

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

INSIDE THIS ISSUE

- 1 Stephen Korte Amateur Astronomer
- 4 Stable Medical Conditions
- 5 30th AGM
- 5 Nominations / Elections
- 7 Cross Canada Social Activities
- 9 Upcoming Social Activities
- 10 E-mail addresses
- 10 Passings



Stephen Korte Amateur Astronomer

I have always been interested in astronomy but never seriously pursued it (other than a single course way back in university). My interest started to ramp up during the final years of my working life, as prices for very good amateur astronomy telescopes plummeted when the major telescope manufacturers moved their production offshore to China. I dared not take the plunge as those who know me well, realize that I immerse myself in my hobbies, and I was concerned that I would stay up all night when the sky was clear and come into work exhausted.

When I retired in 2009, I was fortunate to receive as a retirement gift from the Bank, a good amateur GoTo telescope - exactly the one that I had researched as being suitable for both someone starting out and yet would do the job for quite a few years afterwards. I wonder how that happened?

GoTo is an industry term for a relatively new telescope design that has revolutionized the hobby. It has a built in guidance system and database of about 30,000 stars, planets, galaxies, and nebulae. Once the telescope tripod is leveled and the telescope is pointed at the North Star, the telescope automatically slews itself in sequence to some of the brightest stars to calibrate itself. Afterwards, you simply enter any object contained in the database into a hand controller and the telescope automatically slews or pivots to that object.

I retired in Montréal, and stayed there for three months while waiting for the house to be built in the country on the outskirts of Niagara Falls, Ontario. The sky is too bright with light pollution, even in the suburbs of big cities, to see galaxies or nebulae.

Nonetheless, I stayed out many times in my Montréal backyard from dusk to dawn looking at star clusters. It still amazes me four years later just how dark adapted your eyes can get. You notice as the night passes, the different shades of black of the sky. As the night progresses the sky gets darker as the lights in the city start to dim. The sky starts to lighten up about one and a half hours before sunrise as sunlight is starting to be reflected in the upper reaches of the sky. To the untrained eye it still looks pitch black but having been out all night your eye realizes that there is now a slowly but steadily increasing touch of grey. The birds notice it immediately and start chirping away in the dark. It is also amazing how many skunks walk by in a big city at night.

Our house in Niagara Falls was ready at the end of September and I set up the telescope in my backyard for the first time in October. The sky definitely is darker away from big city lights and being on a rural road, we have no street lights. Objects that previously looked like single stars in Montréal suddenly were resolvable into hundreds of pinpoints of light (globular star clusters). Galaxies and nebulae were suddenly viewable.

Now came two surprises. First, in the still of the night I can actually hear the water rushing over Niagara Falls (about 10 minutes by car from our house). Second, there is a lot of wildlife on the edge of the city. A couple of hours into viewing the stars for the first time in Niagara Falls, in the pitch black, standing motionless at the eyepiece and totally absorbed by what I was seeing, what sounded like a horse or cow exhaled all the air in its lungs, right beside me. Scared the c__ out of me. I turned on a humongous flashlight and there right beside me was two deer. Because I was standing so still in the pitch black, and being down wind, they had almost run into me. I came inside and told my wife, and then of course went back out for the rest of the night, but I must admit to being a little nervous after that.

On subsequent nights we have had large coyote packs - boy they sure do sound creepy when they are close by in the dark - we've had coyotes come as close as 15 feet of the house in daytime no less. Well that was my perfect excuse for building an observatory. Aside from the issue with wildlife, it took me about one hour to set up and calibrate the telescope each night, and about half an hour to disassemble it to bring it back in the house. In the summer of 2010, I purchased a relatively prefab Canadian made observatory and now my telescope is permanently set up outside. It now takes only about five minutes to be ready to view the stars.

An interesting side note is that the best-selling amateur observatory in the world is built right here in Canada. Wayne Parker, the bassist in *Glass Tiger*, is an amateur astronomer. He has a small company that designs and builds telescope observatories for astronomers. In 2008 his company started selling a small, virtually indestructible observatory with a rotating dome, made out of the plastic used in children's outdoor playground equipment. Suddenly an observatory was affordable to the amateur.

Of course I had to be different; I installed my observatory on a 6 foot high deck so that I wouldn't have to worry about the wildlife and so that I could see over some low trees nearby. The deck is supported by 14 posts sunk into concrete and cross braced to ensure that the floor has no flex. I wanted to be sure that the tripod would be absolutely steady in case I moved into very long exposure photography of deep space objects.

