

# LINK

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

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## Successful Retirement

So many of us said while working – “when I retire I am going to garden more, play golf every day, fish all summer and so on”. Yet when we actually retire we find that we don’t want to do these things that we thought were hobbies but were actually stress relievers during our working life.

Given the choice between doing things you don’t want to do and things you do want to do—well no contest. Most times you find enjoyment in things you didn’t even know you wanted to do until you actually retired.

The truth is it’s hard to know who you’ll be without work until you take away the work and find out. Seeing where retirement takes you, discovering who you are now that work doesn’t define you, that’s the fun part.

Gary Franzmann, pictured here, is the author of this article.

## Birding in Retirement

Birding was not on my agenda when I retired in April 2010. Rather, I had registered to volunteer at Fort Whyte Alive, a 640 acre nature centre on the outskirts of Winnipeg, and at Lower Fort Garry, a national historic site near Winnipeg. Volunteering at those two wonderful sites along with golf, slo-pitch, and several short vacations would ensure very enjoyable summers and then a month or two in Arizona would help pass the winters in style.

Fort Whyte Alive has many activities and as a volunteer I could participate for free or at least at a discount. One of the first I took part in was their early morning bird walks during the 2010 spring bird migration. A very knowledgeable and experienced birder would lead groups of 6 or 7 through the woods and along the small lakes looking for and identifying birds. What I had previously seen as just birds now



became 40-60 different species each morning! And I think that was the hook - not just seeing birds during a nice walk on a pleasant spring morning, but identifying them.

Sparrows for example. There are about 3 dozen different species of sparrows in North America and we get about 20 of them in Manitoba. They all have a rather dull, brownish appearance and I had never paid much attention to the small differences in their markings. In my mind they were all probably just house sparrows, an imported species and not particularly interesting. However, I soon was able to identify several native species including White-throated and White crowned, Chipping, Harris, Fox and Song. (This one is well-named as it has about 12 different songs.) These six species are much more interesting than the very common and noisy house sparrow and as a bonus, I found them all in my backyard! Several other sparrow species were identified during day-long birding treks in the country with an experienced birder or two.

In contrast to the generally dull plumage of sparrows is the bright, colourful, primarily yellow, warbler plumage. And warblers are even more plentiful! By far the best time to see them is during spring migration and at one spring walk at FWA in 2013 we identified 23 different warbler species in about 90 minutes!

So that was the beginning of my birding in retirement. During these first bird walks at FWA I was encouraged by the leaders to purchase birding binoculars and a bird book. (They referred to the bird book I had at the time as a "coffee-table book" only). So now I am the proud owner of Nikon 10x42 binoculars and the National Geographic field guide to birds in North America - 967 species in all. Birding without these items is a non-starter and I have since downloaded the NG bird book app on my iPhone and iPad. These apps also play the songs and calls of all the birds, which are very important identifiers.

Also in the early spring of 2010, I attended an information session at FWA on *bird atlassing*. I knew nothing about bird atlassing but learned it provides an up-to-date assessment of the distribution, relative abundance, and status of birds that breed in a particular area. Manitoba had never been atlassed and would require several hundred atlassers to cover the nearly 7,000 squares. The squares are 10 km x 10 km and mine was near Minnedosa, about 220 km north-west of Winnipeg. You travel your square looking for signs of breeding - evidence such as nest building, eggs, hatchlings, adult birds carrying food to young, etc. - and submit your findings on-line by breeding code (20 in all) to the Manitoba Breeding Bird Atlas. It is very important to have more than one set of eyes when traveling your square and I was very ably assisted by **Al Brockmeyer** - retired BDC 1997 – who took this picture of a ruddy or blue bill duck.



When you atlas, you agree to submit annual reports for 5 years plus one *point count* during this time. Point counts entail 5-minute stops at 15-30 predetermined points in your square and counting the number of birds you can identify at each stop by their song or call. (The points are assigned by the Universal Transverse Mercator co-ordinate system (UTM), an international location reference system. These *Eastings and Northings co-ordinates* can be located with a GPS.)

Bird atlassing is done worldwide and in Canada findings by each province are submitted to **Bird Studies Canada**. Atlassing was a huge step up in my birding activities from those walks at FWA where you simply

follow a leader for an hour or two. On my birding-expertise-required scale, my first activity the FWA walk would be a 1, and bird atlassing my second, would be a 10.



In addition to casual birding walks by yourself or with a friend or two there are numerous, organized birding activities which help make birding so popular. I have participated in the Backyard Bird Count, the Annual Christmas Bird Count, and the annual Owl Survey. In addition I have taken many day trips with experienced birders. Sometimes we go just to get out to the country to see what we can see and sometimes for particular reasons such as the spring raptor migration or to go to locations well-known for water fowl and shorebirds.

