

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



WWII and Korean War Veterans like John Millard honoured

Submitted by John Noonan

The annual Veterans' Luncheon honouring Second World War and Korean War veterans took place at the West Vancouver Seniors' Activity Centre Oct. 22. The more than 45 guests in attendance mingled, and swapped stories and memories before sitting down to lunch and a toast to the Queen. A reading of the famous poem In Flanders Fields was followed by musical entertainment.

John Millard, a veteran and a member of BDCPA, attended the event with his wife, Clarice.

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DTX Pro Staff www.hooked4life.ca

Peter Charles

My fly fishing passion was a bit of a standing joke with my coworkers and I took a fair bit of ribbing about answering *Help Desk* calls while standing in a river, waving a rod. No one was ever in doubt as to what I was going to do once retired. While many map out their retirement in golf courses, mine was to be threaded by rivers.

Six months before I retired, I ran into two Scotsmen at a fly fishing event. One of them was a former world champion Spey caster (a particularly difficult form of fly fishing) and they were starting up their own tackle company. Within a short while, I had joined them as a member of their pro staff and since then I have been representing them at fly fishing events and on the river.

This association has also opened doors for teaching fly fishing and casting. Spey casting, like a good golf swing, takes years to develop good form. Instruction can significantly shorten the process in both sports. To help promote my teaching, I have also spent part of my retirement learning new website building software and putting together a promotional fishing website. Word is starting to get out about the website building so who knows where that might lead.

Fishing takes me to beautiful places and since retirement, I've taken fishing trips to Cape Cod and the better steelhead rivers in Southern Ontario. Scotland is on the radar for a salmon fishing trip, with repeat trips to Cape Cod and Pennsylvania also in the offing. Tropical fly fishing can be fantastic sport with fish up to 150 lbs. so my friends are twisting my arm to accompany them south. My resolve is weakening.

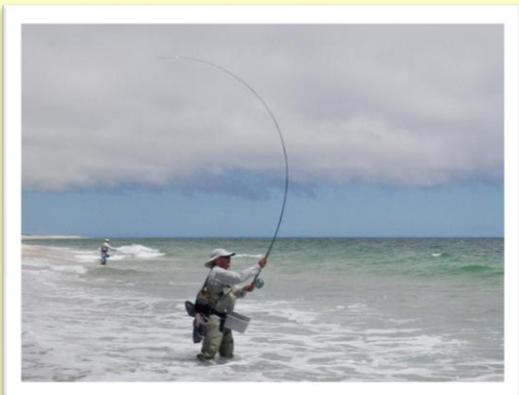
Please see [Hooked4life](#) on page 2



Peter caught the striped bass shown in the picture on the left at Morris Island, Cape Cod in June 2011.

Hooked4life

Photography and fly fishing go hand in hand so these days I'm likely to be lugging as much camera gear as



fishing tackle. Years ago I was a semi-pro photographer, but I had soured on the business and sold most of my gear. A year or so before retirement, I began assembling the photography gear once more as I realized I couldn't spend all of my time fishing. It also wouldn't hurt having a good camera when we took non-fishing vacations.

Some days it can be a difficult choice between the fishing and the picture taking. Tough life, eh?

This photo shows him casting into the surf for striped bass at Nauset Beach, Cape Cod in June 2011.

In April 2011, Peter retired in Hagersville, Ontario, a town located south of Hamilton. He and his wife Joanne retired here to get away from the rush of the city and to build the house they had always wanted. He was the Coordinator, Field Desktop Analyst team in Ontario at the time of his retirement.

From Banking to Carving

André Dusablon



While my career in banking was most fulfilling, I knew from a very young age that I had a very real passion for wood. Because my day-to-day life was so full, I never had the opportunity to fully explore this passion of mine, so when I retired, I decided that the timing was appropriate to really get serious about wood.

My decision to choose wood carving rather than wood working was made because it would give me the opportunity to create a piece of art of my own with only a few hand tools, knives, and some wood in a relatively small space rather than using large tools, lots of wood, and a huge space.

