

A newsletter for members of the BDC Pensioners' Association  
[www.bdcpa.org](http://www.bdcpa.org)

## INSIDE THIS ISSUE

- 1 At Sea for our Sixty-fifth Wedding Anniversary
- 1 28<sup>th</sup> AGM
- 5 Cross Canada Social Activities
- 8 Association Business
- 10 Passings

## At Sea for our Sixty-fifth Wedding Anniversary

*Lorette and Guy Bourbonnière*

We wish to share some observations from our Alaska cruise on the Holland America Line (HAL) MS ZAANDAM, to celebrate our 65th wedding anniversary.

Upon boarding we find a dozen long-stemmed roses in our cabin, a gift from our travel agent. We unpack and settle in for a pleasant trip.

As we do so, we reminisce about our honeymoon, our first cruise that sailed Québec-Tadoussac- Québec. Consistent with our financial means at the time, we had a tiny cabin with upper and lower bunks and no porthole. The bathroom was in the hall, shared with others. Never mind! We were young and the two days and three nights aboard were a dream. An auspicious beginning for our future.

Seated on the rear deck of the MS ZAANDAM we glide slowly in Glaciers Bay. The glacial landscape is majestic, almost mystical in its bareness as waves of mist and low grey clouds create a feeling of surrealism. Precious moments to meditate watching a panorama of infinite grandeur slide past. Unfortunately, the glaciers are receding and the icy peaks are melting due to global warming. We notice a difference since our first visit in 1984.

Our ship docks in a few Alaskan cities where diverse interesting tours are available. This being our seventh time in these parts we've "been there, done that" and opt to stay on board, where life is great.

The sun, too rarely seen on this trip, accompanies us as we slowly sail into College Fjord. The snow-capped mountains and glaciers cast their infinite reflections in the pristine waters strewn with floating ice. Quite a spectacle! Two seals are lounging on a small floe gliding past and ignore the ship that, for a moment, casts its shadow on them.

Please see *Sixty-fifth* on page 2

## 28<sup>th</sup> Annual General Meeting

The 28th Annual General Meeting of the BDC Pensioners' Association was held on June 1st, 2011. Taking place in Boucherville, Québec, the attendance was excellent and the agenda well received.

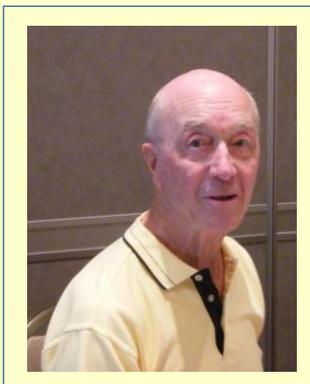
Pictured to the left is Roy Forsythe who attended the meeting travelling from County Down, Northern Ireland.

Denis Couture acted as Master of Ceremonies for the social portion of the meeting, representing the Québec Directors who were the organizing committee. George Kirkwood, President was unable to attend and in his stead, Lorette Bourbonnière chaired the business section of the meeting. His remarks are printed on page 2.

The minutes of the meeting and the financial report are enclosed in this mailing with the newsletter.

Pat Massier's remarks as incoming President are printed on page 4.

Please see *28<sup>th</sup> AGM* on page 3



## Sixty-fifth

The sunset, at 11pm, affords prodigious photos. We have illusions we might capture the essence of exquisite peace and tranquility of this moment with the air so pure and invigorating. Dawn will return at 3am.

We are alerted by a Native lady, traveling with us that a large pod of whales cavort near the ship. She has been at the microphone for large segments of the cruise interpreting the vast territory and the life of the First Nations inhabiting it for many centuries. Such wonders to know and protect!

Our anniversary falls on the last day of the cruise. At noon we are honoured at a reception for the Mariners and at the captain's table for lunch. At dinner, the Maitre D' and stewards serenade us with their good wishes in Indonesian, their language. Guy has found, in the jewellery store on board, a pendant and earrings set with sapphires (gem for a 65th) and diamonds. Wearing them, Lorette feels like a princess. A memorable day!

