling, do you need a visa, etc.

This insurance is **not** cancellation insurance and, therefore, you are not covered for trips that were cancelled or delayed prior to departure. The outside Canada benefits **do not start** until you leave the country. Until that point the provincial or outside-province coverage is in effect.

Some interruption insurance **may** apply but this is on a case-by-case basis.

You may also be surprised to find out what's missing from your credit card insurance so check before you get too far along with travel plans.

Be informed so you can take the right decisions and not be disappointed or financially compromised when you deal with any insurance.

Once you have contacted Manulife and/or Mercer, if you still have any questions or concerns about your health and dental coverage, the Association Directors and Executive are there to assist, so please contact one of them. Their co-ordinates can be found on the last page of this newsletter or on the web site – www.bdcpa.org.

Cross Canada Social Events

Cabane à sucre
April 15th 2010 Québec



Granby Zoo - Québec members had a visit to the Zoo on August 19 with more than 30 people attending. It was a beautiful sunny day and everyone enjoyed the renovated zoo in Granby. Most of them had visited this zoo 30 years ago or more and were impressed by the improvements made over the years.

Pictured here are Guy and Virginia Turcotte enjoying the day.



More London Golf Tournament Pictures



Hugh Sheldon
and Don
Chapman

Chatham
Branch
Reunion from
the 1970s
Roger
Honsberger,
Pat Massier,
Bob Lewis,
Barry Grant



Brian Massier
and Ken
MacMillan size
up a shot



Carolyn Mason

Ottawa



September 16 – Luncheon at
Robbie's Italian Restaurant

Dick and Pat Harriman
André and Barbara Dusablond
Guy and Lorette Bourbonnière

Activities in Winnipeg



Christmas 2009

From left to right - Holman Olson, Bob Allison, Mike Rudkin, John Melymick, Gary Franzmann, Al Brockmeyer, Norm Oakley, Ray Wheeler.

For many years now, the Manitoba members of the Pensioner's Association have held semi-annual get-togethers. The first semi-annual function is a spring luncheon which takes place in May of each year at the Winnipeg Squash and Racquet Club. Thanks to John Melymick for the use of his membership at the facility, allowing us to hold the annual luncheon there.

The second event is a formal dinner which is held in December each year at the Manitoba Club with pensioners and their spouses in attendance. In this instance our thanks go out to Holman Olson for using his Club membership for the purpose of that dinner.

These semi-annual get-togethers are well attended with usually 25/30 in attendance. Frequently, out of province pensioners attend if they are in Winnipeg on other matters. Lively stories are told, jokes are shared, and a good time is had by all at each function.

Spring Luncheon 2010

Left to right - Ian Collins, Gary Franzmann, Claude Bru, Al Brockmeyer, Harold Swartz, Peter Choropita, Norm Oakley



Left to right - Rudy Hoffman, Harold Ramsay, Bob MacGregor, Mike Rudkin, Ray Wheeler, John Melymick, Holman Olson

British Columbia



July 12 – Longwood Brew Pub - Nanaimo

Back from left
Rhonda Hercus,
Ben Weaver,
Harold Dashevsky,
Paul Horwood,
Jim Hercus
Front from left
Sherri Seib,
Sue Weaver,
Nadine Dashevsky, Joan
Horwood

The Marina Victoria--July15

From the left---Paul and Joan
Horwood, Anne and Julio Russo,
Marilyn and Solly Bayer, Robert
and Beverly Darnell, Harold and
Nadine Dashevsky and Susan and
Graham Ross



**BC Interior Golf
Tournament -
August 20
Kelowna**

Back - Mike Fostyk,
Jerry Seritt, Cecil
Spielman, Connie
Spielman, Dave
Goodman, Mike
Dorsel, Connie
Mucha, Dick
Dumond. Front -
Don McCulloch,
Lynn Seritt, John
Helms, Barb
Renton, Owen
Renton, Gayle
Goodman, Wendy
McCulloch, Val
King, Shirley
Dumond, Ted
Mucha

Association Business

Upcoming Social Activities

Ontario

London and area – A luncheon is scheduled for **Saturday, December 4, 2010** at the Idlewyld Inn, 36 Grand Avenue, London commencing at 11:30 a.m. in the Wine Cellar. Further information will be sent to members shortly. Contact Pat Massier for further information.

Toronto and area - On September 29, 2010, 35 members of the Ontario Region attended the stage version of Shirley Valentine at **Stage West**, Mississauga. It was a one woman show performed by Loretta Swit who is well known for her portrayal of Major Margaret "Hot Lips" Houlihan on *M*A*S*H*. Ms. Swit did an excellent acting job portraying the development of a frustrated housewife to a liberated woman enjoying "la dolce vita in Greece".