Since spring 2010, my birding activities have become almost weekly and grown to where they are now a very important part of my retirement no matter the season or where I am. Arizona has

many good birding trails and their guided desert walks in the early morning are particularly enjoyable. (For those of you who are wondering, no I haven't seen that birding movie *The Big Year*, but it is on my to-do list).

Reportedly, birding is the fastest growing hobby in North America and more money is spent on it each year than on golf!! We have several bird feeders, a bird bath, and a water fountain in our backyard all of which help to attract birds. Our flowers and sunflowers are good attractions too.

Easy to get started! Just go for a walk and record each species you see. You will be surprised how many you can identify with just the naked eye: robins, crows, chickadees, blue jays, etc. And if you start trying to identify the various sparrow and warbler species, you'll be hooked, as I was!

Good birding!

You may want to visit some of these bird websites:

[www.bsc-eoc.org/](http://www.bsc-eoc.org/)

[www.birdscanada.org/](http://www.birdscanada.org/)

[www.naturecounts.ca/](http://www.naturecounts.ca/)

[www.birdlife.org/](http://www.birdlife.org/)

[www.audubon.org/](http://www.audubon.org/)

*Gary Franzmann joined FBDB in Winnipeg in 1977 as a credit officer. He was transferred to Regina in 1979 and then back to Winnipeg in 1988. He spent most of his career in credit and retired in 2001, returning in 2005 until 2010.*

### First Run at Para-sailing in Mexico

Friends of ours, who had been going to Mexico for years, contacted us and asked if we were interested in going down for a holiday. We decided that we should go to Porte Vallarta for two weeks. We left from Winnipeg airport at 6:00 a.m. and had a very nice flight, arriving in the early afternoon. We settled in to enjoy the beautiful view and warm weather. During our many hours sitting beside the pool and watching the waves come in I noticed people paying to go Para-sailing. Fascinated, I watched them for a few days to see how many times there were problems. To my amazement, during a four-day watch, everything went without a hitch. They were taking off from the beach and not from a platform on the water.

Day five I decided that I should do this, against the unanimous advice of my companions who I felt that this might not be one of my wisest choices. So, I went to the beach, paid my money, and waited while my group lined up with cameras. I received complete instructions - how to turn left and right and to pay attention to his flag commands going up and on descent.

The plan was for me to take off and land on the beach. I put on the harness, grabbed the handles on the unit, and waited for the boat to take off.

I found myself at least 100 feet, or more, over the ocean and was enjoying the ride and the view. It was about a 10 minute trip. As we started to turn around to land, the beach was getting closer and closer and I was starting to descend nice and slow. As the boat pulled up next to the beach at his prearranged spot I noticed that I was floating further inland than expected.

I looked down and noticed the owner was yelling at me and giving me flag signals that he had not shown me before I took off. At the same time he was trying to signal the boat driver to take off again. The driver was taking in the slack rope and wasn't paying attention. I was still coming down very slowly.

Then I saw beach-goers scattering and running for their lives. I continued inland over beach umbrellas with 6 inch spikes on the top. As you can imagine, at that point – no pun intended - I was not only concerned about where I was going to end up, but also where the umbrella tops might end up!

Restaurant wall approaching - I closed my eyes and landed very softly and about a foot from the wall of the outdoor restaurant. If I had continued to watch behind me I probably could have grabbed a drink off one of the patio tables.

The parachute was snagged on the roof of the building. I was very calm. More calm than everyone else. I then noticed the panicked looks on my wife's and everyone else's face, especially the owner of the para-sailing ride. As soon as they got the parachute off the roof they packed up for the day. I thought I had fun and ended up doing it again the second day which went more smoothly much to the relief of everyone involved.

If anyone wishes para-sailing tips and pointers, drop me a line at [dbcuming@sasktelnet.net](mailto:dbcuming@sasktelnet.net).

*Doug Cuming joined the Bank in 1978 and retired in 1986. He and his wife Barb live in North Battleford Saskatchewan.*

### **30<sup>th</sup> Annual General Meeting – June 15 2013 – Mississauga Ontario**

The minutes of the AGM will detail what transpired during the business portion of our get together in June but there were other things that happened that are not part of the formal business of the Association.

The evening before, the members of the Board attended a social hour hosted by Pat and Brian Massier in a room adjacent to their sleeping room. Pictured above are Len and Joanne Holmstrom who travelled from Edmonton and combined this trip with visits with friends living in the Toronto area.

