

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

INSIDE THIS ISSUE

- 1 Retirement is an Opportunity
- 2 Love at First Sight
- 3 29th AGM
- 6 Cross Canada Social Activities
- 9 Association Business
- 11 Passings

Retirement is an Opportunity

Retirement offers the opportunity to do something for which there was not enough time during the busy years of employment and child raising. The opportunity is one of choice: to travel, do nothing but watch the cows graze, to renew an interest held in abeyance or to try something entirely new.



Ann Bernard, pictured here, is the author of this article.

I have been asked to tell you of my retirement project which has proved to unite something old with something new. I am a *stitcher*, or hand embroiderer to be more exact. I stitched as a child and had the privilege of attending The Royal School of Needlework (RSN) in London England between being old enough to leave a loathsome school but not old enough to go to college. The training was for perfection in a variety of techniques. Technical perfection has been demonstrated by RSN embroiderers multiple times over the years. In recent decades, you may recall the Queen's Coronation train, The

Overlord Embroideries, The Hastings Embroideries and, most recently, Kate Middleton's wedding gown.

The olden part of my project relates to that well known, old English song by anonymous, *In An English Country Garden*. Many years ago I created a large piece of work, named after the song, that included all the elements of the song. It was a challenge to portray all the flowers, bugs, birds and bees in a recognizable manner and, during the process, some new ways of stitching evolved. It won prizes and has been exhibited in the United States and Canada.

More recently I have had the time to develop these concepts further. I started a project with my students on creating a spring garden where the plants and flowers were all identifiable. The other requirements were that the materials must be available everywhere and that it should be easy and within the ability of a novice stitcher. It was a challenge but all graduated.

There was no thought at the time of turning these experiences into a book but it happened – sort of sideways. This book also includes professional information on embroidery not found in other books. I included this as no one else has.

Writing a book is a challenge and then some. I can stitch up a storm but am a computer dunderhead. The decision to publish in electronic (eBook) format was because of printing costs. Writing an eBook is totally different to writing a print book. For one thing, no one had

previously offered a book on stitching in this format. A stitching book involves a lot of diagrams and photos and most eBooks are straight text. It took months and many headaches to get it into an acceptable format. The publisher, a small Boston-area firm, was wonderfully helpful, endlessly patient and always encouraging.

The next challenge was publicity. There are a lot of books and eBooks out there and no established format for publicity for a book such as this. Happily, reviews were good and a stitcher in the United States gave it a big boost on her blog.

Are you intrigued and would you like to see the product having now visited behind the scenes? Go to my website – www.annbernard.com – to browse *Stitching Idyllic: Spring Flowers* which includes the lyrics and a picture of *In An English Country Garden*.

And to my blog– <http://stitchingidyllic.blogspot.ca> – to see samplers stitched at RSN.

Summer Gardens are percolating in my head but the difficulty of portraying the mass of summer's green growth with a needle and thread is a problem. A visual mess is easy to achieve but is not an acceptable goal. Time will tell whether there is a solution.



If you would like to purchase a print copy of Ann's book please contact her at 39 Cherry Blossom Circle, Guelph, ON N1G 4X7 or 519-821-7799.

It would be an appreciated gift to anyone with stitching or creative interests.

The completed work to the left includes a squirrel jumping for the bird food on the feeding table. Ann says – “My garden needed some action so I added the bird food table and the flying squirrel.

He looked more like a squirrel before I added one extra stitch to fatten him up a bit. Then I could not find that stitch to remove it. Oh well! That is the way uniqueness happens.

Ann Bernard was born, raised and educated in England and trained as an Occupational Therapist. She immigrated to Canada in 1958 and married Julian Bernard the following year. In more recent years, she trained in CranioSacral Therapy and Integrative Manual Therapy becoming a Rehabilitation Therapist. She finally retired two years ago long after everyone else of her generation. Julian Bernard retired from BDC in 1984 after many years with the Bank in Insurance, Credit and Management Services, in Montreal, Ottawa, Toronto and Sault Ste. Marie. Ann and Julian live in Guelph, Ontario.