I read numerous books on the subject and one sentence in one book got me hooked – "The simple enjoyment of being able to relax, take a piece of wood and a knife and create something with your very own hands is a rare pleasure in our frenzied culture."

After taking some basic courses, I joined the Ottawa Wood Carving Association, a group that includes numerous master carvers from the Ottawa and Gatineau areas.



During the last 4 or 5 years I have mostly used basswood, butternut and cottonwood for my carving. I have carved caricatures – like Cliff pictured above, along with animals, fish, and relief pieces.

Another technique that I use is pyrography which is also known as woodburning. I use it like most carvers for texturing a duck or feathers on a bird or the fur on an animal. Non carvers use this technique to make decorative pieces of wall art by transferring their pattern onto paper and then proceed with the burner pen. It is an

art form that dates back to the Victorian age and has endless possibilities. Sue Walters has an excellent book called "Pyrography Workbook" with various techniques and pictures. There is also interesting info on line.



I truly enjoy carving as it gives me the opportunity to meet people and enter some carving competitions where it gives us a chance to judge our own progress. I have not specialized into one particular category as I prefer to venture into various types of techniques while I keep learning. The bear above is my best piece so far – first place in the animal class and third in the overall division.

Twice a week we carve as a group which gives everyone the opportunity to learn from the others. One of the side benefits of this group is to allow me to explore another passion – mentoring others. Our diverse group, of men and women, includes lawyers, doctors, business owners, trade workers etc. who all have this common passion.

The whole idea is to keep busy, to meet people, to make friends, and to remain passionate.

André Dusablon spent 40 years in banking with four different financial institutions in various head office functions, branch management, strategic planning and mergers. He says that his 12 years at BDC either at head Office or in a VPAM function were among his most enjoyable years. He retired in 2005 and he and his wife Barbara live in Ottawa but still travel and spend time in Kelowna, British Columbia with their two grandchildren.

Pensioner Involvement in the Various BDC Pension Committees

There are two committees in operation that include individuals who are pensioners as members to them – the Pension Funds Investment Committee and the Pension Council.

The person who is the representative of pensioners to the Pension Funds Investment Committee is recommended by the full Board of the BDC Pensioners' Association and therefore is a member of the Association but is appointed by the Bank.

The two individuals who are the representatives of pensioners to the Pension Council are nominated by pensioners and then elected through a ballot process. These individuals do not have to be members of the Association.

Here is information about the Pension Funds Investment Committee from our newly appointed representative Alan Marquis who succeeded Frank Watters in the position.

Pension Funds Investment Committee (PFIC)

Roles and Responsibilities

The assets of the BDC Pension Funds amount to over \$ 700 million, which are independently maintained by Trustees on behalf of the current and future pensioners. The funds comprise the past contributions of employees and BDC, together with the earnings of those funds, and less the pensions already paid.

In a nutshell, the role of the PFIC is to recommend the investment strategies of the funds, the selection of Investment Managers, and to regularly monitor their performance compared to agreed industry benchmarks. As with most pension funds, the investments are diversified and conservatively managed by several professional Investment Managers within a mix determined by the PFIC, and include Canadian and Global equities, bonds, and cash.

Of course the assets of the Funds vary from month to month as pensions are paid out, contributions come in, and the Funds themselves earn returns. Consequently some rebalancing of investments may be required from time to time.



Alan Marquis is pictured here skiing in the Dolomites with his wife Brenda and their son Ian who works in Dubai. He retired in 2006 after 11 years as CFO at BDC. Prior to coming to work for the Bank in 1995 he was in similar positions in Transportation (Cast), Electrical Engineering, (ABB) and Aerospace (Canadair). He is an avid golfer and plays 4 or 5 times a week during the season and in the winter skis every weekend at Jay Peak in Vermont.

The PFIC comprises 4 members of the BDC Board of Directors, plus myself as a non-voting observer.

