

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

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A Family is Found

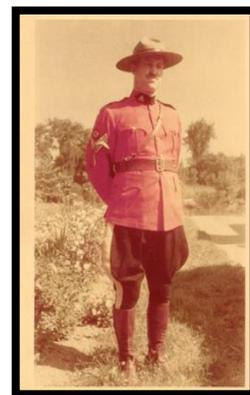
John Taggart, Alice Taggart Casson, and Peter Taggart along with Elisapee Ootova wish to announce they have uncovered a lifetime family connection. Reginald Taggart, while serving in the Royal Canadian Mounted Police at North Devon Island, Nunavut from 1928 to 1930 had a relationship with Anna Ataguttia resulting in a daughter - Elisapee Ootova (also known as Elizabeth K Ootova). These four are half-siblings.

Pictured here – photo courtesy of Northern Public Affairs Magazine – is Elisapee Ootova, born January 6th, 1931, at Dundas Harbour, Devon Island. She has had a very lengthy and fruitful life of service to the local inhabitants of the area. She currently resides in Pond Inlet. Her career includes midwifery, educator, vestry of the Anglican Church, prison guard for the local RCMP detachment, and community counselor. She has an extensive background in the Inuit culture being an Inuktitut language specialist, an elder on Inuit traditions, a performer of drama and Inuit songs (including a trip to Cambridge England) and author, co-author and collaborator on several books and a dictionary all relating to the native language.

Her Public service has included contributing to the Royal Commission on Aboriginal People, consulting for Baffin Island Board of Education and for National Film Board productions. She has been the recipient of many awards including The Anglican Church Lay Reader Award, NWT Wise Woman Award, Nunavut Recognition for preservation of the Inuktitut Language, Queen Elizabeth 50th Jubilee Medal, and the Governor General's Award in Commemoration of the Person's Case. Her ultimate award was as a recipient of the Order Of Canada in 2011.

Jeeteeta Merkosak, one of Elisapee's daughters and Phillipa Ootoowak, Elisapee's daughter-in-law, and Community Archivist, established contact with the Taggart Family in late 2013. After an exchange of information and with DNA results confirming Reginald Taggart as the father of Elisapee, the Taggart family welcomed her and her 10 children (1 deceased), 39 grandchildren (3 deceased), 74 great grandchildren (3 deceased), and 13 great-great grandchildren. Similarly, the Taggarts have been welcomed into the extended Ootova family.

Reginald Andrew Taggart (pictured to the right) was born in Killeen, County Down, Ireland on December 31st, 1904. He came to Canada from Belfast in July 1922, arriving in Quebec City with his parents. They located in Regina Saskatchewan. He joined the Royal Canadian Mounted Police in 1926 (Regimental No. 10303) and was an early pioneer in the North West Territories, being selected for Northern service in 1928. He served two years at the Dundas Harbour, Devon Island, Nunavut detachment and two years at Baker Lake, Nunavut. During his time at Devon Island he, Inspector Joy and their two Inuit associates, Nukappianguaq and Qamaniq travelled extensively by dog sled throughout the north of Canada thereby cementing Canada's claim of sovereignty to the Arctic.



Taggart Lake, 134 Km from Alexandra Fiord, a natural inlet on the Johan Peninsula of Ellesmere Island in the Qikiqtaaluk Region of Nunavut, is named for him.

In 1929, Sergeant Reginald Taggart and an Inuit guide patrolled the Sverdrup Islands from Dundas Harbour to Bache Peninsula, a distance of 1,700 miles (2,735 kilometers) in 81 days. On this trip he and the others had the harrowing experience of being attacked by a polar bear that had been tracking them and clawed its way into their igloo in the middle of the night.¹

Constable Taggart's regular guide, Kippomee did not accompany him on this trip. Kippomee was later to become Anna Ataguttia's husband. The group's encounter with the polar bear was covered in the New York papers of the day.

A patrol is usually a contest with either the elements or animals. One night in the Parry Islands, Inspector Alfred Joy and Constable Reginald Taggart were wakened in their igloo by the frenzied barking of their dogs. "Bear!" guessed their Inuit guide, cutting a hole in the igloo with his snowknife and peering out. "Bear is stealing stores off komatick (sled)."

Taggart had left his loaded rifle outside by the igloo entrance so that it would not sweat and freeze. The entrance was blocked by drifted snow. He pulled on his clothes and began to cut a hole beside the entrance.

"Bear on the roof," the Inuit reported, taking his cue from the direction the dogs were looking.

Taggart stuck his head through the hole and looked squarely into the bear's mouth. He hurriedly pulled back in and the bear lunged after him. Taggart whacked him across the nose with his snowknife. The bear withdrew his head but remained by the hole, crouched like a monstrous cat about to pounce.

Taggart and the bear regarded each other. Just outside, tantalizingly within reach, Taggart could see his rifle. Cautiously, he stretched out his arm; he had the gun halfway inside when the bear's paw flashed out and his claws hooked the barrel of the weapon.