Love at First Sight

Paul-A Locus

After many trips to Nicaragua, I undertook an assistance project: to send a container full of tools and construction materials. This help meets a pressing need.

Even if Nicaragua is the poorest country of Central America after Haïti, international help is scarce (not much in the way of natural resources and in addition the elected government got closer to Hugo Chavez). In short, the country has the same size as the province of New Brunswick, 26 volcanoes with 5 or 6 being active, earthquakes are frequent and a tsunami happens occasionally. The country has a population of about 6.5 million peaceful people who have known a hard dictatorship (Somoza) supported by the USA who financed war (Contras)

when a left-wing party won the elections. Today the country is safe – within the limits of a poor country – and the economy is one of survival.

For a great number of the population, a house consists of a base of clay and is made up of a structure of sticks and branches planted in the ground and covered with corrugated sheets.



People with a modest income build their house with cement blocks which is unsafe when there is an earthquake. Most villages have electricity and the electrical current is the same as in Canada. In one word the CLV is very low as per BDC's criteria.

The goal of the project is to distribute tools, new or used, and better quality construction materials. A 40-foot long container has been purchased and will be expedited as soon as it is filled. Afterwards the container will be transformed into housing.

The project was accepted by a charitable organization based in Montreal, CYCLO NORD-SUD (www.cyclonordsud.org see project Cyclo-Outils). CNS will issue charity receipts and provides administrative and logistic support at no charge. On the other hand, a Nicaraguyan help organization is in charge of receiving the container and distributing its content under Paul's supervision (he has learned Spanish). With some of the tools he is planning to facilitate the opening of two low-price rental centers which is a concept unavailable in the country.

If you wish to help either by donating money or tools – the container is located in La Prairie, Quebec – please communicate with Paul or send your donation directly to CYCLO NORD-SUD and indicate the following reference "projet Cyclo-Outils" along with your coordinates in order to receive your receipt for tax purposes (minimum contribution of \$30).

The project is meant to be a direct help to the needy, managed on a volunteer basis.

Thank you for your encouragement. Muchas gracias para todo.

Cyclo Nord-Sud, C.P. 1242, Succ. Place du Parc, Montréal (Québec), H2X 4A7

Paul-A Locas, pal.cyclooutils@gmail.com ou 514 237-5302

Pau-A Locus retired in 1997 after working 25 years at BDC as Manager Special Services for Québec and Branch Manager at Longueuil branch, Saint-Laurent and De Maisonneuve. He says, "As we were heading for Chili about 8 years ago we landed in Nicaragua for reasons beyond our control. There is really nothing extraordinary enough in this country to keep us there ...except people. It was "love at first sight". Ever since, we have been going back every year, with the objective of trying to better understand the economic activity, political aspects, and to analyze ways to provide help. We finally came forward with a project that we can handle and on which we now hope to raise your interest."



The 29th AGM – June 2, 2012

This year the AGM was held at the River Rock Casino Resort in Richmond, British Columbia. Prior to the meeting, the members and their guests enjoyed a buffet luncheon hosted by the Pensioners' Association. Shirley Bennie, Vice President Financing and Consulting for the Vancouver area brought greetings on behalf of the Bank and provided some information on

the progress that BDC has made in the past year. BDC has approximately \$14 billion in loans to entrepreneurs and is profitable.

Attending the meeting were four people of the executive – Pat Massier, President, Guy Turcotte, Treasurer, Réal Leahey, Secretary, and Ken MacMillan, Director at Large. Ken's position on the executive is elected by the board each year from the Directors. In addition, 4 Directors attended – Ghislain Hudon, Quebec, John Melymick, Prairies, John Taggart, BC who also acted as Master of Ceremonies for the pre-AGM social activity, and John Noonan, British Columbia.

Once the meeting was called to order, the President, Pat Massier delivered the following remarks:

This is the 29th Annual General meeting of the BDC Pensioners' Association and when I looked at the agenda, I reflected upon what was happening in the world 29 years ago – that was 1983. What were you doing and where were you living and working in 1983?



We would not be meeting today if Stanislav Petrov, the duty officer at the Oko early warning system in Russia had blindly followed procedure. The lights were flashing and sirens blaring telling him that the US had launched nuclear missiles. Instead, he used his common sense and waited and nothing happened. Thus he "saved the world" by doing nothing. This association would not have existed if a few former employees had done nothing or just waited for something to happen.

