

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

INSIDE THIS ISSUE

- 1 A Banker with a different path
- 3 Tribute to our Ancestor Guillaume Couillard
- 5 Wintering on the Sea of Cortez
- 6 Nominations / Elections
- 7 Upcoming Social Events
- 9 Cross Canada Social Activities
- 15 E-mail Communication
- 16 Allianz Global Assistance
- 17 Passings



A Banker with a different path

Réal Benoit is known to his friends and family as an artist, perfectionist, but also a man of heart.

The Making:

I was born in a small village. My father was a blacksmith. I cannot count the times I saw him shoeing horses and bending cart wheels. With modern times, horses were being replaced by steam engines and metal wheels by rubber. In a few years, my father then became the most important representative of agricultural machinery in Quebec. The blacksmith shop became a mechanic's shop. The yard was filled with tractors and other agricultural equipment. Trophies were filling up the office. But, since his company required much more financing - and for my father not being used to dealing with Bankers - this was a burden for him. He preferred hammering noises over dealing with paperwork and money. This is how I spent my childhood with my 8 brothers and sisters.

The Birth:

In those days, a good Quebec family would raise a priest to go to the Seminary and I was the chosen one. But, the Quiet Revolution happened. Short skirts were more attractive than a cassock. Willie's tavern ale had a better taste than church wine. Holidays and days off were all spent at the family business. The NSF cheques that I was giving the Manager's assistant in order to cover our excess line of credit did not go well with her and she soon found out that the business was in trouble. She was quite intuitive and she was right. This was my first lesson.

The Adult:

After my lucky interview at the FBDB, I was now on the other side of the fence - the Banker instead of the customer. I learned all that I needed to know, F73,

F46, F34 & F15 will quickly be part of my daily language. Quite poetic!

Eighteen years later and I'm now in Montreal, at the *BIG BRANCH OFFICE*, still using my intuition but with additional experience. After two years, I was assigned to help the General Managers and after that time (really 16 months), I was transferred to the Montreal South Shore Office.

Infidelity:

Times are hard. We're in the middle of a recession. With rates of 21%, even more, the banker is almost a "Mafioso" in the customer's eyes. And I'm offered a great adventure - **Africa**. A whole new type of work. What a challenge for a banker! This is a once in a lifetime opportunity.

My three daughters are young and my wife is willing, so I sign for two years. That Saturday night in November, we squeezed next to each other in the shuttle to the airport. Destination - Conakry in Guinea.

The first six months were a nightmare since nothing goes as anticipated. And then things settle down. We're getting used to the environment. We have nice weather today and it will be nice again tomorrow. We get used to everything.

Who cares about a currency that trades at 20 times the official rate? Some customers can't withdraw money from their bank account. "I'm sorry boss but there's no money..... but, if you wish, we can make arrangements ..." Who cares! We have nice weather and a new bank should be created to exchange the national currency.

For three weeks in 1985, the Guinean Syllis coming from "under the mattress" were exchanged for brand new Guinean Francs. It's wrong to say that money has no smell.

Return to the Fold:

Despite two "coup d'état", we add a third year to the contract. But, the cheddar cheese we're missing and the fancy for maple syrup, lure our return to the fold.

To get familiar with short term operations, credit letters, bills of exchange, loan papers etc. I join BMO on my return to the country. I will spend eleven years following my customers on a daily basis. That's the best school to learn about and understand the motivations of a businessperson.

The Return of the Prodigal Son:

Nothing is perfect. Banks like their customers but more so the profit they can pull from them. Then the grass from my old pasture appears "greener". And, once again, I jump the fence and I'm back at the BDC. But coming back in familiar trails involves risks. It also involves a return to oneself. Not always easy because I changed, and the Bank as well..... But, we both managed to win.

Retirement: Dying out or getting younger?

Already six years of retirement. I thought it would be an easy life to the end. I must say that the first years were rather relaxed, even boring once in a while. It's not easy to adapt to this new life - accepting that business carries on without us. Retiring is also putting oneself on the side track. Of course, there is always the maple sugar business of my in-laws (ten children, my wife is the youngest). There is more sap in the trees than in the partners' blood.

And a new challenge comes up. My daughter and one of my sons-in-law offer me a job managing the financials of their business (www.lesaffranchis.ca) . What a pleasure to work with a dozen youngsters

always ready to accept challenges. It is very good for our pride and personal morale to believe that we are still useful.