¹ From Facebook page – History of the RCMP

*Taggart pulled and the bear pulled and the bear won. Again they stared at each other with the rifle in front of the bear's paws. Again, Taggart slowly reached out and slowly pulled it in. In an instant he reversed it, aimed, and shot the bear through the head.*²

After leaving the north, he married in Ottawa and the couple had 6 children. He spent the remainder of his RCMP career there until retiring in 1957 when the family moved to B.C. He joined the Royal Canadian Corp. of Commissionaires in 1964 and finally retired for good in 1984. He dies in Vancouver on April 24th 1994 without knowing about his daughter Elisapee.³

Genealogy - A Growing Hobby

By Pat Massier

Alex Haley's book *Roots* was a family saga reaching back to 18th century Gambia that highlighted the emotional and intellectual rewards that discovering the identity of your ancestors may provide. No one knew it at the time, but this book was the beginning of a genealogy craze that would sweep the world.

Nearly forty years later, genealogy is reportedly the second most popular hobby in North America, after gardening, and the second most visited category of websites, after pornography. It's a multi-billion-dollar industry spawning websites, TV shows, books and a cottage industry in DNA ancestry testing.

The pursuit of family origins may be motivated by the desire to place oneself in the larger historical picture; a desire to preserve the past; and the need for accuracy. Understanding where, when, and how people lived often leads to knowledge of antiquated laws, old political boundaries, migration trends, and historical socioeconomic or religious conditions. In the three years that I have been doing research, I have learned more about North American and European history than I had in my previous 65 years.

In the 1990s, digital technology and the Internet revolutionized the availability of information and made it possible for tens of millions more people to research their families in the comfort of their own homes. A hobby once dominated by the elite was now focused on identity rather than pedigree. I use many on-line books, some historical data, genealogy web sites and chat lines for information. I currently do research on five family trees – none of which are my own since my brother looks after that.

Family history research often uncovers some pretty amazing information that clarifies family lore and explains some family behaviours that seem to move from generation to generation. I have researched my children's paternal history which contains some hooligans, some "prim and propers", and some shapers of the United States and Canada. One grand-uncle was thrilled when I advised him, just before he died, that his middle name was actually the birth name of his great grandmother. He never knew why he had such an unusual name.

My research for others has turned up ancestors that actually originated far from where the family lore said they were born and one family that changed its surname five times after arriving in the US and before coming to Canada as United Empire Loyalists, changing their surname yet once again.

² *The Living Legend. Book 5 – "The Frontier. Listening to Our Past".*

³ *The information and photographs in this article were provided by John Taggart, from research on the Internet, and through searches in ancestry.ca.*

[Volunteer efforts](#) figure prominently in cataloguing genealogy. I know that several members of the BDC Pensioners' Association give their time to this. It would be interesting for them to share how their ancestors came to Canada and made it what it is today.



In the US there is a 72-year legal limit for releasing personal information. In Canada there is a 92 year limit after the collection of the census data. That does not mean that the records that have been catalogued are nearly 100 years old! For example: The Drouin Church and Vital Records (1621 – 1967) Collection, which are mostly hand written in French, contains many church records of Ontario, Quebec, Nova Scotia, New Brunswick and some New England States; England and Wales Birth, Marriage, and Death Indexes cover the period 1837 – 2005; The Canadian Voters lists are published dated 1935 – 1980; Find-a-Grave photography and cataloguing by volunteers is on-going and very up-to-date. There are so many more.

In addition to the cataloguing found on ancestry.ca (or .com or .uk), and other similar sites, there are many message boards about particular surnames, regions of the world, etc. which can be accessed on the internet without charge.

Here are some tips:

- Begin with today and work backward. Historical, social, and family context is essential to achieving correct identification. Gather originals or make copies of any available document. These tell stories and may contain place of origin, details of immigration, and names of other relatives. Looking at a document or photo again (even months or years later) can sometimes reveal things you overlooked or did not understand earlier.
- Names across generations, marriages and other relationships, and immigration may cause difficulty. Always record the birth name of women, never the married name to help with later identification. When a woman married or remarried, she may have changed her name and the names of her children; only her name; or changed none. Her birth name may be reflected in her children's middle names; her own middle name; or dropped entirely.
- Be very cautious with dates. The most reliable are those recorded at the time of the event - dates of birth or marriages in vital records or civil registrations and in church records or at baptism are generally accurate. People sometimes reduce their age on marriage, and those under "full age" may increase their age in order to marry or to join the armed forces. On the other hand, census returns are very unreliable for birth dates.

In 1752, England and her American colonies changed from the Julian to the Gregorian calendar and the date the new year began was changed from March 25 to January 1. Many other European countries had already made the changes, some centuries earlier resulting in an 11 day discrepancy. The French Republican Calendar was a calendar used by the French government from late 1793 to 1805, and for 18 days in 1871 in Paris.

- Don't rely on hearsay by copying information verbatim from perfect strangers' trees or compiled information found on the internet. These may be valuable hints but find source documents or written verified histories for your information. However, you can rely on librarians and archivists to help you discover resources that will be useful. The thrill of genealogy comes in discovering new facts about your ancestors, yourself.