In the morning, a breakfast meeting was held with 11 of the members of the Board in attendance. The AGM is the only opportunity that the Board has to meet face-to-face in any given year. All of the meetings are conducted through



conference call and sometimes that just is not a satisfactory way to do business. Many items of importance were discussed and recommendations are being made to the full Board for implementation.

Peter Lawler - picture to the right - brought greetings from the Bank and stayed for the full meeting visiting with several members with whom he had worked over the years.

Just before the meeting was adjourned, the Association made a special presentation to Lorette and Guy Bourbonnière for their long service and dedication to the Association. Lorette did not stand for re-election this year as Director Ontario – Eastern Region.

Here is the presentation:

A few years ago we instituted a formal recognition by the Association and to date only two people have received the award. Today we will double that.



Réal came across a letter a few months ago that was dated December 13 1983. It was written to Eric – Bell or Scott we are not sure but it referenced Jack and Peggy Nordin, Ken Neilson, and Bert (no doubt Russel) and mentioning that the writer had been told that he – Eric – had made a recent start on improving the communication between the Bank and retirees and among retirees. It is interesting to note that 10 years before the letter was written, Eric and Bert and the writer, Guy Bourbonnière were the three General Managers for the Bank with Jack transferring in to join them the next year in CGMO.

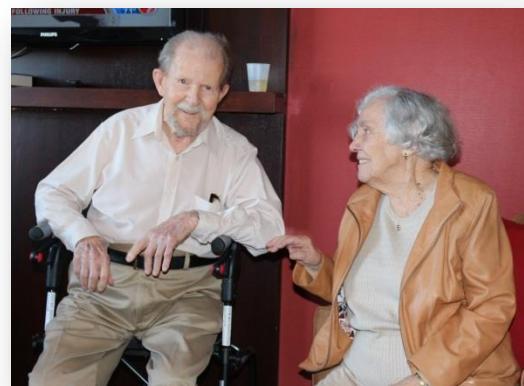
This letter went speaking, of course, about an upcoming 3 week cruise.

It went into detail about what the Bank of Costa Rica did for its retirees. Guy found this out during his stint at that Bank. They also were about to go to Sri Lanka for Lorette's project.

Guy joined IDB in 1961 and left in 1981, retiring as VP Public Affairs and Corporate Secretary.

In about 1988, Guy became a Director for the Association in Quebec. Des McCrindle (in attendance at this AGM) served on the same board as Director in Ontario. In 1992, when Guy was President, Duke

Mulqueen was a Director in Ontario – Kay is here. In 1994, when Guy was a Director in Ontario, Martin Clooney came on the board as a Director for Atlantic and Len Holmstrom in Prairies. Guy left the Board in 2000 after giving us 13 years.



Lorette was the catalyst in the adoption of the change in the by-laws that accepted spouses as full members of the Association in 2006 which allowed her to become a Director. When she became a Director in Ontario in 2006, she joined Réal Leahey, Wendy McCulloch, Martin Clooney, Ed Wilk, Wei Chin and Len Holmstrom – all here today - on the board. In their service, the Bourbonnières have touched many members in this room.

They have been contributing articles for LINK since it was originally conceived and since 2006 have been the translators and proofreaders for the newsletter.

In all, these two have contributed 20 years to the Association, and so have been involved for about 70% of the life of the organization, an achievement that will not be met by anyone else or any other couple. The Association says thank you to you both.

In addition to a certificate of appreciation for each of them, we presented them with a gift card. Lorette advised later –

*"My daughter and her daughter were visiting from France. I took them to visit the Sakahan exhibition at the National Art Gallery as I am proud to be a Life Member of that institution. I found exactly what I wanted in the shop - a silver Raven Ladle by Corey Bulpit, a foot long with the bowl 4 inches across. It is a most beautiful object.*

*I love the symbolisms; creativity, renewal, the spirit of sharing, nurturing and connection. It comes in a "box of treasures", a beautiful chest hand crafted in western red cedar.*

*All of this really speaks to me as I love to have people around my table. It will be my ceremonial welcome. The designs on it are most wonderful. It is truly a symbol of my feeling of belonging to the Association! Thank you again."*



Brian Massier, Wei Chin, Bob Lewis, Peter Roberts, Brenda Roberts, Ed Wilk, Des McCindell, Dianne Wilk, Harold Dashevsky, Madeleine Chin, Jim Lane, Jim Wilson, Guy Bourbonnière, Lloyd McPhee, Lorette Bourbonnière, Don Brown, Virginia Turcotte, Karin Lam, Bob Annett, Michael Lam, Martin Clooney Seated - Réal Leahey, Pat Massier, Ken MacMillan, Wendy McCulloch, Guy Turcotte, Len Holmstrom