The show was well appreciated by the members and here are two comments:

"I think the last time I was at Stage West was about 30 years ago for a dinner performance of Cabaret. Ms. Swit did very well. Not everyone can carry off a one-person show for two hours and keep them laughing as much at the end as in the beginning"

"Thanks again, Ed, for arranging our retirees' luncheon and show – it was the best show that we have seen at Stage West and enjoyed it immensely. Those who didn't attend certainly missed a wonderful performance"

Buffet Luncheon - Sunday December 5, 2010 Glen Abbey Golf Club, Oakville 12:30 p.m.

Glen Abbey's Sunday Brunch is well prepared with a wide selection of choices and the wait staff is very attentive. The view over the golf course, even in winter, is lovely. Glen Abbey provides a free and continuous shuttle to the dining room from the parking lot. Drop off your spouse/guest first and then proceed to the parking lot. There is access for those members with limited mobility.

Reservations have been made for 45 members with numbers to be confirmed by November 19. Further information will be sent to members shortly. Contact Ed Wilk for further information.

British Columbia

BC (Lowermainland) - Next event scheduled for Sunday **December 6, 2010** is a brunch at the Holiday Inn in North Vancouver. Further information will be sent to members shortly. Contact John Noonan for more information.

New Association Treasurer – Guy Turcotte



In 1979, Guy joined FBDB as a credit officer in St. Catharines, Ontario and then moved on to Timmins branch. After two years, he was then transferred to Head Office in the capacity of Business System Analyst. This position acted as a liaison between credit department and systems technology.

Staying in the Montréal area, he worked at St. Laurent branch as Senior Account Manager and then at Place

Victoria branch as Project Development Manager and Packaging and Intermediation Manager. Guy became a Head Office Credit Department Loans Manager for a few years. He then returned to Timmins as Branch Manager in 1992.

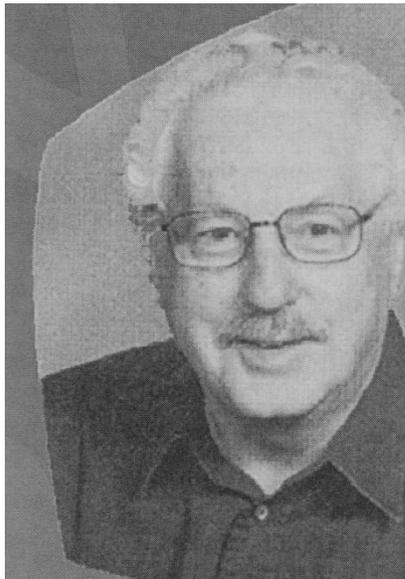
In 1995, he was transferred back to Head Office into the Credit Risk Management Department. During his 15 years in this department, he worked as Project Manager, Director of Loan Policy and Procedures, and lastly as AVP, Credit and Environmental Risk Management. He retired in April 2009.

Guy has great respect and enthusiasm for the friends and acquaintances he made at the Bank. He says, "Even though BDC has evolved tremendously from the original IDB in all aspects, one distinguishing trait stands out among its employees: their unwavering dedication to assisting entrepreneurs. Remarkable!"

Since retirement, Guy has been very busy. He and his wife Virginia have undertaken extensive renovations to their home, which for the time being is finished the way they like it. He has taken an Italian course and caught up on some reading. Guy and Virginia plan to travel more extensively once she retires in another two or so years. In the meantime, he has improved his golf game, started playing pool once again, and joined a curling club for the first time. Ballroom dancing and cross-country skiing occupy more of his spare time.

He retired in Saint-Bruno, a city located on the south shore just east of Montreal so he and Virginia would be near their three sons and are patiently waiting for grandchildren.

"In my term as Treasurer of the association, I want to reconnect with colleagues across Canada and encourage more pensioners to participate in activities organized by the Association. After all, the Association exists to serve its retirees and is well supported by BDC."



R. A. (Bob) Lewis – Director in Ontario

After working for The Royal Bank for 10 years, Bob joined IDB in 1961 in Toronto, Ontario. Shortly afterward he transferred to London, then to Windsor, and on to Port Arthur (now Thunder Bay) returning to Toronto to work in the Ontario Regional Office and the Toronto branch.

He recalls an interesting experience in Fort William. "The Bank had a ski resort client who needed additional financing. In order to give me a full appreciation of the site, the owners decided to take me up in their plane so they could explain all of their plans. As the plane rumbled down the runway for take-off, the owner looked at me and said "you take it up". What a frightening experience that was, but I did survive."

Travelling for the Bank always had its interesting quirks. Bob recollects another experience when completing an inspection after a fire at a place called Allenwater Bridge. "To get there I had to first get to Sioux Lookout in time to catch a train at 4:00 a.m. Allenwater Bridge was, of

course, not a regular station stop so they let me off here as a "special stop". It was special all right. To get back to Sioux Lookout I caught a jigger - a hand-operated railway car - to Sevant Lake where I caught a train to finish the outing."