Why did I volunteer to participate in the PFIC? As a former CFO of the Bank, I do have considerable knowledge of pension legislation and regulations, as well as the specifics of the BDC plans. The subject matter is very complex and has always interested me, while of course as a pensioner myself I have a personal interest in being involved.

The PFIC meets regularly, at least four times each year, usually in Montreal.

The two individuals who are the representatives of pensioners to the Pension Council are Francis T. (Frank) Watters and Edward (Ed) Wilk. Frank is in his third term of three years and Ed his second both of which will expire in 2014.

The Pension Council

The Pension Council at present consists of two representatives from each group of stakeholders - the active employees (elected), the Pensioners (elected) and the Bank (appointed by the Bank) in addition to the Chairperson who is also appointed by the Bank.

The Pension Council is to:

- a) Promote awareness and understanding of the Plan among its Participants, Pensioners, and former Participants;
- b) Review at least once a year the financial, actuarial and administrative aspects of the Plan;
- c) Fulfill such other administrative duties as are prescribed by the Act, and;
- d) Fulfill other duties as prescribed by the Bank.

A Pension Council Representative has no influence in making decisions on investment or pension policy. The Representatives are required, though, to express the members' views and ensure that the Pension Report is understandable to the members.

The Pension Council Representatives must be available at all times to answer questions that may arise during the year from any of the Pensioners, whether those questions are put forward by telephone, email or other means of communication. Budgets and time permitting, one of the Pensioners' representatives should attend the Annual Meeting of the Pensioners' Association to present or review the latest year-end results of the Pension Fund, which are normally sent to members in the later part of each year, and answer any relevant questions that may be put forward by any of the pensioners present.

The Pension Council members meet at least once a year on the Bank's premises after the Pension Fund results for the previous year have been approved by the Bank's Board of Directors. Here the Fund's results are presented, reviewed and explained by the Mercer Group who are responsible for establishing the assumptions used to arrive at the final actuarial results, both on a liquidation basis, and on a going-

concern basis. The Mercer Group have a long established and well-recognized experience in Pension Funds advisory functions. Some of the assumptions are Federal Government instructions and the final results may be reviewed by the Office of the Superintendent of Financial Institutions.

After the presentation of the previous year's results, a draft of the annual Pension Fund Report is prepared by the Bank and submitted to the members of the council for approval. This is reviewed before being mailed to the stakeholders, i.e. the active employees and the pensioners.

At the present time, the most pressing concern is the current pension shortfall. However; the Bank is providing additional funding to meet its legal requirements to bring the pension fund back to a solvent position with the prescribed time limits.

Renew your acquaintance with your representatives –

Francis T (Frank) Watters was born and raised in North Bay, Ontario to an Irish-Canadian English speaking father, and a French Canadian mother. He learned to speak both English and French from an early age.

During his high-school years he worked at any honest job that he could find – cleaning, gardening, at a wholesale fruit company, delivering ice, for a scrap dealer baling paper, chore-boy at a tourist camp, at the paper mill in Temiskaming, and man-Friday for a dance hall/ gas bar/ confectionery/ outboard motor dealership and repair/ canoe and boat repair/ and seaplane refuelling business.

After Grade 13, Frank had no money to pursue University studies and so joined the Imperial Bank of Canada in North Bay in July 1948. In 1960 he was appointed Manager of the Verdun Branch of the Imperial Bank but was still Manager of the same Branch, now the CIBC in 1965. In frustration he left banking field to work for a medium sized business as Assistant Controller.

In 1968, he decided to join several of his former CIBC colleagues at IDB so in June Frank spoke to his family about moving to Sudbury. He was hired after interviewing with Eric Scott (Personnel) and Eric Bell (second in charge of the Ontario Regional Office in Toronto).



He said, "I spent three years in Sudbury as a Credit Officer, and then was transferred to Montreal in December 1971, still as a Credit Officer. In September 1973, the IDB opened its Timmins Branch and I was appointed its first Manager and then to Ottawa as Manager."