### Introductory Remarks – AGM June 15, 2013 – Mississauga

Bienvenue à tous to the 30<sup>th</sup> AGM of the BDC Pensioners' Association. Thank you to Ed Wilk and the Ontario Directors for organizing the luncheon and the venue for this meeting. Last year I spoke about what was happening in the world and the Bank in 1983 when the Association was formed by a few retirees and active employees including Eric Scott, Eric Bell, and Ken Neilson. The original objective, which continues through inclusion in our by-laws, was to foster the communication among our members and with the Bank.

We do this in many ways.

1. Our annual operating budget is provided by the Bank which gives us an allotment to run the business. We provide them with a full accounting including receipts and they reimburse the costs. Unlike most retirees associations, our members do not pay dues. It is therefore important that we respect the Bank's philosophy when conducting our affairs. In return we have very good communication with the Head Office staff who, from time to time, has interceded with Manulife on behalf of a member to ensure that the reasons behind decisions are properly communicated.
2. We have a web site – bdcpa.org – which is updated at least three times a year. It is available to our members for posting information if they want to take advantage of it.

3. Twice a year we publish LINK to inform our members of what their colleagues are doing across Canada and what individual members have accomplished or what unusual hobbies they have in which they have invested their time. The Bank does the copying and the mailing for us.
4. We hold regularly scheduled social activities in most major cities in Canada. This is becoming more of a challenge as our numbers increase but our budget does not. Most regions collect a fee from members who attend to help with costs.
5. Once per year we have the Annual General Meeting which in the past traditionally has been held in Vancouver area, Toronto vicinity, and Montréal or surrounds. To conserve budget, this year we have replaced one activity in the host province with the luncheon preceding the AGM. This is a method to conserve our budget. We will look to other measures in the future but as a group, the Board of Directors voted to retain the AGM as we feel that it is an important part of our communication mandate. Normally someone who is still working at the Bank visits with the members at the AGM and informs those attending of the progress that BDC has made in their marketplace.

As a group the Board is in constant communication with each other via email and had four Board conference calls and one face-to-face meeting during our fiscal 2013 year. Today you will hear from the members of the Executive of the Association as well as the Directors from each region regarding the accomplishments of the Association over the past year.

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## Cross Canada Social Activities

Over 300 members and guests have attended Association activities including the AGM since April 1, 2013 to the end of September. This is an increase of nearly 100 in the same period last year. Last fiscal year – April 1, 2012 to March 31, 2013 – 729 people attended these events which is an increase over the previous year. If you have not attended an event in recent times, plan to attend the next one that is close by where you live.

If there is no Director located close to your home and you are interested in being an 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. The Association would be pleased to budget for an activity in your area.

More pictures of these activities can be seen at [bdcpa.org](http://bdcpa.org) under past events.

### Québec Cruise



On August 21<sup>st</sup>, 75 members from Québec were on a cruise around the Sorel islands. The Sorel islands offer an unparalleled change of scenery, at a distance of 75 kms from Montréal. The archipelago consists of some hundred islands, numerous channels and marshes.

## Ontario - Inniskillin Niagara Estate Wine Tour

On August 15th, Ontario members of the Association were greeted with a sampling of an Inniskillin newer product - sparkling ice wine. Deborah Pratt, Winery Public Relations Manager, led the tour. Miss Pratt has been with the winery since it was founded in 1975 and did an excellent job in describing the philosophy of the founders, the difficulties they had in getting acceptance of Ontario wines by the LCBO/LLBO, and the strategies they used to overcome many business and marketing obstacles. The founders Donald Ziraldo and Karl Kaizer were instrumental in creating VQA (Vintners Quality Assurance) designation. The founders are now retired and the company is owned by Constellation Brands of NY. In the 1980s Ed Wilk, who was working with Tourism Canada, worked with this winery and other Niagara businesses to establish Niagara-on-the-Lake as a tourist destination and he and Miss Pratt had worked together at that time which no doubt led to our very fine treatment by the winery.

Our group of 29 proceeded to the wine cellar at which time Miss Pratt provided additional anecdotes that occurred since 1975 which we all found very interesting. This was followed by lunch with the wine tasting led by Miss Pratt. The table was set with several different styles of Riedel glasses which in themselves were designed for a specific style and type of wine. The principals of Inniskillin and Riedel met while attending trade shows. They developed both a business and a personal bond over the years. Inniskillin installed a Riedel showroom on their premises and Riedel reciprocated by providing the table tops for the dining room. The table tops were sections of the glass foundry floor where the glass goblets are blown.