In 1973 Bob opened Chatham, Ontario as Branch Manager moving on to Oakville in 1979. Both of those branches were subsequently closed (Chatham has reopened as a small satellite branch to Windsor) and Bob had the task of closing the Chatham branch in 1982 while he was Manager, Windsor branch.

He fondly remembers several exciting card games in IDB and FBDB branches, especially in Fort William where they became a tradition.

He left the Bank in 1986 and took an accounting position but found it too boring. He then had a very interesting project. He closed an unsuccessful Credit Union that had 3 branches. He says, "Banks have lots of rule books on running a bank but none for closing. That project was probably the most interesting challenge of my working career."

Paralleling his years with the Bank were two prime interests that that seemed to go hand in glove with his employment. The first interest was in providing leadership in church activities by acting as Treasurer for five different churches, as a certified lay preacher, and as a board member, among other positions.

His second passionate interest is stamp collecting both worldwide and specialization. He has published a sold out pamphlet on specialized Canadian stamps.

"When I am asked how many stamps I have, my reply is usually that three rooms in my house are dedicated to stamps and collections. My current interest includes local politics. At the 2006 election in LaSalle, which is a city adjacent to Windsor located on the Detroit River, I missed being elected to a councillor seat by only 300 votes. In the current election, I am running for Deputy Mayor. It is interesting that Gary Baxter, a former FBDB employee, is currently mayor and is now running for a second term".

Bob is married to Dorothy Anne and has 6 children and 10 grandchildren, all of whom live within a reasonable driving distance from LaSalle. LaSalle is his hometown area and so he chose to retire there. Bob feels fortunate two of his friends from the 1930s nearby and available for regular dinner get-togethers.

Pat Massier – new Director in Ontario

Pat Kerrigan joined FBDB in 1976 in Chatham, Ontario as a Credit Officer when all Management and Operational positions were classified as "male staff". This has always been a source of amusement to Pat who was one of the first women in Branch Management when she worked in Yellowknife, NWT in 1987. In all, she worked in 12 locations in the Bank, holding 19 different positions.

From Chatham to PAG officer in 1979; Assistant Manager of Etobicoke during the 1980s recession; back to Chatham as Assistant Manager and then to Saskatoon as Manager, Financial Planning in 1982 with a switch back to Assistant Manager a year later.

In 1984, as Assistant Manager in Saskatoon, her position disappeared but she was off to Winnipeg as Regional Director, Financial Services. "This was a real opportunity to be innovative. We introduced new products and risk tracking systems. We took the women's entrepreneur conferences across Western and Northern Canada and reached hundreds of business women, offering them skills enhancement that was not at that time available anywhere else. These conferences became the most widely known training programs for women entrepreneurs in Canada," she remembers. "The off-shoot of these was Head Office and Regional task forces on women in the Bank and a National group of employees and women entrepreneurs which looked at the specific challenges of women as owners of businesses."

In 1992, again her position disappeared in reorganization. She went from District Manager, Loans for the Toronto Area - where she enjoyed the perks of delivering the Cultural Industries Development Fund with its record launches, the Juno Awards, film festivals, and meeting authors and publishers - to Edmonton as Area Manager, Northern Alberta. From there, in 1994, she went to Head Office as Director, Loan Policy and Procedures.

Again in 1996, as Director Customer Service in PNRO, her position disappeared. "This was an interesting time. For a year I had no real supervisor, no job, and no regular duties. I just went work or worked from home and made myself as useful to the organization as I could. From 1978 to 1997 I delivered courses to employees all across Canada and was a field resource for the Training Department in developing and writing courses and self-study material. The Bank transferred me to Montreal as Director, Training and Development. In this role I was responsible for the training needs of all people at the Bank. That was a fun job. My husband, Brian, was also transferred to the Credit Department. This was a first for the Bank."

Brian had an opportunity to move to Calgary as AVP, Credit Risk Management for Alberta, so Pat resigned and in April 1999, formed a training and consulting business – PRACSOL Inc. This company trained commercial banking for various financial institutions across Canada and consulted for these institutions and for small business. The Bank's training department continued its association with Pat and she designed, developed, and delivered many training programs for them over the next 10 years, meeting almost every newly hired Account Manager in that time – about 800 people – plus most CSOs and newly appointed Branch Managers some of which she had trained as Account Managers during the previous 20 years.

“For a few years, Brian and I travelled across the US in our 5th wheel for three or more months of the year, but training still had to go on. I made trips to Montreal and Toronto for week-long sessions from Houston, Phoenix, and Los Angeles. Some of this was tricky but we managed.”