In September 1978 Frank moved to Sault Ste Marie as Assistant General Manager, Northern Ontario District Office. A year later he was back in Montreal as Director Training for the former Advisory Services, and then back into Credit in February 1982 as Director Loans and Projects at Head Office.

"At that time, I had an important interview with Mr. Lavigne, then President of the FBDB," Frank said. "His instructions were clear: after three years of bleeding (we had lost over \$100 million between 1979 and 1982), I was to make sure that all loan proposals met the Bank's lending criteria. The second clear instruction was if political referrals met the bank's policy and lending criteria they would be dealt with like any other proposal – approved or declined in a professional manner. Those were my guidelines, and I adhered to them to the day I retired."

Between 1982 and 1987, he went to University – Concordia at night - accumulating 14 credits.

In 1985, he was appointed Assistant Vice President Financial Services, and 5 years later Vice President, Credit which included responsibility for the new Venture Loan programme (now called Subordinate Finance), the setting up and administration of the Cultural Industries Development Fund (CIDF), plus other ad-hoc programmes that the Executive-VP assigned him.

In February 1993 Frank advised the Bank that he would be leaving in July but he continued his association through validating a new course on credit for new hires; in 1994 a 10-month stint in Romania under a contract which the BDC had with Foreign Affairs then CIDA, as Senior Advisor to the President of a new Loan Guarantee Agency being set up by the Romanian Government; in 1995 to set up a new loss

provisions programme at BDC for impaired loans following the instructions from the Office of the Superintendent of Financial Institutions; 1997 a three week stint in the Cameroon; 1998 two short two-week visits to Bosnia for the BDC under a contract they had with the World Bank which included the adaptation of a loan/credit seminar for presentation to bankers in Sarajevo and Banja Luca.

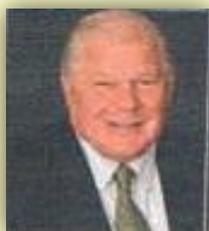
“In April 1999 I was asked to replace, for a three-month period, the Bank’s Ombudsman who was ill. That lasted until February 2001, the Ombudsman, my dear friend and gentleman, Jean-Pierre Houle, having passed away in May the previous year”

Now he is busy doing genealogy research – either for others, or for himself. “There’s no end to that”, he says. “I should soon be able to publish on the Internet four Family Trees that will help people from Canada and the US find their ancestors. There must be millions of Americans who are searching their roots in French and English Canada with no success. I have the answer for a lot of them. In addition, since one of my great-great grandfathers was a German, who was probably one of the 12,000 Germans (Brunswickers or Hessians) who came over to Canada to help protect the colony during the American Revolution, I’ve done a lot of research on those soldiers who remained in Canada after the AmRev. I collaborated during several years with Mr. John Helmut Merz, from Hamilton, now deceased who was probably the most knowledgeable person on the history of those German Auxiliary Troops (sometimes called in error German Mercenaries) in North America. “

You can reach Frank at – wattersft@gowebway.com or 450 653-8523

Ed Wilk was born and raised in Trinity/Bellwoods - southwest end of Toronto. As a child and teenager he worked every weekend and during the summer with his father who was a carpenter and contractor. He attended the University of Western Ontario in Arts and Engineering and during the summer worked for a Chartered accountancy firm.

During his first two years at UWO he was with the football team but separated his shoulder and broke the scaphoid bone in his writing hand – twice - and was not able to take any notes during the first two years of engineering. He left UWO for a position as a finance company representative, giving him great insight into collections and lending.



Ed says, “I soon decided to become a teacher and so attended Lakeshore Teacher College graduating in 1961. My first teaching position was in Elliot Lake and then the Etobicoke Board of Education teaching at Franklin Horner Senior Public School. In 1964 I married my wife (Dianne) whom I met at teacher's college. Dianne was now expecting and a teacher's salary was not adequate to support a wife and child.”

