

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

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Steve Kirton, recipient of the 2014 African Canadian Achievement Award (ACAA) for Excellence in Business

Michael Van Cooten, the editor and publisher of Pride News Magazine founded the African Canadian Achievement Awards (ACAA) in 1985. Pride News Magazine continues to host the annual event. The ACAA fosters a sense of pride and a spirit of dignity within the African Canadian community and has also acted as a catalyst, inspiring many people to pursue and attain success and excellence in their lives.

Steve Kirton is in good company with past recipients Oscar Peterson, Lincoln Alexander, Salome Bey, and Donovan Bailey, to name a few of the more prominent award winners.

Born in Barbados, Steve grew up in St. Michael but met and married his wife Annis in the parish of St. Lucy. In Barbados, he spent 8 years with Barclay's Bank, coming to Canada in 1979. Steve worked for BDC for over 30 years and retired in 2010 as Vice President, Credit Risk Management for Ontario, located in Toronto.

In his acceptance speech, Steve said, "I learned a great deal about sacrifice and pride of ownership from the numerous businesses owners that I encountered over my 30 year career with the Business Development Bank of Canada. I got a great deal of satisfaction from the contribution we made in providing financing for the start of many



of these businesses and seeing them grow to provide the livelihood for many employees. Thanks to those colleagues at BDC who guided and mentored me over the years, and thanks to those BDC colleagues who came out this evening to support me.”

Just over 10 years ago he became involved with a new organization, Barbados Ball Canada Aid. Over the years with funds raised through its signature event, The Barbados Ball, (BBCA) has made significant contributions to education and healthcare by providing scholarships and ongoing donations.

Some 600 people attend this gala Black Tie affair each year and are treated to an evening of genuine Bajan hospitality - a dinner with Bajan culinary treats and entertainment by Barbadian artistes. This year will mark the 11th Ball on June 14th, 2014.

Here are a few of the achievements of BBCA:

- Granted scholarships totalling \$105,000.
- Established an endowment fund at York University to fund the Barbadian Canadian Friendship Scholarship. As of April 30 2013, the endowment fund carried a balance of \$175,000.
- Donated \$3,000 to a culinary arts education program for youth in Barbados.
- Donated dialysis equipment costing \$47,000 to the Queen Elizabeth Hospital in Barbados.
- Donated \$35,000 to the SickKids Caribbean Initiative.
- Donated \$20,000 to three organizations providing HIV/AIDS programs in Barbados and Canada.
- Donated \$6,500 to assist Barbadians in need.

Steve Kirton is the current President of BBCA and lives in Whitby Ontario. His hobbies include herb and vegetable gardening, cooking, reading, travelling, and volunteering.

What are they Doing Now?

Hélène Fébrile

Being a Computer Technician and after working at BDC for 37 1/2 years, it was time that I took some time for myself. Retired for the past 2 years, I play golf, love walking and zumba. Volunteer work is part of my life now. For the past few months, I have used my computer skills help a handicapped person to learn how to use the internet. Volunteer work is very fulfilling.

My real passion is music. From a very young age, I loved to sing. I have done lots of different things musically and even participated in a talent show in 1979 called Les Découvertes du Québec. This was quite an experience for me!

For the past 7 years, I have been part of a “barbershop” á capella chorus (for women only) in the West Island, called the West Island Chorus www.westislandchorus.com of the Sweet Adelines International. This is a non-profit organization which promotes musical education.

Our chorus has approximately 40 members, of all ages. We meet once a week and learn how to sing and dance. Once a year, we compete with other choruses in our Region in Springfield, Massachusetts.



We have had the opportunity to sing on several occasions at Mondial Chorale in Laval and even had the privilege to meet Gregory Charles. We also sing in special events, retirement homes, etc. Once again, I do some volunteer work by being the Chorus Manager.

What a fabulous hobby!

Music brings joy to your heart!

Gilles Charron

Note from the Editor: We take pleasure in introducing Gilles Charron, a 5 year retiree from the Quebec Region. He is a lawyer by profession and a real artist at heart. We've asked him to share with us some of his personal interests and achievements. The Man behind the Law is also a comedian. Here is what Gilles writes:

Personally, I do not travel which seems to be the norm among the retirees: Canada /USA /Europe and more exotic countries. There are three main reasons for this: 1) my wife still works; 2) we have 10 cats which is illegal. Perhaps my title of Lawyer keeps the neighbours from complaining, but I still have to feed them (the cats of course) and finally 3) I have a beautiful three year old granddaughter whom I have been taking care of every morning for the past three years. In today's world, grandparents are very much in demand to assist the parents. My little Meagan is a pure joy. Taking the time to prepare her for the future and brighten up her life has helped me develop my sense of kindness and patience. What a beautiful moment when she says: "Pappy, I love you..."