We tasted three different wines prior to the meal and the meal was served with wine samplings – these were samplings, not full glasses! Salad with ice wine vinaigrette was followed by a choice of BBQ chicken and smoked salmon on a cedar plank with a lentil and beet side dish. Peach cobbler served in a tea cup with a sampling of ice wine finished the meal. The service of the staff was attentive and the chef explained the dishes he had made for us.

Pictured here is the group during the event.



## Prairies



## Winnipeg, Manitoba

May 18, 2013

Peter Choropita , Joan Kirouac, Len Trotter, Al Brockmeyer, June Vermeersch, Mike Rudkin, Yumi Falk, Gary Franzmann, Bruce Burton, and Richard Laverne

## Calgary Alberta

Each spring the South Alberta Region of the BDCPA holds a luncheon to renew acquaintances and catch up on what members have been busy at throughout the year. Our event this year was held at the Danish Canadian Club in Calgary on May 11 2013.

This year's gathering combined the luncheon with saying farewell to two special members, John and Bertha Davis. John and Bertha have left our Prairie rank and file to move to Victoria, British Columbia. We wish them well in their new surroundings and will sincerely miss them. We are hoping they will journey "east" next year and attend our luncheon.

We truly have a great time at our gatherings and encourage all those members who haven't previously been able to attend to come out and join us next spring.

This photo was taken at our May luncheon.



From the back row, left to right are:

Back Row: Subash Manro, Len Hagel, Darlene Thompson, Carol Graham, Ed Harding, Gord Flegel, Harry Basler and Bertha Davis;

Second Row: Al Vanderheide, Bob Thompson, Sandra Harding, Ardys Flegel, John Davis and Ken Mercer;

Front Row: Kathy Vanderheide, Annette Basler and Gloria Mercer

## British Columbia

**Vancouver Area** had a very successful "Welcome to Summer" luncheon for the Lower Mainland BDC Pensioners. The luncheon held at the Riverhouse Restaurant & Pub in Delta was attended by 24 folks who enjoyed a wonderful meal, some sunny weather and a great view of the Fraser River and marina.



## Vancouver Island

May 30 2013 Nanoose Bay - George Kirkwood, Ed Burnett, Jim Hercus, Harold Dashevsky, Phil Viel, Bob Van Schubert, Bill Stuart, Ben Weaver, John Feindel





Med Grill luncheon July 25 Victoria BC

Paul Horwood, Harold Dashevsky, Casey Vandenbrink, Mrs Vandenbrink, Graham Ross, Sue Ross, Nadine Lindstrom, Joan Horwood, Betty Ann Thomson

## Association Business

### Ching Jung – Treasurer

Ching started with FBDB in December 1980, originally as a one-month contract employee in the *Cash Management Section* in Head Office, which was at that time located in Bank of Canada Building – Today the W Hotel, a Starwood luxury property. The Bank was changing its old accounting system to LAPS.

Nine months later, she became a permanent employee, working for FBDB's Economist, as Data Assistant. She says, "Among other tasks; we built many econometric models and ran endless simultaneous equations to forecast the Bank's Interest income and Interest expenses. We worked hard, but we also played hard. Christmas parties in those days were not expensive, but unbelievable."

In the mid-80s, her group packed up and moved to Place Victoria – the Stock exchange Tour. While in Place Victoria, FBDB went through major downsizing in Management Services, some major reorganizations, centralizations, and decentralizations. In the mid-90s when FBDB became BDC, the staff packed up again and moved to Place Ville Marie. Se opined, "Boy, we worked hard for all these changes. The knowledge I've gained from the endless days and nights preparing the Corporate Plans, Internal Operating Budgets, MYOPs (Multiple-Years-Operational Plans), is something I am very proud of.

2000 to 2011 just flew by in a blink of an eye. I have always considered myself very fortunate; I worked with, and worked for very exceptional people in my life at the Bank. I retired in December 2011, as Senior Financial Analyst and Reporting, Finance Department. I was involved in Annual reports, Quarterly Financial Reports to the Shareholder, monthly reports, most of external requests, providing financial and statistics information for media requests, and was responsible for BDC's Financial and statistical history. As they say time flies when you are having fun."

Ching's main purpose in retiring was to be able to spend time with her mother. Unfortunately, she moved on early this year. Her secret joke was: mom did not think our kitchen was big enough for two cooks, so she did the motherly thing, left the kitchen to me. Now, Ching's husband has no choice but eat her cooking!