- Don't expect to find your complete family history on the Internet, or in the library, or through some other researcher. Finding a complete family tree is very rare. Your research will never be "finished"; there will always be an earlier ancestor or another cousin to find!
- All families have skeletons in the closet, and your family will not be an exception. Particular family stories could be embarrassing or hurtful to family members, so use discretion and tact in deciding how and whether to make such information available to others in any form, whether in small publications produced for immediate family, or in published family histories, or on an Internet website. That such information is true is not always sufficient reason to reveal it. Consider suppressing potentially damaging information from public view.
I make my entire research private so others cannot copy from it but must email me to ask questions. This not only controls information that can be seen by everyone, it has allowed me to meet many people on-line from all over the world.
- Genealogy is a highly collaborative activity and darned hard work. Give other researchers credit for any substantive information they provide. Cite your sources, including your fellow genealogists and never use another's photograph without permission or citing the source.
- Enrolment in the military can be of significance. Your Canadian ancestors may have participated in the War of 1812, the Boer War, WWI, WWII, or even the Revolutionary and Civil Wars in the United States; and you may find military records or pension applications for your Canadian ancestors who served in these conflicts.
- Keep an open mind and don't assume anything.

The Library and Archives Canada collection contains a number of guides, some of which are available in electronic form.

- Tracing Your Ancestors in Canada
- Researching Your Aboriginal Ancestry at Library and Archives Canada
- Reference Sources for Canadian Genealogy
- "All in the Family": Sources for American Genealogical Research

With genealogy, you never run out of new things to learn!

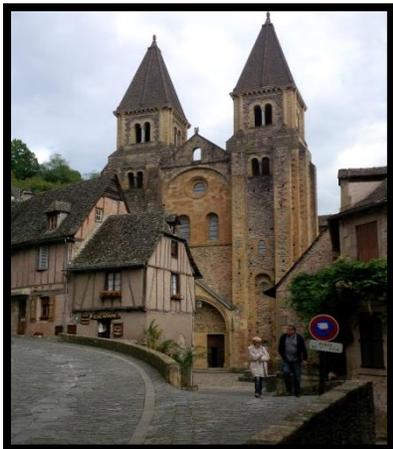
How I Discovered my Little Experiment ... On the road to Compostela

By Ghislain Hudon

In early October 2013, I went to France for a fifteen day hiking trip with my backpack along the Podiensis route, which is the best known of the four great historical routes to Saint Jacques de Compostela.⁴ This route is about 1,500 km, and I hoped to cover the first 325 km. In the Middle Ages, as a penitence for their sins, the pilgrims undertook this pilgrimage but, facing multiple difficulties and danger, most of

⁴ The Via Podiensis or the Le Puy Route is one of the four routes through France on the pilgrimage to the tomb of St. James the Great in Santiago de Compostela in Galicia in northwest Spain. St. James the Great was one of the Twelve Apostles of Jesus, and traditionally considered the first apostle to be martyred. He is the patron saint of Spain.

them perished. I did not go to experience pain and suffering, as I planned to stay in small hostels, but I knew that it was probable that I would suffer a bit during the day.



What I liked

The scenery was beautiful and varied: the volcanic landscapes of Velay, the granite formation of Margeride, the desolated highlands of the Aubrac, the Lot valley, the natural park of "Les Causses du Quercy". I also discovered a very rich heritage, including the famous landmarks like Le Puy-en-Velay, Aubrac, Espalion Estaing, Conques, Figeac. I ate very well there, indulging in the regional specialties, like tartiflette and aligot made of potatoes and cheese. And drank a bit of wine in good company ... especially one evening with four nice Parisian ladies.

What I disliked

Having no experience with this kind of trip, I had to prepare myself both physically and mentally by doing lots of reading, meeting with former pilgrims, watching videos and exercising. I thought I was well prepared... but

I knew that the route was a series of forest roads, highway farms, pastures and country roads. I discovered roads often filled with rocks and stones and many paths that proved to be quite dangerous in the rain. Steep slopes were not uncommon. Thus, I quickly realized that I had been too ambitious in determining the distance I needed to travel on a daily basis which resulted in longer days of walking, a few blisters, and sore knees. In order to prevent more injuries during my trip, I had to shorten my travel distance to 250 km.

Walking in the pasture through the cows - some of which came very close - is somewhat disturbing. I was even afraid when one morning, after an hour of walking, I heard the barking of a pack of dogs coming toward me. I soon found myself in the middle of a hunt for wild boars. A hunter, I had not seen, shot at wild boar a few meters from me.



Anecdotes

One day, I was lost and took a taxi to find the hostel I had booked. On another occasion, I went into a private residence, believing that it was the hostel I had booked. When I saw that no one was home, I finally realized that I was mistaken.

What I suggest

I would suggest starting the journey with small steps to allow your legs and feet to acclimatize. I preferred travelling alone because I wanted to be free to walk at my own pace; others might prefer to travel with a companion. It's a matter of personal choice. I also went in the autumn to avoid the rush and the summer heat.

I suggest consulting the collection in French "Miam Miam Dodo Publishing's old Pencil" to help you in your preparation. The book "Compostela - Owner's Manual" contains a wealth of information. Other books will inform you about mapping the roads, cultural references, restaurants, and accommodations available (the place or perhaps "gîte" you choose might be a dormitory, a hotel room, on a farm, or in a

cottage). In this way, it is possible to travel on as little as 35 to 40 Euros per day by sleeping in a dorm room, because it can cost you up to double that amount for a hostel with private rooms.

In conclusion

What I liked most during my trip was enjoying the beautiful architecture of the churches, castles, and houses and staying in the small villages with history often dating back more than a thousand years. These pleasures make me want to go back for the next step in this journey.