I also do volunteer work. For the past 4 years, I am a listener for Tel-Aide, an answering service for people in distress, young and old: loneliness, nervous breakdown, mental illness, poverty, violence, bereavement, difficulties in human relations, etc. For someone trained to give advice, it is quite a learning experience. The callers are not looking for advice: often, in their life, that's all they have ever received from their family and other sources.

When we ask someone: "How are you?" And that person simply replies, "I am not well at all," what would most people do? At Tel-Aide, we take time (sometimes hours) to listen, to help unwind and let the caller's emotions out to allow him or her to better understand the problem without any judgment on our part. Not always obvious! Here, again, Tel-Aide is a lesson for me. I learned respect for others, empathy, and avoiding quick judgment. The last four years have helped me to better understand myself and manage my personal emotions.

From time to time, I collaborate with SAVA (Soutien et abri aux aînés victimes d'abus / Shelter and Assistance for Victims of Elder Abuse). These situations occur too often despite the awareness created by media which informs the public of such situations, especially when it comes from family members.

My hobbies: besides physical training two or three times a week, my newest hobby is painting.



For the past three years, I have taken courses and my style is Impressionism (wow!). Being alone in front of a blank canvas, brushes and a glass of white wine in my hand is a challenge at the end of the day. With a little bit of creativity, the shades of the colours are endless. Painting has helped me to observe better, enjoying what I see. I discover the other side of things and endless colour of life ... and then, I return to my other passion: writing.

In a few words, retirement is a step ahead ... So many things to discover - myself in particular.

Bask in the glory the golf gods have bestowed upon you

In case you are not aware, I am just an average hacker, trying to break 100 each time out but always enjoying the walk and the chat and chew. Well, yesterday, Wednesday (April 30th) in Vancouver we had a beautiful day. The temperature was 20+ and I booked a round at Riverway Golf course in Burnaby.

Had a very reasonable front 9 shooting a 44 but collapsed a bit on the back however ended up shooting a 91, which for me is very, very good.

The 15th at the Riverway Golf course in Burnaby is a 127 yard par 3. I took out my 8 iron and swung. Now this hole has a raised tee box and the green is surrounded on three sides by trees – where my ball usually goes. One of my playing partners, Danny Iu, a fellow member of the BDC Pensioners' Association, told me that the ball was very high and had a slight draw. I had trouble seeing it as I was looking into the sun. Didn't know I had a draw in me !!!

BUT – on this Par 3 15th hole, this “youngster” got his first ever hole-in-one. Yes, I repeat - a HOLE-IN-ONE !!!!!

Got my card signed by my playing partners and took a couple of pics to remember this memorable day. Now I can die happily, but hopefully not for a few more decades !!

Cheers, Jim Anhorn (aka Mr. Hole-in-one)



The 31st AGM

This year the AGM will be held at the Delta Halifax, 1990 Barrington Street, Halifax, NS B3J 1P2 (1-888-890-3222) on Saturday, September 6 2014. The Hotel is directly adjacent to the BDC Halifax Office and within easy walking distance of the Halifax Waterfront.

Prior to the meeting, members and guests are invited to a no-host reception at 11 am. 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 to 1½ hours.

An invitation from our secretary Réal Leahey along with the agenda for the meeting will follow in due course. The minutes for the 2013 AGM will be provided to members upon request. Please contact your local Director or the Secretary to receive a copy in advance of the meeting. For those attending, the minutes from 2013 will be available at the 2014 AGM as will the 2014 fiscal year end financial report.

To register to attend, contact Réal Leahey - 82 Somervale Gardens, Pointe-Claire, QC H9R 3H5; 514 695-2301 or real.leahey@sympatico.ca or Ken MacMillan - 530 Starboard Dr Apt 315, Halifax NS B3M 0G9; 902 832-1011 or kenmacmil@ns.sympatico.ca.

If you require a room, reservations can be made directly by telephoning 1-888-890-3222. To ensure you receive the negotiated rate of \$169.00/night, plus taxes, indicate your affiliation with the BDC Pensioners' Association or refer to group code HRPENA. You can also reserve on line at <https://www.deltahotels.com/Groups/Delta-Halifax-Groups/BDC-Pensioner-s-Association>.

All rooms must be reserved by Wednesday, August 13, 2014 to receive the special group rate.