In 1983 I was in Saskatoon having been transferred the year before from Ontario. 1983 was the year that Saskatchewan reached 1 million population – a feat they accomplished again in 1986 and again in 2011.

The number one song on June 2 was *Flashdance – What a Feeling* – the Broadway show *Flashdance* will open in December 2012. Oh, and the number one movie was *Star Wars VI – Return of the Jedi*.... which will be released in 3-D for us to see later this year.

1983 marked the year of recovery after the oil shock of 1980 and world trade began to revive while business and consumer confidence improved.

The metric system became official in Canada but some people continued using the imperial units – been to a grocery store lately? Bill 101 was deemed unconstitutional in Quebec. A Trudeau and a Mulroney were always in the news.

The top selling vehicles that year were two Fords and a GM – Escort and LTD and the pretty little Cutlass Supreme.

In 2011 – Ford and GM held first and second place this time with trucks.

Sometimes the more things change, the more they stay the same. But not everything.....

The winners of the Stanley Cup were the New York Islanders defeating the Edmonton Oilers who had made their maiden appearance. This was accomplished by May 17 that year. It will take nearly a month longer for the 2012 winner to be crowned.

Our love for all things high-tech had a rich year in 1983 – there was a seven tower cellular telephone experiment that included 150 users and 300 Motorola DynaTAC phones that

measured 13" x 3.5" and took 10 hours to recharge to allow 30 minutes of talk time – yowzah. Oh yes – the phone listed at \$4,000.

On April 1, 1983 the Investment Banking Division of FBDB was created taking over the former



venture capital portfolio. This was also the year that the Bank introduced PCs to the branches. The computer world introduced Lotus 1-2-3 and MS-DOS. The Bank recreated the '51s and '52s on Lotus 1-2-3 and 10 of us went to the Laurentians to learn L-SAM. (Editor's Note: The photograph to the left was taken at that training session. Can you identify the people in the picture?) Compaq released the first portable – we called it a lugable and the Bank was quick to order a bunch.

The government ordered a new mandate for FBDB which required the Bank to operate without losses. So FBDB introduced AIM – fast on the heels of the 1982 introduction of the concept of a world-wide network of fully interconnected TCP/IP networks called the Internet. No one ever accused the Bank of not being forward thinking except for the would-be entrepreneurs we declined funding.

Speaking of forward thinking – the BDC Pensioners' Association is proof of that.

In 1983, pension contributions were still capped at \$3,500 no matter what your salary was and the average salary in Canada was \$23,000 but there was 12% unemployment.

Those of us who worked for the Bank were in the lucky 45.4% of people who worked for employers that provided a pension plan – if your name was Bob it rose to 52.4% of workers but if your name was Jane then that number was only 35.9%. Today only 39% of people work for employers who have a pension plan and the numbers are virtually equal male and female.

A majority of pension plans in Canada have enjoyed a return to good fiscal management and ours is happily one of them. The Bank continues to make the required employer contributions and reportedly the value of the Fund has increased significantly compared to last year, notwithstanding the prevailing financial market conditions.

What has this all got to do with the AGM?

Our Association enjoys a rather unique position. Almost all pensioners' associations charge members dues and also require payment of any meal costs. The "founding fathers" of our Association arranged for funding by the Bank and so far we have not had to ask our members for financial support.

The bylaws define us as an association to promote and foster the interests and social interaction of our members. By maintaining the social aspect as a priority we enjoy a good relationship with the Bank and they co-operate with our objectives.

Because of this, we are able to go directly to the Bank with our members' concerns and they will try to get to the root of any problems being experienced with Mercer or Manulife.

So those who set up the Association 30 years ago did so in circumstances not unlike the way things are today. They deserve our thanks.

Cross Canada Social Activities

Over 200 members and guests have attended Association activities including the AGM since April 1, 2012. Last fiscal year – April 1, 2011 to March 31, 2012 – nearly 650 people attended these events. Plan to attend in the future. If no Directors are located close to where you live and you are interested in being the on-site organiser, please contact a Director in your Province. Their co-ordinates can be found on the web site or on the last page of this newsletter.