Snorkeling in the Caribbean Sea

By Al Brockmeyer



I retired from the Bank after 27 years of service and “retired, retired” after being self-employed for another 8 years. Now I was able to spend a little more time at what I really love to do, and that is observing what lives under the water. I started to snorkel in lakes around Saskatchewan when I was 8 or 9 years old after I got my first snorkel and fins set. I actually learned how to snorkel before I learned how to swim properly, which could have been disastrous because when you are snorkeling with your face underwater, you can lose track of how far out you are. Swimming lessons were not readily available during that time to a kid living on a farm near Humboldt, Saskatchewan.

Later, during one of our trips to Hawaii while still working with the Bank, I stopped in at one of Snorkel Bob’s Dive Shops and discovered that you can get a snorkel mask with a prescription lens. I purchased it along with a better snorkel (that negated swallowing all that salt water) and a good set of fins. The prescription mask made all the difference in the world as without my glasses, I have always had difficulty and run into obstacles. Snorkeling became immensely more enjoyable as I stopped bumping into all those humpback whales and tiger sharks. Snorkeling around the Hawaiian Islands is a great experience, seeing all the colorful fish that surround you including angel fish, butterfly fish and tangs. While it was amazing for me to see these things, one cannot relay verbally what it is really like. A few years ago, my

wife, Dianne, bought me a pocket-sized underwater camera that does not require a protective waterproof case. It takes high quality HD stills and video. It is a Lumix DMC-TS5 made by Panasonic and can be purchased now for under \$300. I use Apple TV, a great gadget (costs \$100) that takes my pictures and movies from my computer wirelessly to our TV (I love to bore my friends). In 2010 we changed our winter holiday excursions from Hawaii to the Mayan Riviera on the Caribbean Sea. The largest coral reef, second only to the Great Barrier Reef off the coast of Australia, is located here and has a diverse selection of fish, sea turtles, stingrays and other sea life.

Our favorite resort is located a little over an hour south of Cancun - the El Dorado Seaside Suites part of the Karisma chain. It was chosen as it is one of the few resorts where one can go snorkeling just off the beach, right in the resort area. The reef is only 600 meters away from shore, so it is an easy snorkel out, even for an old guy like me, and fairly shallow so you can stand up in most areas if you do run into difficulties.

This resort is not huge - less than 400 units - it is all-inclusive, adults only, the food and the service are impeccable, leather beds on the beach, extremely lush, clean and well kept, and the staff are superb with no exceptions. The first time we went to this resort, Dianne fully expected she would come home in a pine box as she has so many food allergies. However she has never had a problem in the 5 years we have been going there. The Karisma chain grow most of their own produce, negating the preservatives utilized in many restaurants.

During our time at the resort, usually the last week of February to mid-March, when hopefully winter is



over in Manitoba, I will go out snorkeling almost every morning and see



something different every day.



Surgeon Fish
Barracuda



Jurel Fish

Green Sea Turtle

Parrot Fish

The El Dorado Seaside Suites is well located near other good snorkeling areas including Akumal, where you are sure to see many sea turtles, and Xel-Ha, in what they refer to as the largest aquarium in the world. It is also located near various Mayan pyramids as well as theme parks for one day excursions. Many different types of birds reside at the resort so I am able to send photos to Gary "the Birdman" Franzmann for his catalogue. We refer to the resort as our little paradise on earth and look forward to our trip there each year.

Al worked for CIBC for 9 years in 5 different branches in Saskatchewan, the last one being in Saskatoon. Rudy Hoffman, his former manager, encouraged him to join IDB in Saskatoon. In a few years he went to Brandon, MB, followed by Edmonton as Assistant Manager for 7 years, where he and Harold Dashevesky opened Edmonton West He returned to Brandon as Manager for a year. He worked in the Project Analysis Group in Winnipeg for a year, was a PDM for 3 years in Winnipeg, and became the Manager Financial Planning for 5 years, for a total of 27 years with the Bank. After retirement, he operated his own Business Plan writing business from my home for 8 years. He says that this was one of the most enjoyable periods of my working career. He lives in Winnipeg.

Festivities in Halifax Prior to the AGM



Several people arrived in Halifax on Friday afternoon, checking into the Delta Halifax on Barrington and at 4:30 the branch, located next door to the hotel, hosted a wine and cheese event. Elizabeth Humber and Janet Thibault were the welcoming committee and the group had a very good visit while looking over the magnificent view of Halifax Harbour from the 14th floor offices. Unfortunately most of the staff was out so we were unable to renew old acquaintances with them.

After the get together, a large group went to the hotel and most enjoyed a great lobster dinner in a private room that the restaurant was able to quickly

arrange. We had no reservations and the meal was not



part of the BDC billing so we were quite impressed with the way the hotel treated us.



Lots of stories were exchanged and some had their very

first whole lobster dinner.

After dinner some of the group went to Ken and Connie MacMillan's room for a nightcap and a bit of a sing along while Ken played the guitar.

On Saturday morning, the delegates from the Regions – Ken MacMillan and Ken Watkins (Atlantic), Alain Brunelle (Quebec), Ed Wilk (Ontario), Mal Valentini (Prairies) and Jim Anhorn (BC) – and the Executive met over breakfast to discuss Association business. This is the only opportunity there is each year to meet face to face as all other business is conducted via conference call. Recommendations for some changes to some of the ways our business is conducted were agreed on and these will be brought to the full board for a vote or further consideration in a conference call in October.

At 11 a.m. about 30 people gathered for a no host reception preceding the luncheon. The group attending the luncheon is pictured here.