2014 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:

Twelve (12) Regional Directors to be drawn from and representing the regions in which they reside. The candidates at May 12th, 2014 are:

Director Nova Scotia	Ken MacMillan*
Directors Quebec (A)	Alain Brunelle*
	Denis Couture*
	Ghislain Hudon*
Directors Ontario	Vacant (Eastern Ontario)
	Ed Wilk*
	Donna Whitton*
	Bob Lewis*
Director Man/Sask.	Mal Valentini*
Director Alberta/NWT	Bob Thompson*
Directors BC & Yukon	Harold Dashevsky* (Vancouver Island)
	Owen Renton (Interior)* (A)

* Standing for re-election

(A) There was a vacancy in Quebec that was not filled at the last election. The Board of Directors has accepted H el ene F ebrile as the person to fill the vacancy for the remaining term. This seat will be open for election in 2015. There was also a vacancy in BC & Yukon because of a resignation. The Board of Directors accepted Owen Renton as the person to fill the vacancy for the remaining term which expires this year.

NOTE: There is a vacancy in Ontario. While it is preferred that the Director reside in Eastern Ontario to allow easier facilitation of activities in Ottawa or Kingston area, someone from the GTA would also be welcome to assist Ed Wilk in organizing events in that area. We would also be happy to have a candidate from Northern Ontario. For eligibility and Director's duties, see our web site – bdcpa.org – for the Association's by laws.

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 and commence and end at the respective AGM – this year September 6th.

Members are encouraged to submit the names of candidates they would like to propose to serve as Directors to represent them in their regions. Nominations must be received by the Secretary no later than July 25th 2014. 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 2014

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>
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Cross Canada Social Activities

Over 700 members and guests have attended Association activities including the AGM during this fiscal year. 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.

Prairies



Holiday Dinner held on December 5 2013 at the Manitoba Club in **Winnipeg**. Front row- Mike and Jean Rudkin; Back Row – Al and Dianne Brockmeyer, Dianne and Norm Oakley. Bottom left - Front row – Bev Ramsay, Olivia and Holman Olson; Back row – Harold Ramsay, Pearl and John Melymick Bottom right - Front row – Bob McGregor, Gail Franzmann, Heather Meiklejohn; Back Row – Gary Franzmann, Richard Laverne





A luncheon was held April 30th in **Winnipeg**. These pictures are a little different from normal. Ray Wheeler has not been well for some time and has not been able to attend the recent functions. Mike

Rudkin printed the pictures taken at the Christmas dinner and took them to Ray. He appreciated them so much, he still has them hanging on his bulletin board. So the group decided to send a message to Ray. Dianne Brockmeyer came up with the idea of a greeting and printed the sign. They are hoping it cheers him up.

Top picture - Harold Ramsay, Wendy McNair, Gary Franzmann, Harold Schwartz, Holman Olson, Peter Dyck, John Melymick.

Bottom picture - Joan Kirouac, Claude Bru, Len Trotter, Al Brockmeyer, John Melymick, Leigh Morton, Richard Laverne



The **Regina** retirees attended the Christmas luncheon on December 13 2013. Attendees are as follows from left to right: Don Delparte, Connie Billett, Marlene Wyatt, Mal Valentini, Kurt Carlson and Anne Chorney. Two others who were unable to attend - Annette Kolybaba and Graeme Hunter.

Atlantic Canada

Pensioners' luncheon at Bally Haly Golf and Country Club, **St. John's, NL**. Nov 6th 2013.

From left to right: Janet Power, Mary Basha, Carol King, Martin Clooney, Joan Aucoin, Elsie Quigley, Claude Moulton, Burf Ploughman.



Ontario

In December, 2013, the planned Holiday luncheon for December 15 was postponed because of treacherous driving conditions, to January 19 2014. As a result the attendance dropped from about 40 members to about 22

because of illness and members mutating into snowbirds and flying south.



British Columbia

The **Vancouver** Pensioners' Christmas luncheon was held on December 8 2013. 45 Members and guests attended the event. The numbers were down a bit as they experienced the coldest weather of the year on that weekend and several couples cancelled at the last moment.



A Spring luncheon was enjoyed by 14 members and guests at Zougla's **Nanaimo** on April 10 2014.

Phil Viel, Sue Weaver, Bob and Judy Vanschubert, Ben Weaver, Jenny Vie, Nadine and Harold Dashevsky.

Ed Burnett,
Trish Kirkwood,
Grace and Bill
Stuart, George
Kirkwood, Arli
Burnett



Quebec



"Partie de sucre" held on April 17, in **Granby**.

The event was success with 48 participants, a lot of fun, and nice weather.

Appearing on this picture: on the left, Louise Leblond, in the center, H el ene F ebrile (our new Director for Qu ebec Region) on the right, Pierre Leblanc and in the rear Jean-Pierre H ebert. All are retirees from Head Office.

Upcoming Social Events

Ontario – Ontario Region, like other sections of the BDCPA will no longer be mailing their *Regional Schedule of Events/Activities* to members without email and will be providing information on upcoming activities through LINK, or on our web site with email notices only being sent to members.

If you know of a member that does not have email, please advise them of this important change. If the member has email but is not registered with the Association or with Ed Wilk, please encourage them do so immediately.