Nova Scotia held what has become its annual lobster social



hosted this year at the residence of Elizabeth Humber – pictured with Ross Rankine and John Thibault.

A total of 25 people were in attendance who enjoyed good fellowship, some delicious lobster and

caught up on what everyone was up to these days. The event went into the evening with music provided by Ken MacMillan, Ross Rankine and new to the "band" this year John Thibault.



Here are people enjoying a Sugar Shack experience near **Montréal** in the spring of this year





The **Winnipeg Squash Club** was the venue for a May 16, 2012 luncheon.

Bob McGregor, Holman Olson, John Melymick, Yumi Falk, Ray Wheeler, Norm Oakley



Mike Rudkin, Ray Wheeler, Harold Schwartz, Claude Bru, Ken Sims, Leigh Morton, Harold Ramsey

Gord McPherson, Peter Dyck, Syl Rempel, Al Brockmeyer, Richard Laverne, Rudy Hoffman



The Ontario group met at **Woodbine Race Track** a little later this year than normal.



Rob Whyte, Michael Lam, Barb Lane, Jim Lane



Pat & Greg Ghany
Wei & Madeleine Chin





BDC Pensioner's date night **Victoria, BC**
August 1, 2012

After much arm twisting, the ladies shared dessert with their dates.

John Auld, Carolyn Auld, George Lovatt, Paul Horwood, Bob Darnell, Joan Horwood, Bill Stuart, Grace Stuart, Harold Dashevsky, Jane Lovatt, Art Poggemuller, Bev Darnell, Nadine Dashevsky, Freda Smith, Neil Smith

Other Pictures from the AGM June 2, 2012 **Richmond, BC**



Association Business

Donna Whitton – New Director Elected in Ontario

In 1974 Donna joined IDB as a stenographer in the London Branch Legal Department. Three years later, she left the Bank to stay home with her newborn daughter. In 1979 Donna rejoined the new FBDB and stayed until the birth of her twins (son & daughter) in 1982. Returning again to the Bank in 1985, Donna worked for 26 more years until retiring from BDC in November, 2011 all in all 33 years with the Bank.



While now officially retired, Donna continues to work part-time in the London office.

With two daughters now married, a son finishing his PhD in Waterloo and recently a new grandmother (shown with Sienna three months old) Donna is just starting to do some travelling while planning on spending more time with her family.

As a new Director with the Board, Donna hopes to generate more interest in South-Western Ontario for members to attend functions put on by the Association. With the golf tournament in London having taken place for approximately 40 years now, she would like to see more retirees come out for the social part and the dinner, if not the golf. Going forward she is organizing a Christmas luncheon for the members in the area.

Resignation Replacement

Norm Bourgoin has resigned his position as Director in Québec Region in advance of the June 2013 expiration of his term. We thank him for the time he spent on the Board of the Association first as Treasurer from 2003 to 2006 and then Director from 2006.

Jocelyne Levaque has agreed to take on his duties for the remainder of his term as a Director for Quebec Region. She joined the Bank in 1994 and worked mostly in Human Resources at Head Office. When she retired in 2006 she was "Assistant to the Ombudsman. Her co-ordinates can be found on the web site or on the last page of this newsletter.

Upcoming Social Events

Nova Scotia - Nova Scotia is planning its next activity for early December. Date, location and times are yet to be determined. For information on this event contact Ken MacMillan by phone at 902-443-2624 or e-mail kenmacmil@ns.sympatico.ca

Ontario – GTA - A brunch will be held at Glen Abbey Golf Course on Sunday, December 9, 2012. Contact Ed Wilk at 289 337-1475 or ewilk@cogeco.ca for further information.

London - Luncheon booked for London: Saturday .December 1, 2012 at 12 noon, Marienbad Restaurant, Carling St., London. For more information contact Donna Whitton at 519 685-2892 or whitdo@hotmail.com. Confirmation of attendance required by November 15.