During the lunch, there were three prizes awarded. They were donated by the Bank. No one on the Board was eligible for any of them.

Most years retired –Don Fitzgerald - Halifax 30 years; Travelled the furthest- Guy Turcotte (from Montreal); Birthday closest to Sept. 6th Cathy Pilon Halifax (Sept. 5th); Most number of AGMs attended- 3 people had attended three - Broke the tie with birthday nearest AGM date - Jeanne Langille - Halifax.

Ken MacMillan and his committee are to be commended for arranging a very good two days for the attendees who came from New Brunswick as well as Nova Scotia, not to mention the Board from across Canada.



Connie MacMillan, Dan Daley, Ed Wilk, Ching Jung, Kerry Daley, Brian Massier
Ken MacMillan, Don Fitzgerald, Réal Leahey, Anne Gagne-Leahey, Davelyn Hubley, Alain Brunelle, Cathy Pilon, top of Lionel Roach's head, Nancy Floyd, Mal Valentini, Elizabeth Humber, Steve McKinnon, Shelia Rankine, Pat Massier, Ian MacFadden, Wendy McCulloch, Rick Floyd, Jeanne Langille, Guy Turcotte,

Marcia Stuijberge, Ken Watkins, Virginia Turcotte, Jim Anhorn, Patti Walberg, Janet Thibault, and Harry Cook.

Cross Canada Social Activities

For more pictures of these activities and others, go to bdcpa.org.

British Columbia

The Lower Mainland (aka Metro BC) had a very successful St. Patrick's Day luncheon. The event was held on March 16th at the Riverhouse Restaurant/Marina in Delta. 21 BDC retirees and spouses attended.



A few Irish jokes were told and several pints of Guinness were consumed !!!

Tom Lougheed, Shirley Bennie, Joan and Eric Jamieson,

The Interior of British Columbia Pensioners Group held our annual golf tournament at the newly renovated Holiday Park Golf Club in Lake Country. We had a totally

relaxing, fun day, golfing on the lake frontage course and then retiring for refreshments onto the deck overlooking the lake and course. We were served a beautiful steak dinner after reminiscing about the good old days at BDC. We were pleased that Ken and Brenda White made it over from Kamloops this year and we would sure like to see more pensioners from that area next year.

Low score was handed in by Mike Fostyk and low team score was won by Brenda White, Ted Mucha, Don McCulloch and Owen Renton, who carried his camera in his golf bag and neglected to take one picture, (old age or just having too much fun).

A Day at the Races - On Sunday July 6th, thirty-two BDC Pensioners enjoyed a superb buffet lunch and tried their luck at picking the fastest horses on a muddy track at Hastings Park in Vancouver.

Everyone was pleasantly surprised by the quality and variety of the buffet and the excellent service provided by the restaurant staff at Silks.

Some of the Pensioners even ended the day by cashing in a few winning tickets !!!



Ontario

Shaw Festival - Cabaret, was our opening event held on Wednesday, April 23, 2014 and it was sold out. Cabaret, was presented differently than the movie version of 1972 starring Liza Minnelli and Joel Grey that we saw 42 years ago. The Shaw version of Cabaret was enjoyed by all.

The **Woodbine Racetrack** event was held on Saturday, May 31st

It was beautiful day to dine, watch the ponies run and enjoy each other's company. Our group had window tables so we were up front and center so to speak. Some of the members went to the slots afterwards to test their luck.

Luncheon-Niagara-On-The Lake - Trius Winery on September 24. We had a fine luncheon with wine pairings in the gazebo adjacent to the patio at the Trius restaurant.



Ed Wilk, Jack Farrauto, Anne Farrauto, Sue Sheldon, Hugh Sheldon, Chris Sheldon, Joanne Charles, Peter Charles, Madlaine Chin, Jim Wilson, Karin McCrindell, Des McCrindell, Jack Low, Steve Berry, Jackie Berry, Lorraine Human, Roger Willmer, Wei Chin, Brian Massier, Pat Massier, Marg Smith, Chic Allison, Dave Smith.

New Brunswick Cornhill Nursery / Cedar Cafe on Sept 30, 2014



From left to right around the table:

Claude Paré, Rick Floyd, Les Elliott, Barb Elliott, Irenée Robichaud, Muriel Robichaud, Ken Watkins. Belle Watkins, Gail Gallant, Tom Gallant, Nancy Floyd and Jacques Lemoine

Upcoming Social Events

British Columbia – Christmas Luncheon for Current Retirees, (and future members) Sunday, November 30th, 2014

Grand Villa Casino Hotel and Conference Centre, 4331 Dominion Street, Burnaby, BC. 11:30 a.m. – 12:00 Noon – No Host Reception; 12:00 Noon – Luncheon. (Spouses/Partners Welcome)

RSVP By November 22nd, 2014 – Jim Anhorn – 604-733-5262 jim-patti@shaw.ca or John Taggart – 604-514-4909 jtaggart1@telus.net

Directions: Take Hwy 1 to Willingdon Ave. S., Merge on to Willingdon Ave S, Right on Canada Way, First Right on to Sumner Ave, 2nd Right on to Dominion St. Located on the corner of Willingdon and Hwy 1, with ample FREE Parking. *Note very close to the former Burnaby BDC Branch.