Another first branch IDB Sudbury alumni, Ed was hired there as an Investigations Officer in January 1965 after applying for a position open for a non-graduate engineer with some accountancy background. In July 1967, he was transferred to the Toronto Branch and in 1969 transferred the Mid-Ontario Branch and promoted

to Credit Officer.

In July 1971 he was transferred to the new IDB office being opened in Sault Ste Marie, and in January 1973 to Head Office as a Senior Credit Officer. While in Head office he was named as the first Auditor and assisted in developing and creating the first audit profile for reviewing branches.

He returned to Ontario in 1975 to open the Etobicoke Branch. In 1979, FBDB's arrears were soaring and he was promoted to Manager of a new department called Special Services (now Special Accounts). Because of this, in 1982 he was seconded to Coopers & Lybrand into their Business Investigations Group (BIG).

Ed returned to FBDB in early 1984 and left the Bank in August of that year.

He then joined Industry Canada, Department of Tourism as their financial analyst for the Canada-Ontario Tourism Development Agreement - providing funding for the development of resorts from single or dual destination resorts into full four season operations. This position expanded into providing financial assistance for marketing for the live entertainment industry and special events.

"In 1995 Industry Canada was providing incentives for early retirement in order to reduce their workforce and I took advantage of it," he said. "I retired and did some consulting work for the private sector until the fall of 1997 when Industry Canada called me to manage their health care programme under the Canada Ontario Infrastructure Programme. The initial 3 month contract was extended by subsequent contracts until early 2006.

In 2006 I partnered with two other consultants, focusing on tourism marketing. In 2008 the partnership was disbanded and I started a home renovation business focusing on kitchen and bathroom repairs. In 2010 I decided to take full retirement and live a more leisurely life. I deserved it."

Ed left the Bank in 1984 and became a member of the BDC Pensioners' Association from the outset. In 2003 he became involved in the Association as a Director and has served continuously as a Director for Ontario since then. He decided to become involved in the Pension Council when the questions about the level of funding and use of surplus arose.

You can reach Ed at ewilk@cogeco.ca 289 337-1475

Cross Canada Social Activities



Holiday Cheer Enjoyed by Manitoba Group - The Manitoba group got together on December 2nd, 2011, at the Manitoba Club in Winnipeg. It was an excellent turn-out and the event was enjoyed by all.

Norm Oakley, Holman Olsen, Richard Laverne, Ray Wheeler, Bob McGregor, Joan Kirouac, John Melymick, Claude Bru, Harold Ramsey, Leigh Morton, Syl Rempel, Wendy MacNair, Gary Franzman, Len Trotter, Al Brockmeyer

Lower Mainland BC Pensioners enjoy a get-together The Lower Mainland BC Pensioners group got together on December 4th, 2011 at the Delta Burnaby Hotel and Convention Centre. The festivities included a visit from Saint Nick (Steve Sapers) who had candy canes for each of the 65 members and guests attending.



The Quebec region had a holiday luncheon in December with 109 members and guests attending. It was reported that they all had a wonderful time together.



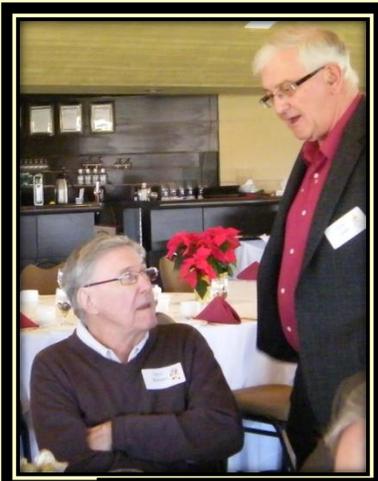
Luc Provencher,
Clement Albert,
Richard Morris



Tom Poirier (Still active Controller's Dept),
Debbie Taylor (Controller's Dept.), Ching Jung
(just retired Controller's Dept)



[Interior BC Pensioners enjoy an end-of-year party.](#) The Interior British Columbia Pensioners' group got together on December 10th, 2011 at the Harvest Golf Club in Kelowna, BC.