British Columbia – Sunday December 2, 2012 at the Grand Villa Casino Hotel & Conference Centre 4331 Dominion Street Burnaby. 11:30 No Host Reception; 12 noon Luncheon. Contact John Noonan at 604 984-6083 or johnnoonan@shaw.ca by November 30.

Spousal Members

At the AGM, we had a vote regarding amendments made to the by-laws of the Association. This vote included write-in votes from the ballot on the web site and in-person votes. Members have a right to vote, but there was some confusion in the participants as to who was a member and who was not.

On our web site – bdcpa.org – the requirements are listed. They also appear in our by-laws. They are repeated here:

Full Members of the IDB/FBDB/BDC Pensioners' Association are previous and/or retired employees of BDC and its predecessors or the spouses of these individuals if they choose to join the organization.

There are also Associate Members who normally are the current employees of BDC who have reached twenty-five years of employment with BDC and their spouses if they choose to join the organization.

Both full and associate members are able to attend social functions, the AGM, and receive the newsletter but only full members are able to vote and to hold office in the organization.

It was in 2005, through the efforts of Lorette Bourbonnière, that spouses were eligible to join as full members. The next year, she became a Director in Ontario. Currently there is one other spouse who is a Director – Connie Mucha in BC.

In order to be eligible as a spouse, you must be eligible to collect a surviving spouse pension.

In the last few years, once a person qualifies to become a member – 25 years employment or leaving the employ of the Bank being entitled to a pension – a letter of invitation is sent to both the potential BDCPA member and his or her spouse. Since this is a rather recent procedure, spouses of those who have qualified for membership or who are members have not been advised of their ability to join the Association.

Because of this, if you are a qualified Spouse under the definition, please contact the Secretary, Réal Leahey 82 Somervale Gardens Pointe-Claire QC H9R 3H5 (514) 695-2301 or at real.leahey@sympatico.ca and request to become a member. Once accepted, you will be advised.

Annual Reports of the Bank

Jane Scott recently contacted Réal Leahey with an offer of annual reports. Eric Scott had all the annual reports of the Bank from 1944/45 until 2004, except for 1977. She wondered if anyone would like to have them. If so, please contact her directly at escott@bell.net. She says she will be happy to send them to anyone requesting them on a first come basis.

Notice of an Open Position

For the past 8 years, Pat Massier has been the volunteer editor of LINK, our newsletter. For the past 4 years, she has also been the web master for our web site bdcpa.org. It is time to pass the torch, so to speak. This is not a Director or elected position.

There are a few requirements for the job:

- Good written and verbal communication skills.
- Proficiency with photo editing, Word, Excel, and other Microsoft Office software – currently being used are the 2010 suite plus blurp.

- Understanding of web site maintenance.

LINK is published twice per year and is usually sent to members in early April and late October. The lead time for preparation is normally 5 to 6 weeks and the time spent on each edition is approximately 12 to 15 hours. There is also liaison with Directors and members for material for publication.

The editor is also responsible for arranging for volunteers for translation from both official language and providing BDC Head Office with print ready files. They print and mail the newsletters.

The web site is updated at a minimum each March, June, October and December with photographs and notifications provided by members of the Board or others. This takes about 4 hours per update for preparation and actual work.

If you are interested in becoming the editor for LINK, please signify your willingness to take over the position for the early April newsletter by sending an email to Pat Massier (patmassier@sympatco.ca) or Réal Leahey (real.leahey@sympatco.ca).

Passings

We will endeavor to provide details on the passing of our members where information has been given to us.

Peter (Charles C) Atkinson - June 15, 1927 - April 6, 2012 - At age 84, Peter passed away peacefully, in London with his wife Sibyl of 62 years by his side. We offer our deepest condolences to the members of his family.

Taïda Bahary passed away on April 24, 2012. She was a surviving (Alfred Bahary) spouse member. Taïda was the mother of Marina and Jean-Paul and grandmother of five.

We learned with great sadness that **Hubert Montbriand** passed away June 5th, 2012 in Longueuil, (Québec). Hubert has served the Association as a member of the board on two occasions for a total number of ten years. We offer our condolences to Jeanine, his spouse and to all the other members of his family.