She loves to spend time with her granddaughter Kristen and her grandson Logan – pictured here with Ching. She is pleasantly surprised about how much an adult can learn from 4 and 6 years old kids – the questions that make you think about things, and sometimes, you actually realized that you got it wrong all these years. That's the time you look at them and say: Wow, thank you. They are beyond wonderful; the parents are doing an amazing job.

Her priority is her family and friends. Accepting this volunteer position is a first step to give back. Until now, it had never crossed her mind, how much work was put in by the volunteers in this Association, to make it work. That Holiday luncheon last December with her best friends - the one she saw a lot of people who she had not seen for a long time - now she realizes that someone put in a lot of work for it.

Her next step? Ching thinks it would be to volunteer in a charitable organization.

### **Rob Whyte – New Director Ontario**

In 1978 Rob joined FBDB as an account manager in the Oakville Branch. Three years later he packed his suitcase and toured Ontario for nine months assisting Lorne Hutton with branch inspections. In 1982 Rob moved to the Kitchener Branch before assuming the role of Ontario Loan Portfolio Manager at the Regional Office in 1990. After bypass surgery in 1992, he went to the London Branch as Senior Manager Branch Operations and in 1997 was transferred to Stratford Branch.

Although officially “retired” in 1998, he continued to work for the Bank in several capacities until 2006.

Rob and Wrenell (his wife of 43 years) moved back to Kitchener and enjoy spending time with Rob Jr, Jordan (5), Darryl and Sue. Travel plans are in the future; however may have to be delayed as Rob continues to be very active with assisting several businesses in their accounting needs. In addition to Tim’s coffee, Rob enjoys helping with Jordan’s sports, gardening and construction of decks and gazebos. He is pictured here with his Tim’s and the dog along with Rob Jr, Jordan, Darryl, Sue and Wrenell in his Kitchener home.

As time permits he would like to become more involved in organizing events and encouraging members to participate in the Pensioners’ Association.



### **Jim Anhorn, Director BC and Yukon – Lower Mainland**

Jim was born in Medicine Hat, Alberta but grew up in Calgary. He attended the University of Calgary and completed his B.Comm in Financing and Marketing in 1972. Two weeks after graduating he accepted a job with Canada Packers (now Maple Leaf Foods) at their Calgary plant and in late 1973 moved to Kamloops British Columbia to become their territory sales manager.



Jim started his career with FBDB on January 2nd, 1978 at the Kamloops Branch as an "A" credit officer - in training. In January 1980 he was transferred to the Prince George British Columbia Branch as the Management Services Officer. Over the next 13 years in Prince George he held several positions including:

- Credit Officer / Account Manager (B, & C);
- Project Development Officer and Project Development Manager;
- Senior Account Manager;
- Packaging and Intermediation Manager for the Financial Planning Program;
- and lastly as the District Manager of Management Services (now called Consulting)

When the Bank went through one of its periodic re-organizations in early 1993, Jim accepted a transfer to Ontario and spent one year in the Ontario Regional Office in Toronto as the Director of Training. He then transferred to Mississauga Branch as a Senior Account Manager, where he spent three years.

In early 1997, Jim was transferred back to British Columbia to the Vancouver Branch, initially as an Senior Manager Loans, then several years in the Underwriting Department and lastly as the Area Manager, Vancouver Entrepreneurship Center. He retired in July 2008.

Jim has been married to Patricia (who is still working) since October 1986, and has two daughters and four grandchildren. He enjoys travelling and since retiring has toured Peru, Amsterdam, Morocco and Jordan on his own. We read an interesting article he wrote a few years ago for LINK about his travels in Morocco.

He is an active volunteer, enjoys the occasional game of golf and works sporadically as a movie and TV backgrounder or extra.

Accompanying this article are two pictures of Jim – one in costume for an appearance on an episode of *Once Upon a Time*, where he played a member of the Royal Family. The other – more recognizable as Jim – was taken when he played Dr. Billy Brown for an episode of *Untold Stories of the ER*.

He said, “I have been an extra in episodes of *The Killing*, *Arrow*, *Untold Stories of the ER*, *King & Maxwell*, *Bates Motel* plus several movies and other pilot TV shows. Long days and poor pay, but I find the industry very interesting and the end result always amazes me.”