I like to believe that through my father's course, mine, and that of my children, there's a logical succession, a continuity, a beginning of eternity, if eternity exists.



Tribute to our ancestor Guillaume Couillard On the four-hundredth anniversary of his arrival in New France in 1613.

The descendants of Guillaume Couillard ¹are numerous in Québec, Ontario and well beyond. It is fitting that we marked the 400th anniversary of his arrival by remembering him as a man of tenacity, generosity and courage, as recorded and praised in the annals of our history.

Guillaume was born in 1591. While some historians have debated the exact town of his birth, it is generally accepted that he was born in Normandy. As a very young man, he was hired as a sailor and carpenter by a company in Rouen in Upper Normandy. He arrived in what is now called Québec at the age of 22, barely five years after the founding of that settlement by Samuel de Champlain, the great explorer, cartographer and historian.

On August 26, 1621, he married Guillemette Hébert, daughter of apothecary Louis Hébert² who arrived in New France in 1617, with his wife Marie Rollet and their three children. Guillaume and Guillemette had ten children, thereby ensuring a vigorous and deeply rooted lineage in the New World.

Very early, Guillaume's father-in-law, Louis, who had been part of the 1603-05 French exploration of Acadia (now New Brunswick and Nova Scotia), began to explore the flora of his new environment and to collect information regarding their medicinal properties from the native population. With Guillaume, Louis made plans to cultivate the soil. Little by little, tree by tree, the two men cleared some land and, in time, were able to produce harvests with which to feed their families and the colony. With the premature death of Louis in 1627, Guillaume took on the task of continuing his legacy and ensuring its development³. In 1628, Guillaume is credited with introducing the Dieppe plough pulled by oxen, thereby making farming less back-breaking and faster. Thus, Guillaume devoted his whole life to the development and survival of New France.

In 1629 the Kirke brothers, with a flotilla of nine ships, in the employ of the British crown, overtook and occupied the greater part of Acadia and New France. There followed an expulsion/exodus back to France of a large number of inhabitants, including Samuel de Champlain. As for the fifty or so people who remained in New France during the occupation, few details are known. What is recorded, however, is that only two family units remained: Guillaume Couillard and Guillemette Hébert and Abraham Martin and his wife Marguerite Langlois and their families.

¹ Also referred to as Sieur Guillaume Couillard de l'Éspinay

² Louis Hébert was the first colonist and farmer in Québec. Shortly after his arrival, he took possession of 10 acres of land given to him by the king at the summit of the cliff of Québec and built a house.

³ Couillard, through his wife, inherited one-half of Hébert's land as her older sister had died, and her brother was still a minor. He worked in partnership with his mother-in-law to improve the land.

History tells us that despite the destruction of houses during the occupation, the British had allowed two farms - the Hébert and Couillard properties – to remain intact. Guillaume had twenty arpents- about twenty acres⁴. His labours have been credited with having contributed significantly to the survival of the population. The occupation ended in 1632 and with the Treaty of St.Germain-en-Laye, the occupied territories were returned to France.

Guillaume died on March 4, 1663. He was interred in the Chapel of Hotel-Dieu of which he had been a faithful benefactor as well as a strong supporter of the Jesuit and Récollet missionaries. In 1666, his widow consented to sell the house and a good part of the land (the fiefdom of Sault-au-Matelot) to the Bishop of Laval to establish the Québec Seminary (later Laval University). Guillemette Hébert Couillard died in 1684.⁵

Guillaume's contribution to the survival and development of the colony was recognized in 1654 by King Louis XIV of France who ennobled him for his long years of service. This honour was confirmed in 1668 in favour of his descendants.

Another tribute came from Samuel de Champlain himself who wrote about Guillaume as “a good sailor, carpenter, and caulker in whom we had complete confidence during the 15 years he was with the company. He would come to our aid by his work, courage, and diligence. He has proven himself to be courageous in everything he did and received the friendship of everyone.”⁶

Can anyone ask for more?

Carmen Couillard 10th generation (2013)



The accompanying photographs were taken on the exact date of the marriage of Guillaume Couillard and Marie Guillemette Hébert, only 372 years later on August 26 1993.

The statue of Guillaume Couillard is the work of Alfred Laliberté and stands beside the one of Louis Hébert at City Hall in Québec City.

This article was submitted by Alain Brunelle and Poul Bjerre. Footnotes added by the Editor

⁴ In 1627, the King had given him 100 arpents (1 square arpent is about .845 acre) and he was able to clear and cultivate 20. He later founded a mill.

