

# LINK

Spring & Summer 2016

Volume 12 Issue 1

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

## Realizing a Dream

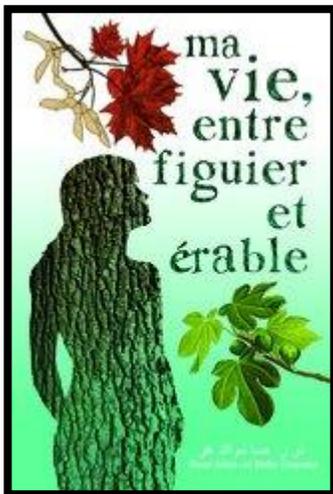
By Alain Brunelle

**Nour Sayem** is an immigrant who tells her life story with emotion; a story that begins in Syria and continues in Quebec. In the book which has been published under the title "*My life between fig and maple*", she recounts her journey of life but also her integration to our country.

From a personal point of view, I wondered how I could participate in integration and give some guidance (support) to these immigrants who will bring us such a collective enrichment. I therefore asked Nour to tell me how I can be useful and part of the integration.

*Passion, perseverance and strength of communication are virtues to anyone who has a dream to realize.*

Various levels of government in Canada have recently decided to host large numbers of refugees mainly from Syria so the theme of her book is certainly topical.



Note that Nour may be contacted at the web site: [noursayem.com](http://noursayem.com)

Here's what she had to say:

*The gesture of welcoming people to the country touches every person who feels challenged by any world tragedy.*

*The role we can play is to **not judge**. That being said, I'm talking about hospitality with a capital H. I know the welcoming love that the people of Canada and the Québécois have for all people.*

## Nour Sayem



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*Canada is a country of immigrants. Structures are in place.*

*During my 47 years of Canadian life I have met many more people who have recognized my skills than the minority who rejected me out of ignorance.*

*BDC is an organization where respect for differences is a culture. It is no coincidence that BDC ranked among the top 100 employers in Canada.*

*Recognizing the skills of immigrants, if a contractor hires an immigrant our collective knowledge will be enriched and greatly increased.*

*On the other hand, if an immigrant choses to settle permanently in Quebec or anywhere in Canada the immigrant must have the will to integrate into this new land. Then we will have a winning combination for success and be assured of a new society.*

*In all of this we must monitor the ego so that it does not dominate our actions, nor does it dominate our fears of those from another country.*

**Nour Sayem** was the first woman in Quebec to hold a doctorate in science and food Technology from Laval University. She began her

working career in 1985 by becoming an Advisor to the Roche Consulting Group. She was responsible for the agri-food division in this company. Three years later, in 1988, she founded her own consulting company specializing in food processing - Sayem, Belleau and Associates. In 1987, she received the recognition award "Woman of Science" from the Quebec Government.

For 12 years, Nour was an entrepreneur, operating her 12 employee business. This provided her with the understanding of the issues and the challenges of any business leader.

Beginning as an advisor for food industries, the business then expanded its expertise to government agencies. Economic Development and the BDC were its major customers for three years.

In 2001 Nour joined the ranks of the BDC Consulting Group. In this capacity, she worked for thirteen years as a consultant, assisting more than 300 companies in all economic sectors.

Nour left BDC in 2014 and began her new career as a writer with her first book describing her own biography.

Of Syrian immigrant origin and as a Quebec adoptee for 47 years, she is able to support immigrant entrepreneurs in meeting the challenges of integration and helping them to succeed. This has led to her starting yet a third company - *Nour Sayem for you.*

Mother of two children and granddaughter and daughter of a family of entrepreneurs, she was always drawn to the business world.

Autonomy, humanism and perseverance, are values that guide her and her passion is to see someone succeed despite the challenges. She is interested in supporting entrepreneurs in Quebec region in gaining a better understanding of business practices in order to thrive. She is particularly interested in optimizing immigrant relations with employers and vice versa.

She uses rigor and integrity as a catalyst for anyone who has a dream to achieve.