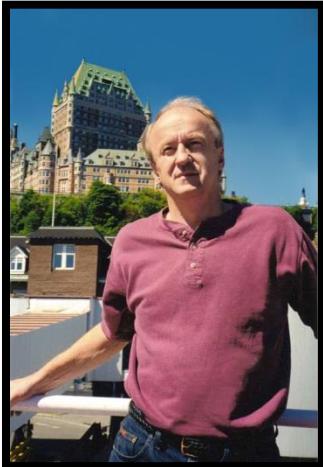
## Resignation Replacement – Owen Renton – BC Interior

Connie Mucha resigned her position as Director in British Columbia Region after last election's nominations were closed. Her term expires in 2014 so the Board has appointed Owen Renton to fill the unexpired term.

Prior to Joining FBDB in Campbell River in 1978, Owen worked for 8 years with the TD Bank. He looked after the sub-branch in Courtney as Account Manager. In 1981 he transferred to Kamloops subsequently transferring to Kelowna in 1990. Four years later, he went to New Westminster.

In the 1995/6 Bank reorganization, Owen went to Calgary as Manager Operations for Alberta, moving into what was then Manager Emerging Markets in 1998 as Manager Emerging Markets. This lending

area became Sub-Debt and Owen was Team Leader responsible for Alberta, Manitoba and Saskatchewan. He retired in 2003 in Calgary.



Since retiring he first worked as a consultant with Meyers Norris Penny's (MNP) Corporate Finance Division out of Calgary. MNP is the largest Western Canadian based Chartered Accountant group.

Now he operates Renton Corporate Financial Services where he is involved as a Financial Consultant to provide a link to businesses seeking all types of financing but mainly Mergers and Acquisitions and Private Equity. Owen is engaged by one of the larger privately owned Investment Banks in Canada, Osprey Capital Partners Inc. as a Senior Consultant.

He says, "It sounds like I'm still working but I look at it as a hobby and doing what I really enjoy - I'm a deal junky. I also golf and play about 250 games of competitive slow pitch senior ball per year, in several leagues and tournament teams in Canada and the US. My wife, Barb and I have a home in Casa Grande Arizona where we reside for 6 months each year. We

have been going to Arizona for about 15 years now. Barb is also a golfer, quilter, all kinds of craft hobbies and she runs a ladies golf league here in Kelowna. We live in a resort in Kelowna and a resort in Casa Grande and are always surrounded but good friends and lots of activities."

Owen would like to contribute to making the Interior District a more cohesive and improved constituent participation district, through better communication and continued good work, from that which his predecessors have provided.

His wife was born and raised in Kelowna and when they retired there she was simply coming home and Owen came along for the ride. They have three adult children and four grandchildren.

## Upcoming Social Events

**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 902-832-1011 or e-mail [kenmacmil@ns.sympatico.ca](mailto:kenmacmil@ns.sympatico.ca)

**Ontario – Guys and Dolls –** Shaw Festival Theatre Niagara-on-the-Lake – Wednesday October 30 2013 Show time 2 pm. Contact Ed Wilk 289-337-1475 or [ewilk@cogeco.ca](mailto:ewilk@cogeco.ca)

**December Luncheon -** Sunday, December 15, 2013. 11:00 to 11:30 a.m. - Doors open to dining room Glen Abbey Golf Club, 1333 Dorval Drive, Oakville, ON L6M 4G2 – Contact Ed Wilk 289-337-1475 or [ewilk@cogeco.ca](mailto:ewilk@cogeco.ca)

**Luncheon in London** at the Mocha Shrine Centre at 468 Colborne Street on Saturday November 30 at noon – Contact Donna Whitton: telephone: 519-685-2892 or email: [whitdo@hotmail.com](mailto:whitdo@hotmail.com).

**British Columbia – Kelowna** - There will be a Luncheon for the Interior at The Harvest Golf Club, 2725 K.L.O. Road, Kelowna BC on Saturday, December 7. Reception Time: 11:00-2:00 pm in the Harvest Dining Room .Anyone wishing to attend please contact Owen Renton at 250-448-4489 or [owenrenton6@gmail.com](mailto:owenrenton6@gmail.com).

**BC Lower Mainland** Sunday, December 8th, 2013 - 11:30 a.m. - No host reception. A special guest might make an appearance !! Delta Hotel Burnaby and Conference Centre 4331 Dominion Street Burnaby, BC A festive buffet lunch will be served to celebrate the Holiday Season. Details and a detailed notice will be available in early November. For more information, contact Jim Anhorn: tel. 604-733-5262 or email: [jim-patti@shaw.ca](mailto:jim-patti@shaw.ca)

**The Annual General Meeting 2014** will be held in Halifax. Details will be available shortly on our web site – [bdcpa.org](http://bdcpa.org) – with an invitation provided at least 6 weeks before the event. For information contact Ken MacMillan by phone at 902-832-1011 or e-mail [kenmacmil@ns.sympatico.ca](mailto:kenmacmil@ns.sympatico.ca) or any Director.