British Columbia Interior is having the annual Christmas luncheon once again at The Harvest Golf Club in Kelowna on December 6, 2014. Reception 12:00 - 2:30 PM in the Harvest Dining room. Formal invitations will be sent out the first part of October and if anyone does not receive their invite, kindly contact Owen Renton at owenrenton6@gmail.com as we inadvertently missed you.

Prairies – Manitoba will be holding the annual December Christmas event at the Manitoba Club on Friday December 5th. Contact John Melymick.

Ontario – Christmas Luncheon at Glen Abbey. Date: Sunday, November 30, 2014 at 11:00 a.m. Glen Abbey Golf Club, 1333 Dorval Drive, Oakville, ON Tel: 905-844-1800

We have made reservations for 50 people. The Registration fees \$10.00 p.p. and the deadline for registering is Saturday, November 21, 2014. Cheques are to be made payable to Ed Wilk and mailed to 1107-5070 Pinedale Ave, Burlington, ON L7L 5V6.

This Luncheon at Glen Abbey is one of our best attended events. The buffet is varied, well prepared and plentiful. The view from the dining room is beautiful. A shuttle service from the parking lot to the clubhouse is provided. An earlier date has been chosen this year because inclement weather in prior years made the drive unsafe.

London Christmas Luncheon; Date: Saturday, December 6th, 2014 at 12 noon at the Mocha Shrine Centre, 468 Colborne Street, London. The seating available limits the attendance to 24 maximum.

Last date for registering: Saturday, November 29, 2014. Please mail Registration Fee of \$10 p.p. to Donna Whitton, 88 Edmunds Crescent, London, ON N5Z 4J2 or contact Donna by email:

whitdo@hotmail.com



Tentative BDCPA Social in February in Florida

Several people have expressed an interest in a get together in mid-February in Florida somewhere in the area between Naples and Bradenton. There is no date set but it could be the week of February 19th for instance and perhaps Port Charlotte might be a good meeting point.

Email Pat Massier (patmassier46@gmail.com) or phone the Ontario number until October 25 (289 679-0120) or Florida number after October 31 (239 567-0777) to indicate your interest and we will work out an acceptable time and place for the majority.

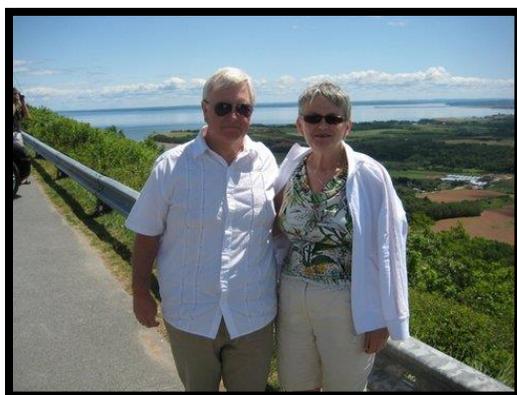
So many of us from across Canada spend all or part of the winter months in this area, we should find out how close we really are. A get together could be loads of fun because it is always interesting to visit with people when no one is in the place people expect them to be.

The Arizona or California winterers might think about doing something like this as well.

Introducing Two New Board Members

Dan Daley – Director Nova Scotia

Dan joined FBDB/BDC in April 1979 in Truro, Nova Scotia. *Editor's note: Did you ever notice how we all "joined" the Bank but with other employment, we "started work" there.*



My High School Sweet Heart (Kerry) and I have been married 42 years. We have two beautiful daughters who, along with their husbands and our four grandchildren, live in Ontario, so we don't get to see them very often (thank God for Face Time). Most of my 30 years with the Bank were spent in Management Services/Consulting Group working in three branches in Nova Scotia plus a transfer to , St. John's NFLD and Saint John, NB.

It seemed that there was something about the number 3 in my career as I moved to Halifax in 1983, 1993, and finally 2003. I retired 30 years to the day I joined the Bank, so on April 30th, 2009 I turned off my office lights

for the last time, retiring as Managing Partner BDC Consulting Group responsible for Atlantic Canada.

Kerry and I retired in Halifax as we have many family members there. Since retiring we have spent the first two years travelling around Europe and throughout the United States. For the last three years I have been studying to be ordained a Deacon in the Roman Catholic Church and pray that I will be ordained in the next year.

I am very much looking forward to my involvement and contribution to the BDC Pensioners Association.

Hélène Fébrile - Director Quebec

My adventure of 37 ½ years at the BDC started at the Industrial Development Bank (IDB) in July 1974 (this was my second job out of high school). With my secretarial degree, I started at the Quebec Regional Office as a steno-typist in the Legal department and moved on to work with the Assistant Controller in the Credit Department. In 1977, I was transferred as the main secretary in the DPS Dept, Head Office (Data Processing Systems Department) which would later become the Information Technology Dept. At this time, the IBM Mainframe was the "in" thing together with the electric typewriter. Then, the Wang (Word Processor) and the first IBM pc was introduced at the Bank.

The DPS Director at the time, Pierre Malépart, was then transferred as the General Manager of the Quebec Regional Office and asked me if I would like to transfer which I gladly accepted. Unfortunately, he passed away in 1985 and I was offered a transfer to the new computer HOTLINE.