⁵ At the time of her death, she had 250 descendants

⁶ Oeuvre de Champlain VI page 165

Wintering on the Sea of Cortez

We spent 12 years wintering in Arizona and we decided we wanted to try something different. We – Owen and Barb Renton - are summer residents in Kelowna British Columbia and while Arizona is a sensible winter destination, we thought we would like something a little more challenging. So, we sold our home in Casa Grande Arizona and for the past two seasons we have been wintering on the Sea of Cortez, in a little fishing and resort town called San Carlos, Sonora, Mexico which is about 900 km south east of San Diego, California.



The attraction, other than it's in Mexico, was initially slow pitch soft ball which I play about 11 months of the year and which Barb volunteers score keeping. However, we both enjoy kayaking which is a major attraction in San Carlos given its many bays, caves, cliffs and generally great places to explore. It also has a respectable 18-hole golf course which is also important to us.

We had been playing ball at a local resort. Unfortunately it was sold this year and we lost our ball diamond. The team approached

the town of San Carlos and they donated a large field. We hired a back hoe and built a new ball diamond. This took considerable "team" work but over the course of the season we finished it and San Carlos now has a new ball diamond - the one and only - of which we are very proud.

Every year end there is a major playoff in our league called the Can/Am games with the Canadians playing the Americans for all the marbles. The last two years the Canadians won; however, this year with some creative rationale, the Americans were able to convince themselves they, in fact, won. The picture is of both of the teams, coaches and some spouses. As you can see we are not young but we are definitely not old.



Next year I intend to take up kite surfing as it is a significant local extreme sport that several of the ball players enjoy. I just have to check with Manulife to see if I am covered or maybe I won't bother as I think I know the answer.

Through the ball team we have made about 100 plus new friends in Mexico. The team and spouses are significantly involved with charity work in the community and are involved with assisting children with higher education, helping Mexican families build homes or to upgrade their homes, as well as being

involved with a Mexican form of the SPCA. Without the Canadians and Americans in the community there would be no ambulance service or many of the aforementioned charities. We have found the Mexican people to be incredibly genuine, hard working people but many are very poor as they do not have the opportunities or infrastructure that we take for granted.

Barb & I found Mexico to be a lot safer and much more homey than we had ever envisioned and we just wanted to share a small portion of our experience with our fellow Association members.

2015 Nominations / Elections

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

Four (4) Members of the Executive

Ten (10) Regional Directors to be drawn from and representing the regions in which they reside.
The candidates at April 20, 2015 are:

Executive

President	Patricia	Massier
Vice -President	Wendy	McCulloch
Secretary	Réal	Leahey
Treasurer	Ching	Jung

Directors

NFL & LABRADOR	Martin	Clooney
N.B & PEI	Rick	Floyd (A)
QUÉBEC	VACANT	
	Michel	Tremblay
Ontario	VACANT	(B)
	Robert	Whyte
Man.& Sask.	John	Melymick
Alberta & NWT	Leonard	Holmstrom
B.C. & Yukon	John	Taggart
	Jim	Anhorn

- (A) The incumbent, Ken Watkins has decided to withdraw his name and Rick Floyd has agreed to let his name stand. Thanks to Ken for his service to the Association.
- (B) 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 June 10th.

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 May 15th 2015. 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

NOTE: If there is only one candidate for each seat, as is currently the case, there is no need for a nomination form for those already identified as candidates and no election will be held.



Nomination Form for the Board of Directors of the BDC Pensioners' Association in 2015

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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Upcoming Social Events

As of the time of the printing of this issue, the following events had been scheduled.

Quebec Region - The 32nd AGM

This year the AGM will be held in Montreal in conjunction with a **summer Quebec Region social event** – the Lobster Luncheon at the Golf des Iles - 255 Chemin Île Sainte Marguerite, Boucherville, QC J4B 8R2 on Wednesday, June 10 2015.

Ghislain Hudon (hudon.ghislain@gmail.com) is the contact for this activity.

As the Golf Club does not have accommodation facilities, we are utilizing Le Square Phillips & Suite (downtown) 1193 Square Phillips, Montreal Qc H3B 3C9 for out-of-town attendees. There are no pre-reserved rooms. If you wish to book, please call the hotel directly. Room rates start at \$179 per night.

The hotel is 30 minutes away from Golf des Iles by car.