After two weeks we disembark and bus to the airport. We travel Ottawa-Vancouver-Ottawa with Air Canada in business class, suitable brackets for a 65<sup>th</sup> honeymoon and judicious use of our points. The



weather in Alaska was not great during our trip but the atmosphere on board was convivial. From the Captain to the last crew member we had excellent, courteous service. We were spoiled, treated as stars for our 79<sup>th</sup> HAL cruise and wedding anniversary. Now for the next celebration, our 70<sup>th</sup>! But who can wait so long? We will board the MS MAASDAM in September for the Montréal-Boston-Montréal cruise. All aboard!

Photo: At Mariners' reception with the Captain and Hotel Manager. We are wearing the platinum medallions awarded for 700 days at sea.

## President's Remarks to the 28<sup>th</sup> AGM

*George Kirkwood*

Greetings everyone and my apologies for not being with you today, however I know that Lorette will do an excellent job of Chairing the meeting.

First of all I want to thank Denis Couture and all of the Montreal area Directors for the work they have done in organizing this year's Annual General Meeting in conjunction with the Bank Sports Day, also their efforts in coordinating transportation for many of you. It is really appreciated.

I do hope you are enjoying the company of old friends and reminiscing about shared experiences during your working life. These personal memories are well worth treasuring in this age of accelerating technology which has by-passed many of us. It's my belief that our Association is the thread that connects a number of generations of Bank Staff, whose careers evolved dramatically with the introduction of new programs and processing capability.

I've been honoured to serve as Association President for quite a number of years and have really enjoyed working with an extraordinary and dedicated Board of Directors and Executive. Hugh Carmichael, Vice President and Real Leahey, our hard working Secretary both pre-date me on the Executive and have done amazing jobs. Wendy McCulloch our Director at Large has also served effectively for a number of years. Guy Turcotte, our Treasurer, is just completing his first full year and is competently handling our finances. I thank all of them and our Directors for their co-operation and conscientious effort on behalf of all pensioners .

Looking back over the past ten years it appears that the Association continues to evolve and I would like to briefly mention a few of the more important issues that come to mind. For example in the early years we did not have a Constitution, we simply expected everyone to “do the right thing” and they did !!!! However, as we grew in size and became more active all across Canada, it was agreed that your wishes should be formally outlined in a constitutional document. This was drafted by Hugh Carmichael, circulated and redrafted over several years and eventually approved by an almost unanimous vote. The responsibilities of the Executive and the Board are clearly spelled out for the benefit of all Members.

One of the early and continuing successes of the Association is the re-establishing of “Link” due to the enthusiasm and energy of Pat Massier. The photographs, personal stories and interesting news have made it a cornerstone of our Association.

Thank you Pat and all of the volunteers and Bank Staff who have made it a success story.

A subject that consumed much of our time a number of years ago was the dispute with the Bank over their use of the accumulated Pension surplus. You will recall this was the subject of a Class Action Suit initiated by Lucien Lieberman and Marjory Morris to determine whether the Bank was entitled to use the pension surplus to provide a contribution free pension to all existing employees and the very large number of new employees in subsequent years. This was a very controversial issue and the Association took the view that we should not get involved, but leave it for the Courts to decide. We did recognize the argument by the majority of our Members that the surplus built up over many years was almost 50% due to the apparently higher percentage pension contributions that were deducted from their salaries, without any Employee control. Understandably we were bombarded with questions on these issues and our decision not to intrude on the legal process was not always well received. Eventually the Courts decided the Bank acted within the law and did not require the return of any of the surplus funds created by Employee contributions. An interesting decision, one which raises a warning flag to all who are party to a pension plan but have no real input in the decision making. IE you may be able to make a strong case that payroll contributors have been responsible for a large part of the surplus, but you’re only entitled to your contracted pension. In my opinion, the law clearly needs to be changed.