In 1988, as computer technology was growing rapidly and since I loved working with computers, I was offered a job as a Technical Support Analyst. This was the time when the Local Area Networks were being introduced. This gave me the opportunity to learn more about networks and I was involved in building, installing and training users during the implementation of the first networks at the Bank (this was at the beginning of the 1990's). I continued to work in Technical Support (in Head Office) until 1999. Due to the increasing number of users across the branch offices, an additional job was created in the Quebec Region to support users in the Montreal area offices, I was then promoted to Information System Representative (ISR), based at the Laval office and I stayed and enjoyed this job tremendously until retiring in December 2011.



If people think that when you retire, you do nothing, well they're wrong. I enjoy travelling (as you can see from the picture I've made a new friend in Guernsey), love to walk, play golf, and go to the gym. For the past year, I've been doing volunteer work at a health care facility in St-Henri and have the opportunity of being a companion to a very nice lady who was abandoned by her family.

Music is part of my life. I've been a member of an a capella chorus in the West Island of Montreal for the past 7 years and since January, I've been learning the clarinet and I'm now part of the Ensemble à Vents et Percussions de Montréal (EVM) orchestra and enjoying every minute as we say, it's never too late to learn.

Since my family lives far away, my friends are very important in my life. We do all kinds of things together and take care of each other.

To add to my list of activities, I've now joined the BDC Pensioners' Association board and will do my best to organize interesting activities for the Quebec retirees.

Email Communication to Members

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.

Frequently Asked Questions

Q. There are so many dates that fly around when we are talking about being away from home on vacations and for other purposes. What do they all mean?

A. These can be very confusing and there are three main areas you need to pay attention to – Immigration and Visas, Taxation and the IRS, and your health care coverage.

Let's start with the residency status as it applies to extended visits to the **United States**. Canadians can stay in the U.S. for up to 180 days each year without a visa, but that is an arrangement with the Immigration department. There was some legislation in the US Senate that would extend that period for Canadian snowbirds aged 55 or over to 240 days as long as the residential value of property in the US was \$500,000 or more, but the legislation eventually died in the House of Representatives. This legislation applied only to a visa (Immigration) and not to taxation (IRS).

You are a **factual resident** (a resident of Canada for income taxes) if you keep significant residential ties in Canada while in the U.S.

If you are working temporarily in the U.S., vacationing there, commuting (going back and forth daily or weekly) from Canada to your place of work in the U. S., or teaching or attending school there, and you maintain a principal residence and ties with Canada, you are a factual resident of Canada.

Canadians are allowed to visit the US and still be a factual resident of Canada for up to six months (182 days) per **calendar year**. You can accumulate those days in a long trip, or several short ones.

The formula for determining U.S. residency can be complicated. Add up the number of days you were in the United States this year, a third of the days you visited last year, and one sixth of the number of days the year before. If you come up with 120 days over the three years, you may be considered a U.S. resident. The same applies if you're in the United States for 183 days or more in one year. However, some of the sections of the IRS form that helps determine residency clarify this such as - where you filed your income tax return the previous year, your primary residence, and if you qualify for health care coverage in another country.

Those who spend fewer than 120 days in the U.S., according to the formula, and consider themselves Canadian and live in Canada do not have to be concerned. Anyone with more than 182 days in the U.S., according to the formula, must fill out the form – the 8840 which is available on the IRS website.

Those who fail to fill out the 8840 form could be subject to fines of \$10,000, so fill it out and consider this as cleaning up the U.S. paperwork.

The other rules for dates are dictated by your province; these rules require you to be physically present in order to qualify for **provincial health benefits**. These rules have nothing to do with the American border control regulations or the way US border agents apply them or the IRS form 8840. They are not linked except by the coincidence that they both often have a six-month threshold.

In Ontario, you may be temporarily **outside of Canada** for a total of 212 days in any 12 month period and still maintain your OHIP coverage as long as your primary place of residence is still in Ontario. You must be physically present in Ontario for 153 days in any 12-month period. BC, Nova Scotia, and Manitoba have the same exemption but the 212 days is **outside of the Province**.

All other provinces and territories (with the exception of Newfoundland & Labrador) require you to be present in the **Province** for six months of a 12 month period. Newfoundland & Labrador require only a four-month **Provincial** residency with some extensions available. In Quebec it is the *calendar year* – Jan

1 to Dec 31. In some provinces, you must notify the Health Care in advance of any absences out of **Province**.

Why is all of this important? Well, in order for you to be eligible for the travel coverage outside of Province (not outside of country as so many refer to it as) you must have provincial health care.

Q. How does our benefit for Travel Insurance work?

First of all, it covers travel outside your Province. That is why you must be covered by a Provincial Health Care Plan in order for the benefit to apply to you. All provinces, except Quebec, have signed an Interprovincial Billing Agreement so medical expenses will be automatically **billed** to the home province but may be covered only to the cost scale applicable in your home province. You pay the difference.

Other costs relating to an emergency that might be covered by our Travel Insurance are extra **accommodation costs** and meals for your spouse or travel companion, **transportation costs** if your return is delayed, **medical evacuation** by land or air ambulance or by commercial flight, **costs** to bring a loved one to you if you are hospitalized for an extended period, cost to **drive your vehicle** or motor home to your home if you cannot drive due to accident or illness, and so on.

But bear in mind - If the illness, disease, condition or injury arises before you leave your province or if it is not acute or unexpected, payment may be denied by your Provincial insurer and therefore by our travel outside the province insurer.

In the event of an unforeseen incident or emergency, contact Allianz Global Assistance ASAP and carry your insurance cards with you at all times.