The social portion of the event will start at 11:00 with a no-host cocktail. The lunch begins at 12:00 and the AGM at approx. 13:30. We estimate that the AGM should finish no later than 15:00. There is a charge of \$10 per person for the lunch to be collected at the door.

An invitation from our secretary Réal Leahey along with the agenda for the meeting is enclosed in this mailing.

Atlantic Canada – contact your local Director for information.

Ontario Region – The 2014/15 season of social activities was successful with 136 registrants attending events at Woodbine Racetrack to see the thoroughbreds run, Shaw Festival to see Cabaret, Trius Winery for a gourmet luncheon, and brunch/lunch at Glenn Abbey Golf Club and Mocha Shrine London.

Unfortunately it was necessary to cancel the musical “Once” at The Mirvish Theatre, Toronto, because of lack of interest by the members.

Pre-registration is required for all activities - \$10 or \$20 per attendee as noted.

Payment by cheque payable to Ed Wilk at 1107 - 5070 Pinedale Ave Burlington, ON L7L 5V6

1 - Woodbine Race Track - Buffet Luncheon/ Watch the thoroughbreds run/slots - Saturday, May 30, 2015 - 555 Rexdale Blvd, Toronto, ON M9W 5L2

Time: 12:00 noon to 3:00 p.m. - Seating reserved for 30. Deadline for reservations: May 18, 2015

Registration Fee: \$10.00 per person

The event will be held in “The Post Parade Dining Room” (4th Floor, doors open at 12 noon). The luncheon provides, Choice of Soups, Cold Meats and Salads, Hot Entrée, Carving Station, Dessert Selections and Cheeses, Tea or Coffee. A customer Service representative will advise you on betting and you will receive a \$10 voucher for the slots.

2 - Shaw Festival-Sweet Charity Musical - Thursday, June 25, 2015 - 10 Queen’s Parade, Niagara-on-the-Lake, ON L0S 1J0

Time: 2:00 p.m. Limited to 20 persons. Last day for registering June 20, 2015

Registration Fee: \$10.00 per person. Tickets will be mailed to Registrants.

3. Trius Winery-Gourmet Luncheon - Wednesday, September 16, 2015 - 1249 Niagara Stone Lake Road Niagara-on-the Lake, ON L0S 1J0

Time: noon to 3:00 p.m. Seating strictly limited to 28. Registration deadline is September 8, 2015.

Registration Fee: \$20.00

Luncheon held in the gazebo. Those attending last year raved about the setting, food and service.

4. Glen Abbey Brunch - Sunday, November 29, 2015 - Glen Abbey Golf Club 1333 Dorval Drive Oakville, ON L6M 4G2

Time: 11:00 a.m. to 3:00 p.m. Reservations made for 36. Register by November 20, 2015.

Registration Fee: \$10.00 per person

5. London - Saturday, December 5, 2015 - Mocha Shrine 468 Colborne Street, London

Time 12:00 noon to 3:00 p.m. Seating limited to 24. Last day for Registering November 27, 2015.

Registration Fee: \$10.00 per person

Menu – Glen Abbey

The award-winning brunch includes traditional breakfast fare plus a full seafood buffet, customized omelets, a waffle station, a carvery, a variety of salads, a mouth-watering selection of hot foods and a decadent dessert table.

Prairie Region

Manitoba will be holding the regular spring lunch at the Squash Club on May 6th at 12 noon. Anyone interested can contact John Melymick at [204-895-4285](tel:204-895-4285) for details.

Alberta - South Alberta will be hosting their annual luncheon at the Danish Canadian Club on May 16, 2015. The luncheons have been a perfect way to keep in touch with our old friends and colleagues that we might otherwise have lost contact with. We encourage members who have not been able to attend in the past to join us. Our reunions are such delightful events!

Date: Saturday, May 16, 2015
Time: Mix and Mingle: 11:30 AM Sit Down Luncheon: 12:30 PM
Location: The Danish Canadian Club 727 – 11th Ave. SW Calgary AB
Parking: Available beside the Danish Canadian Club and on street side.

Invitations will be sent out to our past membership, however if you know of someone who has not received our notices or may have changed their email address, please contact Bob Thompson at 286–5039 or email at darbob@telus.net.