She believes that ***passion, perseverance and strength of communication are virtues to anyone who has a dream to realize.***

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## Changes to the Operation of BDC Pensioners' Association

The primary objective of the association is to facilitate communication among the over 1,400 members, spouse members, and surviving spouses of members. To accomplish this, various events are held across Canada on a regular basis. In addition, the Association publishes a newsletter called LINK twice yearly – Spring and Summer and Fall and Winter. The web site [bdcpa.org](http://bdcpa.org) is kept current to facilitate electronic communication.

We do not envision changes in these objectives but there will be changes in the way the objectives are accomplished.

In January 2016, the BDC advised us that there may be changes to the way the Association is funded. The Bank had been required by the shareholder, in August, to follow the Treasury Board guidelines pertaining to hospitality, social events, and sports events. This past fiscal saw changes in the social and sporting activities for employees – golf tournaments, Sports Day, End of Year Parties, etc. The guiding rule from Treasury Board is “expenditures are to be focused on achieving the core mandate of the department or Crown Corporation”.

This has affected the funding that the Association receives now and in the future. Here is the gist of it and what the Directors have agreed will be the short term effect:

1. For many years we have had a bank balance to assist with cash flow as the expenditures are made for various things up front and receipts are submitted to the Bank and we are reimbursed. The balance of this account sits at approximately \$14,000. The Bank advises we can keep this money. The Board of Directors for the Association has decided to hold this amount for future use.
2. We will be allotted \$15,000 for f 17 (April 1 2016 to March 31 2017) for operations including social, website, AGM. For the first time we have had to submit a budget, which we have done, to show how this will be used. In the past, the budget allotted to us was \$40,000 per annum (April 1 to March 31).
3. For fiscal 2018 and onward, we are advised that there will be no reimbursement of operations.
4. The Bank offers their facilities for any meetings or activities we might want to have
5. They will continue to do mail outs
6. They will continue to print and mail out LINK twice per year.

## What does that mean to you as a member?

- You will continue to receive regular communication from the Association to advise you of upcoming events and you will continue to receive the newsletter twice per year. For many of you, this has been your only interaction with the Association so you will not notice much of a change. The editor and contributors will remain the same.
- The activities in some Regions may be reduced. For most regions, only one or perhaps two meetings were held each year and so little change will be noticed for about half of the members of the Association who attend functions. The Directors will continue to organize these activities.
- Many activities will, no doubt, be scaled back to a retiree’s financially affordable level and you will be required to pay to attend. Since this was the case for many activities and as most required some sort of payment from the attendees, this is a change, but not as drastic a change as it first might appear. While the Directors will continue to organize, they may not be able to travel to all of them as they have in the past so **local members will be called upon to help**.
- This year will be a transition year and events will be organized that may require you to pay the majority of the costs as the Directors have been given budgets that are half of what they were last year, based upon the average number of people attending over the past four years rather than the number of members in each Region. Next year you will be expected to pay more of the costs and so on until we have exhausted the funds we have.
- We must keep funds in reserve to pay for the on-going administrative costs to operate the Association or it will soon cease to exist.
- We are looking for ways to keep the Association in existence and may consider a small membership fee on an annual basis. We are unsure of this at the present time but will be able to communicate more definite plans to you in the next LINK.

A small AGM will be held in September, probably in the Toronto area, to discuss various aspects of the ongoing operations. This is to allow us to conduct the business of the Association as the by-laws read today but these will be changed in the near future to reflect our current reality.

All suggestions are welcome. Contact your local Director (see last page of this newsletter) or any of the Executive.

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## Introducing the Revamped Web Site



Our new website is now up and running, thanks to Peter Charles. Access is still the same - <http://bdcpa.org>

It is built in two parts: the members' side and an administration side that only the content editors can see, which allows non-technical people to add, delete, and amend the content of the website. The structure has to be maintained by a technical person, but the content does not.

The site is now completely bilingual, thanks to Suzanne laLonde. The content is divided by language and it is very easy to switch between languages. Not all events are reported in both languages, so the ability to quickly switch lets you find content that has been reported in only one language.

Bdcpa.org maintains a history of all events going back to the first recorded ones. It also gives you the ability to filter and search events to find ones of interest.

It is fully usable on tablets and smart phones as well as computers. The BDC employees who are currently retiring are much more tech savvy than the generation that went before and this will appeal to many of them. Many of you prefer to own tablets rather than full computers and this feature will appeal to you. Try the website on a smart phone or a tablet to see how it works.