Other issues we dealt with were less controversial, more in the line of “house keeping” and “fairness”. For example the distribution of Association funding (which I point out is solely provided by the Bank) is equitably distributed across the Country and in turn spent within our guideline of \$50 per participant from your respective Directors annual budget. Funding is also provided for a Director from each of the Regions to attend the AGM.

One issue that repeatedly comes to the Board is that of Medical Insurance coverage in Canada and beyond our borders. When you retired part of your agreed package stipulated what expenses you are entitled to claim. This is an individual contract and will differ from others and the Association cannot influence the Bank if you subsequently find that you are not satisfied with any part of the insurance. All we can do is draw attention to the Bank of any item we believe they should address in future contracts. One item where we do recommend caution is for those travelling, particularly beyond our borders. READ YOUR COVERAGE BEFORE YOU GO. Many Pensioners have opinions on what’s insured, but unfortunately haven’t studied the “small print”. Prior diagnosed illnesses are another area that should be given careful consideration.

My apologies for rambling on at such length, but at least it gave you chance for an after lunch snooze!!!!

I’ll end by wishing everyone happiness and as good health as advancing years will allow.

I happen to be well acquainted with your incoming President and know the Association is in good hands. Again, thank you for my years as Association President and very best wishes to everyone.



Guy Turcotte, Wendy McCulloch,  
Lorette Bourbonnière, Réal Leahey

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*“It’s my belief that our Association is the thread that connects a number of generations of Bank Staff, whose careers evolved dramatically with the introduction of new programs and processing capability.”*

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## Incoming President's Remarks



*Pat Massier*

*A table enjoying the lunch at the AGM.*

Merci Lorette. Bon après-midi mesdames et messieurs. Je suis heureuse d'accepter le poste de Présidente de l'Association des retraités de la BDC

I have three main areas of focus for my term.

The first one is to continue with the objective George Kirkwood had for increasing communication among our members. While Don

Brown originally explored the resurrection of LINK, George brought it back.

Also, during this time we set up a Web Site.

Here is a story about how the web site was recently used by a non-member.

A fellow was looking to reconnect his widowed mother to his father's best overseas buddy from the RCAF. He did a Google search and came up with a photo from our web site with this fellow's name in the caption. He contacted us and we were able to reunite the two. Our member is called Bill but his first name is neither Bill nor William so he was very difficult to locate.

If non-members can reconnect with members through our site, members should take advantage of it as well. We'll see if we can enhance the site to facilitate this.

The second area I would like to focus on is increased participation at social events. We tend to fall into comfortable routines and the Association is no different – same venues and dates year after year with the same faces at the events.

I would like to see some different activities happening. Last year Quebec went to the zoo. That's different! The old standby events could still continue but there apparently are funds for other things. Some would like the allocations to increase so more expensive events can be covered but it might be more interesting to use these funds in a different way – what about the members who live far from where the regular events are organized? Northern Ontario comes to mind. We need to explore ways to allow these members to get together. While the attendance at these events may be sparse, the reach will be stronger and the funding will go to a greater number of members. Actually, this objective also bolsters the first one.

The third objective is to promote a harmonious environment within the board so we can attract new blood.

Some directors have served for several terms and while they do an excellent job, many of them would like to pass the reins to members who are more recently retired and who may have a different approach to the position.

One of my favourite quotes which is attributed to Mark Twain is "If you always do what you always did, you'll always get what you always got". Change is good and with change we can improve the Association.

So, three objectives – improve communication, extend the reach of the social activities, and encourage change for positive results.

Merci encore et passez un bon week-end.

## Cross Canada Social Activities

### *April 21, 2011 – Victoria, BC*

Bob and Bev Darnell, Paul and Joan Horwood, Graham Ross, Nadine and Harold Dashevsky, Frieda and Neil Smith



### *May 10,*

### *2011 at the Winnipeg Squash Club*

Back row – Al Bockmeyer, Gary Franzmann, Harold Ramsey, Bob MacGregor, Mike Rudkin, Rudy Hoffman, John Melymick

Front row - Wendy MacNair, Leigh Morton, Holman Olson, Yumi Falk, Ray Wheeler, Harold Swartz, Claude Bru.