British Columbia

Hastings Racecourse - Luncheon for Retirees and future members – Sunday July 5th 2015

PNE Gate 8 and 9 (<http://www.hastingsracecourse.com>)

12:30 pm. – 1:00 pm – meet at Silks Buffet - opens at 1:00 pm – First race starts @ 1:50 pm, last race at 4:00 pm. Fabulous Buffet – see Web page menu. Cost of Buffet and one drink is included. Spouses are Invited and Encouraged to Attend

RSVP – Jim Anhorn – 604-733-5262 jim-patti@shaw or John Taggart – 604-514-4909 jtaggart1@telus.net by July 2nd, 2015.

Directions: Go to Gate 8 or 9 of the PNE grounds for parking (\$10.00 including one free program) See web page for Google Map.

Cross Canada Social Activities

We currently have about 1,360 members in the Association and each year about 700 members and guests attend Association activities. Plan to attend the AGM and other social activities in the 2015 – 2016 year. Most events take place in the April to December time frame since so many of our members are Snowbirds. **You can arrange** your own activity 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.

The Association operates on an annual \$40,000 budget and our costs are covered by BDC through reimbursement. While budgets for preplanned events have been set, there is always an opportunity to source unspent funds so give it a whirl. Just ask.

British Columbia – October 23 - Lucky 13 **Nanaimo** BDC retirees had a dinner on a fine fall day at Beefeaters on Nanaimo Harbour.

Enjoying the dinner and the view from the left are Ben and Sue Weaver, Jim and Rhonda Hercus, Genny and Phil Viel, Sherry Seib, Bob and Judy Van Schubert, Ed and Arli Burnett, Harold and Nadine Dashevsky



On March 3 2015 the group was back together again, this time enjoying lunch at Zouglas in **Nanaimo** - Grace and Bill Stuart, Nadine and Harold Dashevsky, Trish and George Kirkwood, Sherry Seib, Genny and Phil Viel, Sue and Ben Weaver, Bertha and John Davis.





A dozen BDC Pensioners enjoying a Tuesday November 18 pre-festive holidays lunch on a sunny cool day at the Med Grill in **Victoria** on Vancouver Island - Graham and Susan Ross, Sol and Marilyn Bayer, Bob and Bev Darnel, Paul and Joan Horwood, Harold and Nadine Dashevsky, John and Carolyn Auld - and they had such a good time some of them returned mid-March - Marilyn Bayer, Graham Ross, Nadine Dashevsky, Harold Dashevsky, Carolyn Auld, John Auld, Sol Bayer.



BC Metro held a St. Patrick's Day luncheon at the Riverhouse Restaurant & Pub on March 15th and although the sun failed to show (yes it was raining!!), 17 pensioners enjoyed some fellowship and great food.



Prairies

The annual Christmas dinner in **Winnipeg** was held on Friday December 5th at the Manitoba Club.



John Melymick and Pearl Richards, Gail and Gary Franzmann, Bev and Harold Ramsay.



Heather Meiklejohn and Richard Lavergne, Joan and Leo Kiroac, Wendy Lamont and Paul Bulloch



Bob and JoAnn McGregor, Norm and Dianne Oakley, Al and Dianne Brockmeyer, Mike and Jean Rudkin

Ontario

Another enjoyable luncheon was had by all at Glen Abbey in **Oakville** on November 30. It was great to see the green fairways and have decent weather for traveling. It was enjoyable to see Joanne Erickson as a new attendee. She has 25 years of BDC service and is not quite at retirement status.



Hugh and Sue Sheldon, Chris and Madhuri Ramakrishnan, Ann and Dennis Warne, Hou Ling and Michael Lam; on the right – Tessa and Tony Lopez, Marg and Don Ryter, Armand and Enid Rodrigues, Ed and Diane Wilk.



Peter and Joanne Charles, Jane and Paul Davis, Joanne Erickson, Jim Wilson, Peter and Brenda Roberts; to the right – Wrenell and Rob Whyte, Madelaine and Wei Chin, Pat and Greg Ghany



Quebec

Close to 100 people attended the mid-December dinner held in Montreal. Pictured is Diane Robitaille who was the winner of a painting by Gilles Charon, one of our pensioners recently featured in LINK.

Jacinth Morin,
Christine Boutros,
Robin Heilig, Réal
Benoit, Jacinthe
Bachard



Roger Michel, Michel Tremblay, Serge Joubert,
Jean-Pierre Hébert and Lucie Auclair



Atlantic Canada



On October 15, 2014 a few of the retirees from the **Bathurst** Branch got together at the Au Café Gourmet. From left to right around the table: Irenée Robichaud, Donna Fournier, Vilma Glidden and Claude Paré.