In case - Hah! I moved into photographing deep space objects this past summer. This will keep me occupied for years – it has a very steep learning curve. Tracking of the telescope has to be very precise, there are all kinds of adjustments needed to the camera, and it all has to be done in the dark by feel. Then the next day the photographs have to undergo a myriad of adjustments in Photoshop to enhance the light to make the dim object more visible. Incidentally those beautiful, colorful Hubble Telescope photos that NASA publishes are not what your eye sees when looking through the telescope lens. The light receptors in the human eye are not strong enough to see galaxies or nebulae in colour, rather it sees only black white and grey and even then not very clearly. A camera set up for a 5 to 20 minute long exposure is required to see most galaxies and to capture their colour.

The telescope and *GoTo* telescope mount that the Bank gave me for retirement still forms the nucleus of my set-up. But with the move to photography I now have two additional telescopes installed on the same mount. One is dedicated to a Canon DSLR camera with special light pollution reducing filters, and another is dedicated to a small webcam that I use to track just one star very precisely via a dedicated desk top computer to ensure that there is no discernible movement in the photographs.

For those interested in amateur astronomy go for advice to a local astronomy retailer – their advice will help you avoid expensive mistakes. Also I have noticed that Canadian prices for astronomy hardware is actually lower than in the US or Europe so you may as well support your Canadian Retailer. I can also attempt to answer your questions if you email me at sl.korte@bell.net.

Stephen Korte joined FBDB in 1979 in London, Ontario. He spent most of his career with the Bank in Head Office, except for a stint as Branch Manager in Sault Ste Marie in the mid-1980s followed by a 2 year secondment to the Canadian International Development Agency examining/supervising micro credit projects throughout Asia. He retired from BDC in 2009 as Vice-President of Enterprise Risk Management. He and his wife Lily chose Niagara Falls to retire in, both being originally from nearby St. Catharines. Stephen has many hobbies, among them model railroading, flying radio controlled scale model airplanes, coral reef aquariums, and raising orchids.





From Manulife Financial

Travelling? Stable Medical Conditions are Covered Under Your Plan

Starting December 1, 2012, we're making an addition to the Out-of-Country/Out-of-Province or Emergency Travel Assistance coverage provided as part of your Group Benefits plan. With the wording change, we're helping you understand that coverage is available for unexpected medical emergencies related to a diagnosed medical condition if it was considered medically-stable before you left your province or territory of residence.

What does medically-stable mean?

To be considered medically-stable under your plan, during the 90-days leading up to your departure, you/your eligible dependant must not have:

- been treated or tested for any new symptoms or conditions;
- had an increase or worsening of any existing symptoms;
- changed treatments or medications (other than normal adjustments for ongoing care);
- been admitted to the hospital for treatment of the condition.

Other things to consider before you leave:

Coverage for travel medical emergencies is not available if you (or your dependant) have scheduled non-routine appointments, tests or treatments for the condition or another undiagnosed condition.

Coverage is available for medical emergencies related to pregnancy as long as travel is completed at least 4 weeks prior to the due date.

Having valid coverage under a Government Health Insurance Plan is required for you and your dependants.

Coverage for a travel medical emergency ends when the attending physician feels that, based on the medical evidence, a patient is stable enough to return home.

Accessing the service:

In the event of an unforeseen medical incident or emergency, contact Allianz Global Assistance as soon as possible. This will help to ensure that you and your eligible family members receive

immediate and appropriate care that is monitored by the professionals at Allianz Global Assistance.

Call Allianz Global Assistance toll-free from:

Canada and the United States 1-800-265-9977; Mexico # 00-1-800-514-3702; Dominican Republic 1-888-751-4403; and countries that participate in the Universal International Toll-Free (UITF) service, country code + 800-9221-9221.

We encourage you to use a land line telephone to make your call as the frequency on mobile phones is not guaranteed.

Emergency Travel Assistance is administered by Allianz Global Assistance and offered through Manulife Financial. Allianz Global Assistance is the registered business name for AZGA Service Canada Inc. and AZGA Insurance Agency Canada Ltd. © 2012 The Manufacturers Life Insurance Company.

The 30th AGM

This year the AGM will be held at Four Points by Sheraton, 6090 Dixie Road, Mississauga, ON L5T 1A6 (1-905-670-9186). Prior to the meeting, members and guests are invited to a no-host reception at 11 am in the Dixie Room. There will be a cash bar. This will be followed by a luncheon which will be hosted by the BDC Pensioners' Association for all members and their guests attending. The Business portion of the meeting will commence about 1:30 pm and should last about 1 ½ to 2 hours.

Enclosed with this newsletter is an invitation from our secretary Réal Leahey along with the agenda for the meeting and the minutes for the last AGM.

To register to attend, contact Réal Leahey - 82 Somervale Gardens, Pointe-Claire, QC H9R 3H5; 514 695-2301 or real.leahey@sympatico.ca or Ed Wilk - 1107 - 5070 Pinedale Ave, Burlington ON L7L 5V6; 289 337-1475 or ewilk@cogeco.ca.