The home page of the web site contains the collage below.

As we go along, we can grow this site. It also now can be added to on an on-going basis so it will be more current than the previous one.

Send your suggestions and items for publishing to Pat Massier ([patmassier46@gmail.com](mailto:patmassier46@gmail.com)).



## Down Memory Lane ... (new feature)

### Edmonton West branch official opening 1972



Branch Manager Harold Dashevsky, Bank Director Harry Cohen, Vice President Ray Wheeler.

The group picture is Edmonton West's first staff - the men are from the left - Norm Eikel, Francis Young, Ron Chapton, Murray Gabert, Gord Peterson, Gerry Arial, Harold Dashevsky, Stu Clark\*\*, Assistant Branch Manager, Al Brockmeyer. Unfortunately only two of the women could be identified – Dianne Small (far left) and Mary Jane Ryback (third from left).



\*\* The Stu Clark Centre for Entrepreneurship at the Asper School of Business is named after Dr. Stu Clark, a Calgary-based oil and gas entrepreneur. He is the

Chairman of Storm Resources Ltd. and Rock Energy Inc., as well as the Director of Chinook Energy Inc. Dr. Clark is the Chairman of Alliance Trust Company, servicing public and private entities in Alberta and Saskatchewan.

Born and raised in Manitoba, and educated in Brandon and Winnipeg, Dr. Clark earned his B.Comm. (Hons.) from the University of Manitoba in 1976. Over the next three decades, Dr. Clark translated his education into starting, running and selling several oil and gas exploration companies. He moved to Calgary in 1984, and started Pinnacle Resources Ltd. in 1986, raising \$2 million of shareholder capital. The company was sold in 1998 for \$1 billion.

### BDC conference Kelowna in May, 2006



Must have had a western theme as evidenced by Greg Richard's and Shirley Bennie's headgear.

In the picture are:

Ron Pynch – Partner CG; left 2010; now an HR Consultant  
Greg Richard - Manager Tri-Cities; now Manager Business Centre, Vancouver

Chris Chan - Area Manager BD Vancouver, now Manager Business Centre, Fraser Valley

Shirley Bennie - VPAM Vancouver Area, now retired

Johann van Rensburg - Mgr. Nanaimo and still Mgr. Nanaimo

Lynne Douglas - Area Manager Underwriting, now AVP, Special Accounts

Jim Anhorn - SML Underwriting, now retired

## Terry Quinn



Terry joined the Bank in 1980 as a Credit Officer in St. John's, NL. He says, "The Bank offered me many opportunities and I was pleased to have worked in PEI as Branch Manager, in Kamloops, BC as Branch Manager and then VPAM for BC Northern Interior". He recalls a discussion, with André Bourdeau, Senior Vice President, Operations, about his next move. Terry suggested that a move back East would be nice. He was subsequently transferred to Edmonton, Alberta, as VPAM for Northern Alberta, NWT & Nunavut. Terry later told André, "Edmonton, is not and never will be in the East". He must have heard him, though because after 5 years in Edmonton, Terry was transferred back to St. John's, NL, this time as AVP, Credit Risk Management, a position he held for two years.

At that time, Terry became VPAM for Newfoundland and Labrador. In April 2009, he was appointed to SVP for Atlantic Region, a position he held until his retirement in July 2013.

As he said, the Bank offered him many opportunities, but what he says he enjoyed the most was the people that he met

throughout his career – in all, a great 33 years.

So, what has he been up to since retirement? He says, "When I'm not chauffeuring my 16 year old daughter, I spend as much time as possible in the outdoors, at the cottage ice fishing, snowmobiling and ATVing. I'm still playing hockey up to four times per week and still struggling with my golf game."

Terry Quinn became the Director for Newfoundland and Labrador in February 2016, when Martin Clooney stepped down after 22 years. A heartfelt *Thank You* to Martin for all your years of service!

Terry is looking forward to making a contribution to the Pensioners Association.