Other Places



On February 27, we had a small get-together at the Crab and Fin on St Armand's Circle in Sarasota. Pat and Brian Massier and June and Larry Vermeersch drove in from Fort Myers and Barb and Jim Lane from Lakeland. Steve and Jackie Berry and John McNulty and Penny Hustins stay in Sarasota so they had only a short way to travel. Next year we hope more will join in and perhaps other group activities can be arranged in other Snowbird Destinations.

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.

Allianz Global Assistance

Over the years at many Pensioners' Association meetings we have heard many complaints about how these people and Manulife manage our benefits claims while we are out of the country. This article is being published just to put a more positive spin on things. If others have positive or negative they would like to share, please email me at patmassier46@gmail.com as the editor for LINK.

In October, because I am sometimes a veritable klutz and I was talking to Brian looking where I shouldn't have been, I walked off a 7" high curb in a parking lot (it was mid-afternoon after attending a cooking exhibition) and broke my left wrist. The cast came off on November 24 and we left for our Florida house on the 25th.

On February 14th I was moving a table that was heavier than I thought and I felt a twinge in my arm. Next day it was swollen to three times its normal size. I called Allianz and told them where I was going to see a doctor. They called the Urgent Care, arranged the payment, called me back and confirmed. I explained the break and they did not consider this to be as a result of a pre-existing condition. The cost was paid directly by them. They sent me a receipt for my records.

I was referred to an Orthopaedic Surgeon who did not take the insurance and had to pay up-front. Allianz advised me how to collect back. No questions asked. Absolutely great service.

Brian and I also, for the second year, had 10 visits each with a chiropractor in Ft Myers. Manulife not only paid the claims but converted the money to Canadian dollars. You are allowed \$450 a year in chiropractic expenses so it does not matter where you are.

And lastly, I broke a tooth. I had been told that we don't have coverage outside of Canada but this is not correct. Manulife does not pay direct and only pays the scale for the procedure that is payable in your Province. They reimbursed the claim for the full entitlement after again converting the currency.

Our benefits must be the best in the country and we are very fortunate!

Passings

We are sorry to provide such an extensive list of our members who passed away between January 1 2013 and December 31 2014. Their passing had not previously been acknowledged. Due to miscommunication, the Association was not notified of their deaths until mid-January of this year. We would have liked to advise you of these in a timely manner so you could have sent condolences or paid respect to those you knew by attending their funerals.

You were previously notified through the Secretary's emails or through LINK of some of our members who passed away during this time so these people are not listed here. The passing of these members was communicated by other members who forwarded obituaries and notifications to various Directors and/or directly to the Secretary.

We offer our sincere condolences to these members' family and friends.

Therese Parent	January 10, 2013	Ville St-Laurent, Quebec
Alan B. Perry	January 12, 2013	Richmond, British Columbia
Carl O. Lindberg	January 26, 2013	Scarborough, Ontario
David C. Feaver	March 4, 2013	Chester, Nova Scotia
Elsie Eileen Teague	October 15, 2013	Milton, Ontario
Robert C. Lavigne	October 29, 2013	London, Ontario
Raj Sedani	November 10, 2013	Edmonton, Alberta
Mary Crowe	December 14, 2013	Calgary, Alberta
Harry Boynton	January 15, 2014	West Vancouver, BC
Hazel Trask Surviving spouse of Charles Trask	January 17, 2014	Saskatoon, Saskatchewan
Christopher Scodras	January 17, 2014	Montreal, Quebec
Maureen Pidgeon	February 6, 2014	Verdun, Quebec
Gerald Turbide	March 13, 2014	La Baie, Quebec
Elizabeth Robson Surviving spouse	April 14, 2014	Etobicoke, Ontario
Harry Tobin	April 26 2014	Sydney, Nova Scotia
Kathryn Dale Dickson Surviving spouse of Fraser Dickson	May 14, 2014	Charlottown, PEI
Rose Jay Surviving spouse of William H. Jay	June 17, 2014	Oakville, Ontario
Peter Mason	July 1, 2014	Surrey BC
Clifford Cotton	August 16, 2014	Belleville, Ontario
Muriel Scott-Buccleuch	August 23, 2014	Glouster, Quebec
Paul Beals	September 21, 2014	Lakeside, Ontario
Rene A. Kearney	September 26, 2014	Ste-Julie, Quebec
John Geddes	October 13, 2014	Stouffville, Ontario
John M. Burns	November 2, 2014	Vernon, BC
Beverley Aggerholm Surviving spouse of Carl Aggerholm	November 3, 2014	London, Ontario

We provide details on the passing of our members in LINK when information has been given to us. Our Secretary sends out an email advising of a death normally within a day of being advised. If you wish to receive notification on a regular basis, 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.