## Email Communication to Members

The cost of mailing information to our members is becoming more expensive than the Association can bear. Each piece we send to you costs us at least \$2. When this is multiplied by the number of members and the multiple mail-outs per year, you can see why we are using regular mail less and less to inform you of activities.

We will **no longer** provide annual financial statements or minutes of the AGM to all members. If you want a copy, you will have to request one from the Secretary or your Regional Director.

As well, most Regions will be providing information on upcoming activities through LINK/LIEN, or on our web site with **email invitations only** being sent to members.

Because of this it is very important that you provide an email address – your personal one or one where you can receive communications (neighbour, relative, friend) – to the secretary and / or your Regional Director. Co-ordinates for these individuals can be found on the last page of this newsletter or on the web site under Contacts.

We continue to advise that your personal information – address, telephone number, email address – is never shared without your consent and is held by the Directors only for Association business.

We are stressing the importance of this for future communication. At present LINK / LIEN is not available for distribution electronically due to logistics but is available on our web site.

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## Passings

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

Many of us will remember the following members who have passed away recently.

We offer our most sincere condolences to all the members of their families.

**Zenon Kular** - September 18, 2013 from Ottawa, Ontario

**Jake Sugden** - August 23, 2013, from Burlington, Ontario

**Floyd M. McInnis** - August 21, 2013 from Toronto, Ontario

**Clive Richards**- August 12, 2013, Claire Richard's spouse from Scarborough, Ontario

**Ian Robb** - passed away, August 6, 2013. He was from Paris, Ontario. Ian was a past Ontario Director of the Association.

**Marlene (Marnie) Elliott**, beloved wife for 53 years of Keith, on June 22<sup>nd</sup> in her 73<sup>rd</sup> year, in Barrie Hospice after a 10 month battle with metastasized lung cancer. Their four children, some of the 8 grandchildren and a new great-grandson were at her bedside at the end.

### Ruth Alice Brown

With sadness and great love Jennifer, Jeff, Lisa, Maya and Rhea announce the passing of their mother/grandmother Ruth Alice Brown (nee Wright) on June 2, 2013 at Kensington Hospice. Born in Southampton, New Brunswick, Ruth was the daughter of the late Arnold Burns Wright and Alice Mabel Wright. She is survived by her son Jeff Brown, Jeff's wife Lisa Joyal and two granddaughters Maya and Rhea Joyal-Brown of Toronto, Ontario; her daughter Jennifer Brown of Glasgow, Scotland. Besides her parents she is predeceased by her husband J. Donald Brown, a past president of the BDC Pensioners' Association.

### Ron Aucoin

It is with heavy hearts that the family of the late Ron Aucoin announce his sudden passing with family at his side at the Health Science Center, St. John's, Newfoundland on Thursday, May 9th, 2013 at the age of 65 years. Funeral mass took place at 1:30 p.m. on Tuesday, May 14th at St. Stephen's Church on West Street in Stephenville followed by interment at the Hillside Interfaith Cemetery.

*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	Ching Jung 5573 Pinedale Cote St-Luc QC H4V 2X8 514 484-1373 irvching@yahoo.com
Director at large	Ken MacMillan 530 Starboard Dr Apt 315 Halifax NS B3M 0G9 902 832-1011 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 530 Starboard Dr Apt 315 Halifax NS B3M 0G9 902 832-1011 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	Vacant  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	Vacant  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  Rob Whyte 233 Waterbend Cr Kitchener ON N2A 4L2 519 750-9886 rwhyte42@hotmail.com  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 lcholmstrom@hotmail.com  Robert Thompson 8332 Silverspring Road NW Calgary AB T3B 4J6 403 286-5039 darbob@telus.net
B.C. & Yukon	Owen Renton 252 – 415 Commonwealth Road Kelowna BC V4V 1P4 250 448-4489 owenrenton6@gmail.com  Harold Dashevsky 5938 Ralston Drive Nanaimo BC V9T 5X2 250 751-7959 seashell7@shaw.ca  Jim Anhorn 1859 Greer Avenue Vancouver BC V6J 4V1 604 733-5262 jim-patti@shaw.ca  John Taggart 19967 1st. Avenue Langley BC V2Z 0A4 604 514-4909 jtaggart1@telus.net
Ex Officio	Frank Watters 1981 Lacorne St Bruno QC J3V 5A1 450 653-8523 wattersft@gowebway.com