### *June 2, 2011 Annual Head Office Sports Day – Montérégie area*

Main venue - Vallée du Richelieu Golf Club. Other activities - St-Hilaire Spa, Arbraska St-Grégoire, and Iles de Boucherville Park for kayaking, cycling, hiking, and canoeing.

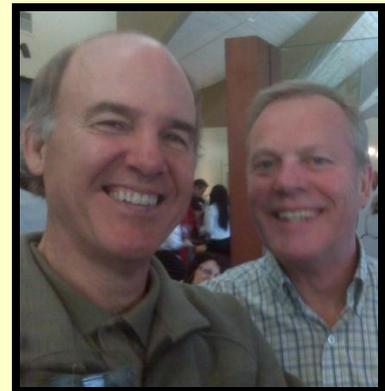
Left – Michael Tremblay & André Bourdeau



Right – Danielle LaChapelle



Left – Gilles LaPierre & Denis Poirier  
Right – Michael Crête & Serge Joubert





*June 3, 2011 – Annual Golf Tournament – London, Ontario*

Left - Donna Whitton, (associate member), Marg Smith (BDC employee), Debbie Bales, Jane Davies

Right - Don Cubbidge, Bob Allison, Jack McKiernan, Roger Honsberger. This was Don's first Pensioners' Association activity. While both Jack and Roger worked for the Bank for many years and always attend the tournament, neither are members of the Association.

*June 26, 2011 - Charthouse Restaurant in Steveston, BC*

16 of the Lower Mainland's finest BDC pensioners and spouses got together on a sunny and warm June day for the very first "Welcome to Summer" luncheon.

Joan & Eric Jamieson, Angela & John Taggart, Debra Jackson & Steve Sapers, John & Kay Kovacs, Lucien Lieberman, Frank Reiter, Tony & Gail Charnish, Jean Sinden & John Hopkirk, Patricia Walberg-Anhorn & Jim Anhorn



*July 19, 2011 - Protection Island Dingy Dock Pub –Nanaimo, BC*



From left - Bill Basaraba, John Noonan, Pat Basaraba, Stevie Noonan, Rhonda Hercus, Jim Hercus, Sherri Seib, Harold Dashevsky, Nadine Dashevsky, Phil Viel, Jenny Viel, Ed Burnette, Arli Burnette, Paul Horwood.

Missing from photo is Joan Horwood who was busy fishing off the dock!

***Southern Alberta spring luncheon***

Back Row left to right - Len Hagel, Al Vanderheide, Ed Harding, Darlene Thompson, Bob Thompson, Subash Manro, John Feindel, Ken Mercer

Middle Row - Bertha Davis, Carol Hagel, Ardys Flegel, Gord Flegel, Umang Manro, Sylvia Feindel, John Davis

Front Row - Kathy Vanderheide, Sandy Harding, Grace Macgregor, Gloria Mercer



*September 7<sup>th</sup> Lunch and Marvellous Wonderettes Musical at Stage West Mississauga*



Barb Lane, Jim Lane, Rob Whyte,  
Wrenell Whyte at intermission

*Nova Scotia*



Elizabeth Humber



Ken MacMillan and Ross Rankine

## *Association Business*

### *Upcoming Social Events*

**New Brunswick** – There will be an Atlantic Region dinner for members and partners on Saturday November 19, 2011 at the Evandale Inn at 6:30pm. Ken Watkins is the contact for this event.

**Québec** - Québec region will hold its Annual Christmas Lunch on Wednesday, November 30, 2011 at the Country Club of Montreal. Contact Denis Couture or any Québec Director for more details.

**Ontario** – A brunch will be held at Glen Abbey Golf Course on Sunday, December 11, 2011. Contact Ed Wilk for further information.

**British Columbia** - BC – Lower mainland Annual Christmas Lunch will be held on Sunday – December 4 at the Delta Burnaby Hotel & Conference Centre (Grand Villa Casino) 4331 – Dominion Street, Burnaby, BC. Full details will follow shortly. Note: This is a change of location from previous years. Call John Noonan or John Taggart for further information.