*BDC Pensioners' Association/ Association des retraités de la BDC**DIRECTEURS ET MEMBRES DU BUREAU DE DIRECTION/ DIRECTORS AND OFFICERS**Officers/Bureau de direction*

President Patricia Massier 758 Cranbrook Road London ON N6K 1W9 519 472-4794 patmassier@sympatico.ca
 Vice -President Wendy McCulloch 4690 Well Road Grand Forks BC V0H 1H5 250 442-2134 wendy@boundarycf.com
 Secretary Réal Leahey 82 Somervale Gardens Pointe-Claire QC H9R 3H5 514 695-230 real.leahey@sympatico.ca
 Treasurer Guy Turcotte 358 rue Columbine Saint-Bruno QC J3V 5T8 450 653-3974 vgturcotte@videotron.ca
 Director at large Ken MacMillan 26 Castle Hill Drive Halifax NS B3M 3A3 902 443-2624 kenmacmil@ns.sympatico.ca

Directeurs/Directors

NFL & Labrador Martin Clooney 107 Portugal Cove Road St-John's NF A1B 2N1 709) 726-3882 mmclooney@aol.com
 Nova Scotia Ken MacMillan 26 Castle Hill Drive Halifax NS B3M 3A3 902 443-2624 kenmacmil@ns.sympatico.ca
 N.B & PEI Kenneth Watkins 860 Edgehill Row Saint-John NB E2M 4G5 506 672- 8606 watkinsk@nbnet.nb.ca
 Québec Jocelyne Levaque 1005 des Faucons # 202 Sainte Catherine QC J5C 1R9 514-501-5683 jocelyne.levaque@videotron.ca
 Michel Tremblay 1619 Candide Ducharme Cap-Rouge QC G1Y 3V6 418 657-2599 m12tremblay@videotron.ca
 Alain Brunelle 793 St-Étienne Granby QC J2G 9P6 450 375-0872 A.Brunelle@b2b2c.ca
 Denis Couture 3530 Bombardier Brossard QC J4Z 2N1 450 678-3037 jedcouture@hotmail.com
 Ghislain Hudon 1178 de Dieppe Boucherville QC J4B 7Z3 450 641-1523 hudon.ghislain@gmail.com
 Ontario Lorette Bourbonnière 1705 Playfair Drive, Apt. 203 Ottawa ON K1H 8P6 613 733-7198 guylor@sympatico.ca
 Donna Whitton 88 Edmunds Crescent London ON N5Z 4J2 519 685-2892 whitdo@hotmail.com
 Edward Wilk unit 1107, 5070 Pinedale Ave. Burlington ON L7L 5V6 289 337-1475 ewilk@cogeco.ca
 Ian Robb 58 Bradbury Cres Paris ON N3L 4E2 519 442-4395 silver@mgl.ca
 Robert Lewis 1645 Stanton Avenue LaSalle ON N9J 3H3 519 734-0780 dot.lewis@bell.net
 Man. & Sask. John Melymick 34 Stockton Place Winnipeg MB R3P 1W9 204 895-4285 j.melymick@gmail.com
 Malvin Valentini 2947 Neff St. Regina SK S4V 1W7 306 789-2833 valentini@accesscomm.ca
 Alberta & NWT Leonard Holmstrom 11116, 40th Avenue Edmonton AB T6J 0R1 780 435-9254 lholmstrom@hotmail.com
 Robert Thompson 8332 Silverspring Road NW Calgary AB T3B 4J6 403 286-5039 darbob@telus.net
 B.C. & Yukon Connie Mucha 3268 McMahon Road Westbank BC V4T 1G3 603) 768-5585 cm5585@telus.net
 Harold Dashevsky 5938 Ralston Drive Nanaimo BC V9T 5X2 250 751-7959 seashell7@shaw.ca
 John Noonan 1327 East Keith Rd # 701 North Vancouver BC V7J 3T5 604 984-6083 johnnoonan@shaw.ca
 John Taggart 10100 Bamberton Drive Richmond BC V7A 1K3 604 272-4650 jtaggart1@relus.net
 Ex Officio Frank Watters 1981 Lacorne St Bruno QC J3V 5A1 450 653-8523 wattersft@gowebway.com