[Ontario holiday brunch](#) - On Sunday, December 10th, 2011, 45 members and guests of the Ontario Region got together for a brunch at Glen Abby Golf Club, located in Oakville, just west of Toronto.

Left – *Jim Lane and Don Brown*

Below – *Michael and Hou Ling Lam*





Victoria BC– February 26, 2012 Harold Dashevsky, Nadine Dashevsky, Jane Lovatt, George Lovatt, Bob Darnell, Bev Darnell

Nanaimo BC – March 14, 2012 Past President George Kirkwood, Trish Kirkwood, Sue Weaver, Ben Weaver, Nadine Dashevsky, Harold Dashevsky, Jenny Viel, Phil Viel, Arli Burnette, Ed Burnette, Sherri Seib, Bill Stuart, Gloria Stuart



Association Business

Upcoming Events –

The Annual General Meeting will be held Saturday, June 2nd, 2012 in Vancouver area at The River Rock Casino Resort hotel in Richmond (www.riverrock.com/hotel). There will be a no-host cash bar and luncheon before the AGM. To obtain more information or to register, contact John Taggart (604 572-2751 or jtaggart1@telus.net) or Réal Leahey (514 695-2301 or real.leahey@sympatico.ca) or anyone on the Executive or any Regional Director.

Prairies Region will hold a luncheon in the first or second week of May in Winnipeg. Contact John Melymick at j.melymick@gmail.com or 204 895-4285 for information.

Ontario Region is planning several events:

Saturday, May 5th, 2012 - Annual Spring Luncheon, Woodbine Racetrack, 555 Rexdale Blvd, Toronto. Members will receive details by email or regular mail.

Friday, June 1st, 2012 - East Park Golf Gardens, London. Annual BDC London Branch Golf Tournament in conjunction with members of BDCPA. Final details to be advised.

September ? Mississauga Stage West. Playbill after September 1st not yet announced by producer. Date is still open but it will be a Wednesday matinee.

Ottawa – annual reunion September ?

Contact any Ontario Director for more information.

Introducing New Members of the Board

Director Ontario – Ian Robb

In 1979, Ian joined FBDB in Oshawa as a Credit Officer. He spent nearly 15 years with the Bank in several branches in Ontario, at the Ontario Regional Office and as a Credit Officer at Head Office Loans Department.

Ian left the Bank in 1993 when he was Manager, Kitchener Branch.

His banking experience included working with PC (President's Choice) Financial, the CIBC and until 2010, Bank of Montreal in Brantford as a Commercial Account Manager, from which he recently retired.

Ian is married with four adult children and 6 grandchildren.

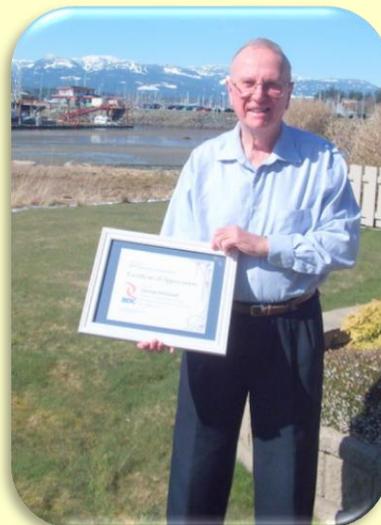
Before retirement and until 2006, Ian and his wife Shelley operated a business selling antiques in Ontario, Ohio and (in winter) Florida – their specialty was sterling and silver plated flatware. They are still involved in the antique business staging and promoting shows in various locations in Ontario. They live in Paris, Ontario and spend their winter in Valrico, Florida.

New BDC Pensioners' Association Award

This summer the BDC Pensioners' Association Board of Directors instituted an award to be presented to members who have provided outstanding contributions to the association. This award's nominees will be provided to the Board of Directors by any member who feels that someone should be recognized. The award will not be presented on an annual basis but will be awarded on merit as voted by the Board.