## ***Introducing New Members of the Board***

### ***New Association Vice President – Wendy McCulloch***

In 1979, Wendy joined FBDB in Kelowna, British Columbia in what was then known as the CASE Counselling Department. She spent 20 years with the Bank in the Kelowna office ending her career as a Senior Manager, Management Services. She did a short stint for six months as a “Loans Officer” but found that lending did not meet her personal needs. She retired from the Bank and moved on to work for Okanagan University College to develop a new campus to serve the Westside Area of the City.

Prior to joining the Bank, Wendy was a successful entrepreneur owning several businesses in the restaurant, hardware, and service industries.

Since leaving the Bank Wendy has found a “new career”. Her many years experience with the Bank’s CASE Counselling Service assisting entrepreneurs in the small business sector persuaded her to move to the Community Futures organization. She first worked in the Penticton office for five years in Project Management and in 2005 she accepted a position as General Manager for the Community Futures Development Boundary office in Grand Forks. She has resided and worked in Grand Forks for the past six years.

Wendy is well known for her dedication to the Pension Association and for the past 8 years has been the “Interior BC” representative on the Pension Association as well as “ Director At Large” on the Executive Committee. She worked with Hugh Carmichael on the “Pension Policy Manual” and has contributed many hours to the Pension Association during the past 13 years of her retirement.

Wendy says that it is great to stay in touch with the friends and associates she spent so many years of her life working with. She has an interest in them and their families and loves to re-connect at every opportunity even if it may only be a couple of times a year.

### ***Ghislain Hudon, Director in Québec***

Ghislain retired in June 2010 after a 32 year career with the BDC. During that time he worked in several regions of Québec and ended his career in Montréal as Assistant Vice-president, Special Accounts, sectors of Québec and Atlantic.

He lives in Boucherville, on the south shore of Montréal.

Before leaving the Bank he did some research on retiring and learned that to ensure some good years, it is recommended to be active, physically and intellectually and to keep a good social network.

Thus, in his new life, for the physical aspect, every morning he exercises for an hour doing, among other things, some Tai-Chi and cycling. Also, in summer, he assists his talented horticulturist wife.

Intellectually, he is involved in volunteer work and is a mentor, member of the Chamber of Commerce and Montréal South Shore cell of mentoring. He mentors three young entrepreneurs and participates in the training committee of the cell. Ghislain also sits on credit committees for an organization helping young entrepreneurs. He has recently been nominated to the Board of the Montréal South Shore Alzheimer Society. He is a Director of BDCPA for Québec. His wife wants him to join her scrabble Club.



He says, "As for a Social network, I am lucky to live with my soul mate who as put up with me for thirty-three years of marriage. We have two sons who do us proud. With more freedom, we have more time to share good times with our sons, our parents and friends. I'm also in touch with several ex employees of BDC and have created friendships in my new activities."

Let's not forget that they travel a bit more having been, in recent months, to Paris, Chicago, the American East Coast and will going to the Maritimes this fall.

"As I often say, life treats me well and I hope to enjoy it for many years since my goal is to live longer than my paternal grandmother who died at 101..."

#### Passings

**Freda Ruth Wickham** passed away, March 26<sup>th</sup> 2011. Freda was living in North Vancouver, British Columbia.

**Donald Gemmell** passed away on April 1<sup>st</sup> 2011. Donald was living in Powell River British Columbia.

**Ian D MacLaren** passed away April 12<sup>th</sup> 2011. Ian was living in Rossshire, Scotland.

**Roy M. Leite** passed away April 30<sup>th</sup> 2011. Roy was living in Surrey British Columbia.

**Brenda Dorothy Joy Stuart** passed away September 24<sup>th</sup> 2011. Brenda was 91. She was living in Aurora Ontario.

We offer our most sincere condolences to any surviving spouses and to the members of the families of these members.

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