Q. I need a new coverage card. Where do I get it?

A. You can print a new coverage card if you go to the Manulife site and enter your contract number, certificate number, and password. The link can be found on our web site – bdcpa.org.

Q. I have a chronic condition. Does this mean I am not covered?

A. That depends. Coverage is available for unexpected medical emergencies relating to a diagnosed medical condition if it was considered medically-stable before you left your province of residence. People with high blood pressure, diabetes, heart transplants, etc. travel all the time and are covered.

Medically-stable means in the *90 days* preceding your departure, you were not treated or tested for any *new* symptoms, that the condition has not worsened, that other than normal adjustments no change or addition has been made to medications for this condition, under normal testing there has been no worsening of the condition, and there have been no hospital admissions for the condition.

This is outlined on our web site – bdcpa.org under memorandums.

The other alternative is to buy your own pre-existing condition insurance. This is available from Manulife, from most Chartered Banks, from snowbird associations for US coverage, and from many regular insurance providers.

Q. While I am away, I am intending to go skydiving/ bungee jumping/ take flying lessons/ etc. Am I covered?

A. Check with Allianz Global Assistance for information on this and any pre-trip information you might need. Some high risk activities are not covered if there is an accident. As well, any injury or medical problem encountered while undertaking an illegal activity – including purposely ingesting drugs that are illegal in Canada – is very unlikely to be covered.

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.

Harry Clifford Hillyard -86, of Halifax/Dartmouth passed away June 23, 2014 at Melville Heights. Born in Freshwater, NL he was a son of the late William and Diadem (Daisy) Hillyard.

Harry lived a full and active life. For over 30 years he worked as a certified general accountant with BDC. In his spare time he enjoyed HAM radio. After retirement Harry took up woodworking, he became very proficient in a short time and made some beautiful furniture. He loved his grandchildren very much and he was happy to be able to spend so much time with them.

He is survived by his son, Karl Hillyard (Sylvana Moro); daughter, Margaret Hillyard; sister-in-law, Doris Taylor; brother-in-law, George Normore; grandchildren, Laura and Evan Hillyard; as well as several nieces and nephews. He was predeceased by his wife, Evelyn; siblings, Elizabeth, Flora and George.

There will be no visitation or service by request. A private family interment will take place at St. John's Columbarium at a later date. In lieu of flowers memorial donations may be made to the Canadian Cancer Society or the Heart and Stroke Foundation.

To view or place an online message of condolence please visit www.mattatallfuneralhome.com

We offer our most sincere condolences to the family members.

Nancy Jane Ready (née Grant) January 10, 1929 (Ottawa) – September 9, 2014 (Vancouver)

Nancy died peacefully in her sleep, following a long illness. Predeceased by husband, Charles Bennett (2004), Nancy is survived by daughters, Allison Elizabeth (Margaret McKenty), Catherine Louise (Joseph Webster), Jennifer Jane Bettiol (Dennis), Gillian Mary (Mark Walters) and Margot Ellen (Bhreandain Clugston)

She moved from Toronto to Vancouver with her family in 1948, attended Fenton's secretarial college and worked for a time at Royal Trust. She and Chuck married in 1952, and she was a support to her family during frequent moves for his banking career (Vancouver Island, Montreal, Thunder Bay, London, Toronto) over the next 30 years, settling back in Vancouver, in 1985.

She volunteered at the Pacific Spirit Community Health baby immunization.

Prayers Sunday, September 14, 7:30 p.m., and Funeral Mass (Father Terry Bileski, Celebrant) Monday, September 15, 10:00 a.m., St. John the Apostle Parish, 5457 Trafalgar St.

Cremation and private family burial.

We offer our most sincere condolences to Patricia and to the other members of the family of a former Member of the Board of our Association.

Richard Francis Alexander "Dick" Harriman,

Peacefully at the Laurier Manor, Tuesday September 23, 2014 at the age of 79 years after a long battle with Alzheimer's, which he bore with as much dignity as possible and with his characteristic charm. He leaves behind his wife Patricia and his stepchildren, Norm (Debbie), Susan (Len), Steve, Douglas (Alysia)

and their children. Born in Chatham N.B., he leaves his brothers Dr. Paul (Joyce) and Donald (Augusta), his late wife's sister Ann (Paul Cuddihy).

He graduated from St. Francis Xavier University with a degree in Commerce in 1957, and retired after 25 years with the BDC Bank, and several years with Revenue Canada.

Dick was a Master Judge Emeritus, and teacher of judging schools, for several years, for both the Canadian and American African Violet Societies and various State and City units as well. Dick was also a Board member and past president of the Gloucester Senior Adult Centre.

Friends may pay respects at the

Kelly Funeral Home-Orleans

2370 St-Joseph Blvd., Orleans, ON, K1C 1G1

613-837-2370

Sunday September 28, 2014 from 2 to 4 p.m. and 7 to 9 p.m. Funeral Monday September 29, 2014 at Annunciation of the Lord Church, 2414 Ogilvie Rd., Ottawa for Mass of Christian Funeral at 11 a.m.

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

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Treasurer	Ching Jung 5573 Pinedale Cote St-Luc QC H4V 2X8 514 484-1373 irvching@yahoo.com
Director at large	To be filled after a vote by the board at the next conference call meeting

Directeurs/Directors

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