The first recipients of the award were:

- Hugh Carmichael who served as Vice-President from 2002 to 2010 and was instrumental in bringing the present Constitution and by-laws to fruition.
- George Kirkwood who was President from 2005 to 2010 and was the leader in setting up equitable budgeting procedures for the Association.



2012 Nominations / Elections BDC Pensioners' Association

Members of the association are invited to nominate candidates to stand for election to the following Board of Directors positions:

Eleven (11) Regional Directors to be drawn from and representing the regions in which they reside

Region	Number of Directors
Nova Scotia	One
QC	Three
Ontario	Three
Manitoba/Saskatchewan	One
Alberta/NWT	One
BC & Yukon	Two

Position

Director Nova Scotia
 Director Quebec
 Director Quebec
 Director Quebec
 Director Ontario
 Director Ontario
 Director Ontario
 Director Man/Sask.
 Director Alberta/NWT
 Director BC & Yukon
 Director BC & Yukon

Status

Ken MacMillan*
 Alain Brunelle*
 Denis Couture*
 Ghislain Hudon*
 Ed Wilk*
 Bob Lewis*
 Donna Whitton
 Malvin Valentini*
 Bob Thompson*
 Harold Dashevsky*
 Connie Mucha*

Notes: * Standing for re-election

The nominees, identified thus far except for Donna Whitton, are long serving incumbent Directors who have agreed to stand for re-election. Several of these directors have indicated that they would prefer not to run again and would step aside if alternative candidates can be found. All of the Directors who have contributed so much to Association deserve our thanks. However, it is time for others to consider lending a hand. Directors' terms are for two (2) years.

Members are encouraged to submit the names of candidates they would like to propose as Directors to represent them in their regions.

Nominations must be received by the Secretary no later than April 30th 2012. Please return the attached form to the Secretary, Mr. Real Leahey, 82 Somervale Gardens, Pointe Claire, QC H9R 3H5

Or Email your nomination to Real Leahey – real.leahey@sympatico.ca



**Nomination Form for Election to the Board
 of Directors of the BDC Pensioners' Association in 2012**

Please Print

Name: _____

Address: _____

City: _____ **Province** _____ **Postal Code** _____

Email address: _____

Nomination:

I nominate the following candidates/s for the position of Director and confirm that they have agreed to stand for election to the Board of the BDC Pensioners' Association.

<u>Position</u>	<u>Province/Region</u>	<u>Candidate's Name</u>	<u>Address</u>
Director			
Director			

Passings

Lily Dunk passed away on August 22nd 2011. Lily was living in Warner, Alberta.

Herbert John Campbell Russell passed away on September 30th 2011. Mr Russell was living in Ottawa, Ontario.

Lena Olivia Tomasson passed away October 17th 2011. She was living in Vancouver, British Columbia.

Leo V. McCarthy passed away November 8th 2011. Leo was living in Oshawa, Ontario.

Gyles René d'Artois passed away December 31st 2011. He was living in Dollard des Ormeaux, QC

Patricia Coolen passed away January 28th, 2012. Pat was living in Toronto, Ontario.

John Bowfield Lane passed away in St-John's NF February, 5th, 2012.

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

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
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 Secretary Réal Leahey 82 Somervale Gardens Pointe-Claire QC H9R 3H5 514 695-230 real.leahey@sympatico.ca
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 Director at large Ken MacMillan 26 Castle Hill Drive Halifax NS B3M 3A3 902 443-2624 kenmacmil@ns.sympatico.ca

Directeurs/Directors

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 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 watkins@nbnet.nb.ca
 Québec Norm Bourgoin 3630 Place Octave Brossard QC J4Y 2L8 450 445-4075 manor_nb@yahoo.com
 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
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 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 Alan Marquis 449 Strathcona Westmount QC H3Y 2X2 514 931-8321 alan.marquis@videotron.ca
 Francis T Watters 1981 Lacaine St-Bruno QC J3V 5A1 450 653-8523 wattersft@gowebway.com