### 2016 Nominations / Elections

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

Eleven (11) Regional Directors to be drawn from and representing the regions in which they reside. The candidates at April 20, 2016 are:

#### Directors

Nova Scotia	Dan Daley
Québec	Ghislan Hudon
	VACANT
	Denis Couture
	VACANT
Ontario	Ed Wilk
	Donna Whitton

Man.& Sask.	Mal Valentini
Alberta & NWT	Bob Thompson
B.C. & Yukon	VACANT
	Harold Dashevsky

Regarding the vacancy in Quebec (Alain Brunelle resigned) – the person who will fill this seat should be domiciled in the Greater Montreal area.

While it is preferred that the Vacancy in Ontario be filled by someone residing in Eastern Ontario, 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.

The Vacancy in BC is a result of the resignation of Owen Renton and must be filled by someone residing in the interior of BC.

For eligibility and Director's duties, see our web site – [bdcpa.org](http://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. Directors' terms are for two (2) years and commence and end at the respective AGM – this year September 14th.

Members are encouraged to submit the names of candidates to serve as Directors to represent them in their regions. Nominations must be received by the Secretary no later than May 15th 2016 by email or surface mail.

## Cross Canada Social Activities

For more pictures of these activities and others, go to [bdcpa.org](http://bdcpa.org).

### Quebec Region:



At the Christmas luncheon, the Quebec Region invited Martin Roy, VP, Financing and Consulting, South Shore, to be the guest speaker.

Martin informed the people attending of what is going on in the organization and shared a few insights well appreciated by the group. Some of the members, being retired for a few years, were amazed by the rapid and interesting growth of BDC.

It is not difficult to guess that Martin is the one with the tie ...

Gilles Charron donated one of his paintings for a door prize and Nancy Saylik was the lucky winner (picture to the right).



Cabane à sucre April 7th 2016 – Suzanne laLonde with Jean Fioramore (picture to the left)



### Ontario Region:

On October 13 2015, a dozen members enjoyed Octoberfest in [Kitchener](#), Ontario. All decked out for the event Jackie Berry with a visitor from Europe and Dianne Wilk.





On November 29, 2015 a year end celebration was held at a brunch at Glen Abby in [Oakville](#), Ontario. Among the people attending were Joanne Erickson, Anne Warne, and Madeleine Chin along with Ed Wilk and Joanne and Peter Charles.

**Prairie Region:**

There was a Pensioners Christmas Party held at the Manitoba Club in [Winnipeg](#) on December 4, 2015. Those attending were Richard Laverne, Heather Meiklejohn, John Melymick, Pearl Richards, Harold and Bev Ramsey; Norm and Dianne Oakley, Gary Franzmann, Marilyn and Rick Klimczak; Mike Rudkin, Bob McGregor, Jean Rudkin, Dianne and Al Brockmeyer



**British Columbia Region:**



Metro BC enjoyed a wine tasting and lunch held at the Backyard Vineyards & Winery in **Langley** on September 30th. Many of the BC pensioner group were “smitten by the wine gods” as 41 folks attended this event.

The tour started in the vineyard and ended with a behind the scenes look at the process that turns grapes into wine.

The knowledgeable tour guide, Michael, talked about several varieties of grapes, the importance of sugar content, and then pointed out the crushes or presses before taking the group into the plant to see the fermentation and aging vessels and the bottling room.

After the tour several different wines were sampled while enjoying lunch.



9 Merry revelers on **Vancouver Island** on October 22 - Joan Horwood, Bev Darnel, Casey Vandanbrink, Marilyn Bayer, Sol Bayer, Bob Darnel, Graham Ross, Nadine Dashevsky, Harold Dashevsky



15 **Nanaimo** revelers wishing each other Happy Holidays!

Bob Van Schubert, Judy Van Schubert, Ed Burnett, Lucien Lieberman, John Davis, Bertha Davis, Sue

Weaver, Ben Weaver.  
Trish Kirkwood, Nadine Dashevsky, Harold Dashevsky, Bill Stuart, George Lovatt, Jane Lovatt, George Kirkwood.





BC Interior Pensioners' Christmas Luncheon - December 5th - Harvest Golf Course in Kelowna

Metro Vancouver held its annual Christmas luncheon for the first time on a Saturday, December 12th but again at the Delta Burnaby Hotel & Conference Centre. 43 BDC pensioners overcame a very rainy day and enjoyed a fabulous buffet, had some festive refreshments, and a few won door prizes of some BDC swag or a bottle of wine.