Saturday, May 31, 2014 @ 11:00 a.m. - Woodbine Entertainment, 555 Rexdale Blvd, Etobicoke, Ontario, M9W 5L2. Luncheon Buffet/Thoroughbred Racing/Slots, 32 Reservations have been made but be increased if demand is warranted. Registrations must be received by Wednesday, May 21 2014.

Date to be determined, but will likely mid-September - Peller Estates Winery or Trius Winery, Niagara on the Lake, Ontario. Luncheon will be a sit down affair with wine served. No wine tour associated with this event. 30 Maximum reservations are planned. Details to follow.

Date to be determined but likely October 2014. Medieval Times, CNE Toronto, Ontario. The event is a rousing, live jousting tournament, awe-inspiring horsemanship and falconary with a four course meal fit for royalty. 30 Maximum reservations are planned. Details to follow.

Saturday, December 6, 2014 @ 11:30 a.m. - Mocha Shrine Centre, 468 Colborne Street, London, Ontario, luncheon. 20 Reservations have been made. Contact Donna Whitton for details and to register whitdo@hotmail.com.

Sunday, November 30 2014 @ 11:00 a.m. - Glen Abbey Golf Club, Oakville, luncheon. 40 reservations have been made.



Registration form

Event Name: _____

Name: _____ Guest: _____

Address: _____

_____ City Province

Postal Code

Telephone: _____ email address: _____

Yes, I/we will attend (# attending) ____ x \$10/person = Cheque for \$ _____

Mail cheque to Ed Wilk, Unit 1107- 5070 Pinedale Ave, Burlington ON L7L 5V6

Email Communication to Members

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.

Frequently Asked Questions

Change in Contact Information – If you have a change to your name, address or telephone number, contact *Morneau Shepell* at 1-877-232-4774 to inform them of the changes. They in turn will advise RBC Investor Services Trust, Manulife Financial, and BDC. You do not have to contact these institutions. It is also helpful if you advise the Pensioners' Association by sending an email or a note to the Secretary and the Director responsible for your Region. While BDC has the mailing labels produced for sending out LINK / LIEN, the Association and the Directors are responsible for all other mailings.

Morneau Shepell is the Bank's outsourced provider of Human Resources Services. This company has been in business for over 50 years and acquired Mercer Canada in 2012.

If you change your email address, inform the Association Secretary and the Director for your Region only. The co-ordinates for these contacts are on the last page of this newsletter and on the web site – bdcpa.org.

Spouse Information – As clarified by *Morneau Shepell* in October 2013.

Marital Status At Retirement - At retirement each member is asked to complete a Declaration of Marital Status form confirming whether they have a spouse or not. If they do have a spouse they must provide their spouse's name and date of birth. If they do not have a spouse at retirement and they get one during retirement, they *may* request that this new spouse be entitled to a survivor pension. Should they elect to do so, their pension would be reduced to provide a pension to their new spouse after their death. An estimate of the adjusted pension is provided upon request. It is important to note that the application must be received *within one year* of the date the person became the spouse (i.e. date of marriage or after one year of cohabitating in a conjugal relationship).

Marriage After Retirement - If during retirement, the member has a new spouse, the member may request that the new spouse be entitled to a survivor pension. Should the member elect to do so, the monthly pension would be reduced to provide a pension to the new spouse after the member's death. An estimate of the adjusted monthly pension will be provided upon request. It is important to note that application must be received within one year of the date the person became the spouse (i.e. date of marriage or after one year of cohabitating in a conjugal relationship). Health benefits would also be extended to a post retirement spouse, but only if that spouse is eligible for a survivor pension.

In order to establish a new spouse, the former spouse (spouse at retirement) must no longer be entitled to receive a survivor pension under the plan as a result of a separation or divorce or if the former spouse is deceased.

Remarriage While Receiving a Survivor Pension - A surviving spouse who remarries will *not* lose their entitlement to the survivor pension. The survivor's pension is payable during the surviving spouse's lifetime regardless of their marital status.

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.

Pierre Girard passed away December 9th 2013 in his home at the age of 82. In the last year, he had suffered pulmonary fibrosis courageously and with serenity with his beloved wife by his side. He had a career in the construction business in Sept-Iles, Québec and Montreal with Hewitt Equipment Ltd when he retired as Vice-President to joined BDC as a consultant. Result oriented he nevertheless enjoyed the country, farming, cooking, discussing politic, traveling south and good wine.

He is survived by his wife Cecile Désalliers, his daughters Françoise (David Knott), Christine (Robert Jutras), Claire (Benoit Girard) and his son Vincent (Chantal Sylvain).

We offer our most sincere condolences to Cecile and to all the other members of the family.

Paul Williams passed away January 2nd 2014. Paul was living in Nanaimo BC.

We offer our most sincere condolences to the family members.

*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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