In 2002 Brian was transferred to Kelowna BC and the couple felt that they had found their retirement home. Not so. In 2007 they sold their home and the 5th wheel, put the furniture in storage, loaded the suitcases and dog into the car and went to Ontario to find a place to live.

“Many people ask why. Well, we felt isolated in Kelowna. We have 6 children and 14 grandchildren – half in Grand Prairie Alberta and half in southern Ontario. Grande Prairie is a bit severe in the winter so that's how we made our decision. I grew up in London and Brian loved the city when we visited my mother over the years, so here we are and loving every minute of it.”

After over 30 years of delivering training, Pat finally retired in August 2009.



Pat has many interests. Her garden in London is one of 300 certified Monarch butterfly way stations in Canada. She enjoys a game of golf with Brian at least once a week in the summer and more often when they travel in the winter. Interior design is a real passion and she makes all of the window coverings, bedding, shower curtains, and table linens for her home as well as for many other people. For over 40 years she has preserved all types of jellies, jams, and sauces which she shares with family and friends. Cooking is an enjoyable hobby and everything is made from scratch.

Once every 6 weeks she takes a day and cooks 35 dinner meals for her daughter's family and freezes them and also cooks for family and friends for their special occasions. She still does at least two crossword puzzles a day from the NY Times web site and reads at least one book a week. She is also the Editor for LINK.

“I feel that the BDC Pensioners' Association is important as a facilitator for people who worked together and enjoyed camaraderie for years to stay in touch. Many who leave the Bank say that what they miss the most are the people. As a Director I hope to expand the reach of the social activities to include members who live in areas that are not so heavily represented. This will allow many Ontario members - where the budget allows - to attend events that will be held closer to where they live. These may not be as frequent as those that occur where the majority of members live, but they should not be overlooked.”

Members' Corner

Titles

The proliferation of highfalutin titles at all levels of customer services is bewildering. Is it a societal behaviour trend? Must clients feel cosseted by a VIP for their smallest needs? Lately I read how a journalist, when wanting an exact quote from a government spokesperson, asks for the complete title of the interviewee and he, or she, often has to take out a business card to read it out. He concluded that prestigious titles were generously dished out in lieu of raises. Whatever, they play havoc with translation!

It all seemed simple in the Bank, some thirty years ago. There was a President and Vice-presidents, exclusively masculine, who only needed an acute accent on the first “e” to be French.

Then, superintendents, controllers, managers, clerks, secretaries, lawyers, translated to familiar, similar names. Now, the Bank offers careers, not jobs, and titles are complex. The French equivalents require a whole new language. For example: Head Office was *Bureau chef* and is now *Siège social*.

A few titles, from a BDC ETC. publication:

- Financial Services Applications Specialist Operations Support & Strategic Initiatives (HO)
- Analyst, Treasury Accounting & Reports Finance (HO)
- Senior Analyst, Planning & Public Policy, Corporate Planning (HO)
- Partner, Consulting Services, (HO)
- Systems Analyst, Systems and Technology
- Project Development Manager and Packaging and Intermediation Manager
- Senior Analyst, Planning & Public Policy, Corporate Planning (HO)

I wonder if the first waves of retirees, with their brief, simple, titles feel deprived, as if they missed out on something. Please, readers, be patient with the translator. Just write in my obit: *Titles were the death of her*.

Lorette Bourbonnière

Email addresses are protected under the Privacy Act

Thanks to all who provided agreement to circulating email addresses to our members. If you agree and have not notified the Secretary, please email Réal Leahey at real.leahey@sympatico.ca giving your permission for your email address to be provided to other members of the Association.

Your email message might say: I (your name) give the IDB / FBDB / BDC Pensioners' Association permission to publish my email address (your email address) in a membership listing to be provided only to other members of the association.

FYI: All coordinates including email addresses for the Executive and Directors of the Association are available on-line at www.bdcpa.org.

Passings

April 8, 2010 – **Patrick Loney** – Sault-Ste-Marie, Ontario

April 30, 2010 – **Martin Schulz** – Lethbridge, Alberta

May 15, 2010 – **Ronald J. Botterill** – Moose Jaw, Saskatchewan

May 21, 2010 – **Ian Mackenzie** – Duncan, British Columbia

May 28, 2010 – **Alan Budden** – Glace Bay, Nova Scotia

May 29, 2010 – **Frances Diakur** – Edmonton, Alberta

June 19, 2010 – **Doris Weedmark** – Kingston, Ontario

July 7, 2010 – **William (Bill) Auger** – Pemberton, British Columbia

July 30, 2010 – **James T. Melvin** – Brockville, Ontario

August 28, 2010 – **C.R.T. (Dick) Bingley** – Oakville, Ontario

September 1, 2010 – **Donald Barker** – Stouffville, Ontario

Thanks to all who provided material for this edition of LINK. Many thanks again to Lorette and Guy Bourbonnière for the translation of the text.

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