Paul Casey, VP Financing & Consulting (Vancouver Area), pictured above with John Taggart, Sophie Casey and Jim Anhorn, represented the Bank and provided a short talk on BDC, highlighting past activities and future plans.

Enjoying the lunch are Trevor Brignall, Ray Thomas and Eric and Joan Jamieson (top picture) and Kathleen and Bill Hallam, Anne and Michael Breeze, and George and Goretty Allen (lower picture).



## New FAQ

From time to time we have addressed certain questions that our members have asked. Some continue to be raised and so we revisit them from time to time.

Here are some that have been asked since the last time we had this column in LINK.

Many times in the past, the questions about the provision of online claims and a pay-direct drug card came up. We are certain that everyone was pleased to find that these are now in effect. This is a real boon to those pensioners who may experience cash flow problems because of the high cost of some of the medications they take.

### **How do I know what my benefits are?**

At retirement you had a benefit binder that had a section entitled “benefits after retirement” or something similar. That and your annual Statement that you receive near the beginning of the new year each year tells you about your personal benefits.

On the Manualife site, there is a section called “My Benefits” and by clicking on this, a summary of your benefits will become available.

### **How do I get a benefits card?**

Our website has a section called “links”. Go to the Manualife link and click. Select Plan Members and follow the steps. You must have a registration number to log in. If you do not have the

number, click on the registration tab and follow the instructions. Once you can log in, click on the benefits card tab and your personal card with your name on it will be ready to print.

Notice that the back of the card has information about Emergency Assistance.

### **I thought we were covered through Manualife. Who or what is Allianz Global Assistance?**

Allianz, Manulife’s emergency travel service provider, is the world leader in travel insurance and assistance services for over 50 years. It was originally established in Kitchener, Ontario as World Access Canada to administer travel related service programs for the Canadian insurance market.

In 2000, Mondial Assistance Group acquired the World Access Group, thereby becoming the world’s largest travel assistance company. In 2012, Mondial Assistance rebranded to Allianz Global Assistance.

### **Doesn’t Mercer administer our Pension benefits?**

Again on bdcpa.org you will find a link that says “Morneau Shepell (formerly Mercer)”. If you click on the “services” tab you will see what this company provides.

The Company is the leading provider of employee and family assistance programs, the largest

administrator of retirement and benefits plans and the largest provider of integrated absence management solutions in Canada.

They have been in business for over 50 years and in 2012 acquired the pension and benefits administration practice of Mercer Canada.

### **I recently had a full set of dentures made which are a replacement for those made about 4 years ago. Why is the amount that was paid now so drastically different from the last time?**

While the benefits binder and the details of benefits only say that 50% of the expenses will be paid to a maximum amount, it does not explain what the expenses are. Only “eligible expenses” are covered and these are based on fee guide allowances not on the amounts charged by the provider, similar to regular dental service reimbursement.

In this specific case the earlier dentures were provided by a dentist and the recent ones by a denturist. Fee guide allowances are different, being higher for a dentist. Be prepared to come under fee guidelines for reimbursement for any dental services.

If you have questions or first-hand experiences that may be of general interest to our members, please provide them to Pat Massier.

## 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](mailto:real.leahey@sympatico.ca). Blind c.c. is used so your email address will not appear to other recipients. With the new format of the web site, passings will be uploaded on a regular basis and so you may check there from time-to-time.

**Barry Relf** from Barrie, Ontario passed away August 18<sup>th</sup> 2015.

**Yvette Blaquièrè**, from St-Lambert, (Quebec) a surviving spouse passed away September 30<sup>th</sup>, 2015.

**Jean Donnelly.** Jean (nee Martin) passed away peacefully at the St. Catharines General Hospital on Wednesday, October 28th at the age of 69. She leaves behind her loving husband of 39 years Jim. Loving mother of Kristy Brown, James (Rosey), Helen (Joey) Peacock and David (Natasha). Much loved Nanny of Justin Gula and Erin Brown, Asha and Akash, Connor and Kyle Peacock, and Sage and Canyon. She will be missed by her many friends and the Toronto Blue Jays. Jean worked for many years at BDC, retiring in 1998. In accordance with her wishes, cremation has taken place. Jean's family received visitors at the GEORGE DARTE FUNERAL CHAPEL. A Memorial Service was held in the funeral home chapel on Tuesday, November 3rd at 11:30 am.