Jean Margaret Constable August 27, 1919 – October 14, 2014

Suddenly, passed away at age 95, in her home at Christie Gardens on Tuesday, October 14, 2014. Jean was an active member of Knox Presbyterian Church, Toronto and a Bible Study Coordinator for Stonecroft Ministries. She was a member of the York Chapter of the Pennsylvania German Folklore Society and volunteered for many years at the annual Pioneer Festival held at Black Creek Pioneer Village, to demonstrate pioneer skills. She was a Charter Member of The Ontario Genealogical Society, Toronto Branch and a member of Vaughan Township Historical Society.

John Frank Kovacs June 4, 1932 – November 20, 2014

John was born at Hope Valley AB and moved to Chilliwack in 1938. He suffered a stroke on November 13th from which, sadly, he did not recover.

He became a Merchandise Manager with Simpsons-Sears, and later was a CASE Coordinator with FBDB, retiring to Chilliwack in 1990.

Survived by Fay, his caring wife of 56 years, son Richard, daughter Patricia (Colin), and two grandsons, Jordan and Colson. Also by sisters, Helen, Elizabeth and Margaret, and brother, Steve, and many nephews and nieces. Predeceased by parents Joseph and Helen Kovacs and brother Joe.

Gilles Lapierre passed away on November 5, 2014

We offer our most sincere condolences to all the members of his family.



Bruce William Kerslake passed away after a brief illness at Sunnybrook Health Science Centre on December 23 2014, just two days after celebrating his 70th birthday. Born in Toronto, he was the son of the late Agnes (nee Shepherd) and Donald Kerslake. Brother of Diane McFadden (deceased) and her husband Robert and Donna Hill and her husband Bruce. He was the proud uncle of Ted and Steve McFadden and Lauren Hill and the great-uncle of Allison, Connor, and Josh McFadden, as well as “Uncle Bruce” to many. Special long time friend of Marg Ethier and her late husband Ernie. Following University, Bruce enjoyed a long and successful banking career with the TD Bank and Business Development Bank of Canada. He was a generous man who valued family and friends. “Lived life to the fullest.”

Roderick D. Munro died January 19, 2015, in Sequim, Washington at the age of 97. At his request, no services will be held. He was born Feb. 4, 1917.

Richard Clarence Martin, age 61 of Halifax, passed away February 4, 2015, at the VG Hospital. Born in Halifax, he was the son of Clarence Martin and Marie (Lether) Martin. Richard grew up in the Northwest Arm and taught sailing at the Armdale Yacht Club as a teenager. He loved all sports related to water, particularly fishing with his 3 boys and grandchildren. Richard earned a BSc in Chemistry as well as a degree in Teaching from Saint Mary's University. Subsequently, he taught high school chemistry at Port Hawkesbury. He worked for Gulf and Petro-Canada in a management position, then became a business consultant for BDC, ACOA, and independently developed "Best Management Practices" for business. Survived by his mother, Marie (Lether), wife of 42 years, Gail (Lamb); sons, Craig, Lee, and Dale Martin; brother, Glenn Martin; 3 grandchildren, Flynn (son of Craig) and Simon and Hannah (Lee's children).

Marion Romaine Irving (Beck)

Age 81, Of Halifax and Huntingdon Point, Kings Co., who died peacefully in Northwood Center, Halifax, March 13, 2015 of complications following a stroke. Born in Halifax, August 12, 1933, she attended College St. School, Convent of the Sacred Hearth and Vocational School. Marion was an avid bowler, curler and swimmer. She was employed in the business community retiring from the Business Development Bank as Personnel Assistant to the Regional General Manager in 1978.

Marion is survived by her husband, Frank; sister, Sheila (late William Fraser); brother, Donald and 12 nieces and nephews.

We offer our most sincere condolences to the members of the family of Mrs. **Gladys Urquhart** who died in Halifax on Monday, March 23rd. She was the surviving spouse of Mr. Donald Urquhart.

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