2013 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:

1. Four (4) members of the Executive to be drawn from the membership at large – President, Vice-President, Secretary, and Treasurer.

The candidates at April 13, 2013 are:

President – Pat Massier*

Vice-President – Wendy McCulloch*

Secretary - Réal Leahey*

Treasurer – Ching Jung

2. Ten (10) Regional Directors to be drawn from and representing the regions in which they reside. The candidates at April 13, 2013 are:

Director Newfoundland & Labrador	Martin Clooney*
Director New Brunswick & PEI	Ken Watkins*
Directors Quebec	Michel Tremblay*
	Vacant (Montréal area)
Directors Ontario	Vacant (Eastern Ontario)
	Rob Whyte
Director Man/Sask.	John Melymick*
Director Alberta/NWT	Len Holmstrom*
Directors BC & Yukon	John Taggart*
	Jim Anhorn

*** Standing for re-election**

Several of the long serving incumbent Directors who have agreed to stand for re-election have indicated that they 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 for the Executive and to serve as Directors to represent them in their regions. There are, as you can see, two vacancies in the list of directors, one of which has opened because of the resignation of [Lorette Bourbonnière](#) who has served admirably as the director for Eastern Ontario since 2006.

Nominations must be received by the Secretary no later than May 5th 2013. 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 the Board of Directors of the BDC Pensioners' Association in 2013

Please Print

Name: _____

Address: _____

City: _____ Province _____ Postal Code _____

Email address: _____

Nomination:

I nominate the following candidate/s for the position indicated 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>
-----------------	------------------------	-------------------------	----------------

Cross Canada Social Activities

Over 710 members and guests have attended Association activities including the AGM during this fiscal year. Last year nearly 650 people attended these events so our attendance is up 9% while membership in the same period has increased by 5%.

Plan to attend the AGM and other social activities. 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.



Québec - 49 members and guests took a bus tour of the Ile d'Orléans in September 2012.



38 people enjoyed brunch at Glen Abbey in Oakville Ontario.





On December 7th, 2012, the **Manitoba** Pensioners held their annual Dinner at the Manitoba Club. Hors d'oeuvres and drinks started the evening, followed by salad, a choice of prime rib (some of the finest in Western Canada) or salmon. Desert was either a traditional Manitoba Club Christmas pudding or baked Alaska. Many stories were told throughout the evening along with jokes and table bantering, and a good time was had by all.





The Vancouver **British Columbia** luncheon was held on December 2nd at the Grand Villa Casino Hotel which is near the location of the old FBDB Burnaby office. Some 65 pensioners, spouses and "future members" attended the event. One highlight was the appearance of Santa C. who passed out chocolate goodies to all.



Upcoming Social Events

Ontario – GTA – September 2013 – Stage West Contact Ed Wilk at 289 337-1475 or ewilk@cogeco.ca for further information.

London – June 2013 - Annual Golf Tournament For more information contact Donna Whitton at 519 685-2892 or whitdo@hotmail.com.

Manitoba – Wednesday, May 8 2013 – Lunch Winnipeg Squash and Racquet Club. Contact John Melymick at 204 895-4285 or J.Melymick@gmail.com.

Email addresses are protected under the Privacy Act

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

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

FYI: All coordinates including email addresses for the Executive and Directors of the Association can be found at www.bdcpa.org or on the last page of this newsletter.

Passings

We provide details on the passing of our members when information has been given to us. Our Secretary sends out an email advising of passings in a more timely manner. If you wish to receive notification, provide your email address to Réal Leahey at real.leahey@sympatico.ca. Blind c.c. is used so your email address will not appear to other recipients.

Charles Thurgood passed away June 19, 2012. He was from Windsor, ON.

Charles (Charlie) Trask passed away November 17, 2012. He was from Saskatoon, Sk

Anthony James Hudson "Jimmy" passed away November 30th, 2012. He leaves his wife, Janine Levesque his daughter, Carolyne and his son Gary. The funeral was held at the St-Bruno Church, 1668 Montarville, St-Bruno Saturday December 12.

Robert James "Bob" Kenny - November 2, 1920 to February 13, 2013. Peacefully at St. Michael's Hospital, Toronto surrounded by his loved ones. Dear father of Maureen (Jim McDonald), Bill (Mary) Alison (Mark Guardhouse), Sarah (Eric Therrien), and Carolyn. In 1941 he enlisted in Windsor and joined the 19th Field Regiment from the Wingham/Lucknow area. After the war, he married, started a family and returned to school. He graduated from University of Toronto as a metallurgical engineer. He went into banking and managed branches of the Business Development Bank of Canada in Hamilton, Thunder Bay, and St. Catherines.

*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.levaquer@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