**Peter McMorran** - September 21, 1940 to November 3, 2015 from North Vancouver. Peter will be missed by his daughter and son, Amber & Tim and grandchildren, Kole, Liam and Julia. Peter enjoyed a 30 year career as a commercial banker where he met several lifetime friends. He had an incredible sense of humour and provided countless memories of laughter and joy. Peter will undoubtedly be missed and always have a special place in our hearts. A Celebration of life will be held at the Tap & Barrel in North Vancouver on Nov. 21st. at 2:00 pm.

**John Robert Young** passed away, November 22<sup>nd</sup> 2015 in Parksville British Columbia. No details about the funeral were made available

**Edith Maxine (Nee Dagg) Walters** - March 25, 1920 - February 5, 2016. It is with heartfelt sorrow we announce that after living an incredibly full life, Maxine passed away peacefully on Friday, February 5, 2016 in Burnaby. Maxine was a lovely woman, warm hearted, classy and full of fun. She had a way of finding humor in the little things. She believed that 'age is a state of mind' and lived life to the fullest. Maxine loved the outdoors and swimming. Her greatest joys were watching figure skating, travelling with friends and spending time helping the SPCA. A Celebration of Maxine's Life will be held at the Burquitlam Funeral Home, 625 North Road, Coquitlam, BC at 10:00 am on Monday, February 29, 2016.

**Louise Lamarche** - 1926 - 2016. The family announces with sorrow the death of Louise Lamarche (née Lemieux) on Tuesday February 9, 2016 at Granite Ridge Care Community in Ottawa Ontario.

Louise was pre-deceased by her husband Gaston. She is survived by her loving daughter Michelle Marini (Anthony) her son Robert and three grandchildren Matthew Marini, Robert and Lucie-Paul Lamarche.

Louise was a graduate of St Mary's School of Nursing and enjoyed a fulfilling career as a Registered Nurse. Respecting her wishes, a private family service will take place.

We offer our most sincere condolences to Frances and to all the other members of the family of **Richard N. Hitchman**, who passed away on February 15, 2016. He was living in North Vancouver.

**Michel Azam**, who passed away in Ottawa on the evening of Thursday, February 25, 2016, following a battle with cancer. His devoted wife and daughters were by his side. Michel lived a beautiful life and asked that we celebrate him, rather than mourn his passing. He began his distinguished career as a dedicated civil servant. His successes eventually led him to the Business Development Bank of Canada where he retired as Vice-President, Government Relations. Michel demonstrated unconditional love to his family at every opportunity. He was generous, wise, kind and had a tremendous sense of humor. His character and values will have an enduring effect on all of those he touched. He is survived by his wife, Helene (Mirvat); his daughters, Natalie and Stephanie and their husbands, Jonathan Sunderland and Michael Schmidt; and his grandchildren, Frances, Ollie, Monty, Penny et Honor. Michel requested to be cremated. Visitation took place March 1st, followed by a service and reception.

We offer our most sincere condolences to Irene, surviving spouse of **Leonard Van Raemdonck** who passed away on March 16, 2016. He was living in Caleb Village, Chatham, Ontario,

**CHAPMAN, Robert Donaldson** December 2, 1933 - April 6, 2016 Born in Sudbury, Ontario, Don passed away with his loving wife, Shelagh Chapman (Murphy) by his side. He will be greatly remembered and missed by his children, Laura Masotti (Larry), Karen More (Dan), Joseph Chapman (Virginia); and grandchildren, Laura, Thomas, Leigh, Christopher, Kathleen, Eleanor and Madeline.

Don lived a life full of passions, including his family, his work, and as an enthusiast for sports and the outdoors. His Engineering Degree from U of T launched a long career at the Federal Business Development Bank and subsequently worked with the Financial Post group of papers. An outdoorsman throughout his life, he was an avid paddler, fisherman and hunter. Don was accomplished at racket sports and curling and continued to play golf obsessively until last year. When he wasn't playing, he enjoyed coffee with the boys and spending quality time with the family, especially on Sundays.

***BDC Pensioners' Association/ Association des retraités de la BDC***  
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