

FÉLIX MICHEL de SAVOYE

AUTOBIOGRAPHIC NOTES

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BIRTH AT MEDICINE HAT

I was born in [Medicine Hat](#), a small town in southeastern Alberta, on June 5, 1908. My parents, Henri de Savoye and Marie Tourond, had me baptized at "St-Patrick's Church" July 1, 1908. My uncle [Urbain Tourond and my aunt Alexandrine Tourond](#), godfather and godmother, came from their home in Saskatchewan expressly to attend this first great event of my life. And, wonderful thing, when I was born I had two brothers, the eldest, Louis, aged 4 years and 11 months, and the younger, George, aged 3 years and 8 months.

CHILDHOOD IN EDMONTON

When I was about 6 months old, the family moved to Edmonton. There we lived in a small house in a part quite central to the city, [at 641 13th Street](#) (old number, probably later 10141 113th street). I remember there was a big yard next to the house where my brothers were playing with little English neighbors.

In early 1914, the family moved again, to a comfortable new home at [10327 122nd Street](#). There, in contact with the little neighbors, I quickly learned to get by in English. From then on, it was French at home and English outside. So much so that in September 1914, my mother had me enrolled in the first year of the public school "[Oliver School](#)" on 116th Street. There was a beautiful large courtyard. And it is there that a small incident occurred. The little Englishmen called me "Frenchie" and one day, since I was different, a group surrounded me to give me a shower of punches; luckily, a strong friend came to my aid. It was the only time in my life that I had to experience any kind of racism.

At our house there was always a piano. Our father was a music lover and often touched the piano. As we got older he would show us how to play; unfortunately we were not all gifted. It was our sister, France, (born April 8, 1916) who learned to play from a very young age and later became an accomplished pianist. Our father regularly attended concerts with the Edmonton Symphony Orchestra; he took us there, in turn, so that we could get to know beautiful music. Another thing, the game of chess; we were all introduced to this beautiful hobby and, in the long run, we managed to beat our teacher. We should also mention that there was a photo session every year. It was serious because you had to pose and stand still for 10 to 20 seconds depending on the light.

THE YEAR 1917

It is a year of many changes. First of all, Canada was at war and our father had just [been called up to the flag by France](#). Before going to war he had to see to our well-being because he could not know the duration of his absence; among other things he had to move the family again, to 12118 105th Avenue.

For my part, after spending 3 years in public school, my parents made me enter 4th year at the Grandin Separate School on 110th Street. Although twice as far, the transition went smoothly.

ABSENCE OF OUR PAPA (February 1918 to May 1920)

When he went to war in February 1918, I was 9½ years old; Louis, Georges and France were 14½, 13¼ and 1 year respectively. And it was our mother who became solely responsible for the welfare of the family.

It was not an easy task. For that year, in addition to the usual childhood illnesses, the epidemic scourge of Spanish influenza was spreading. This disease caused more deaths than the entire 1914-1918 war. In Alberta, when you went outside, it was mandatory to wear a gauze mask covering your nose and mouth. Despite everything, we all fell ill but luckily with good care and the provision of providence we were able to get through. Behind the house there was a stable. Georges raised little white mice there, in cages that he made for himself. And, on occasion, he would walk around with mice in his pockets. I kept chickens; in the spring I would hatch eggs and in the fall we had good little chickens for the pantry.

Around this time, I bought myself a [small second-hand bicycle](#). (Incidentally, the boy who sold it to me became a good friend when we met in Montreal about 18 years later). The bicycle was useful for going to school and also for delivering newspapers. I delivered about twenty, over a course of nearly 2 miles. But in winter it was not always easy.

We received [letters from our father quite regularly](#), giving us news and giving us good advice. Our mother asked us to write to him and our letters were added to hers to keep our father informed: that way, the family always held together.

At the end of the war, our father went to teach French at a college in New Jersey; It was fine there, and he was thinking of bringing the family there. But in May 1920 he decided to return to Edmonton.

During our father's absence, it was not easy for our mother to see to everything, to the maintenance of the house, to the well-being of everyone, as well as to food and health, in general. The money from the military family allowance did not allow largesse. In addition, all the main foodstuffs were rationed and sometimes difficult to obtain.

For example, one day my mom needed 2 pounds of sugar. By bicycle, I did three stores before I found this sugar which was selling at .036 a pound at that time.

WE ARE MOVING AGAIN

At the end of May 1920, the return of our father was the occasion of a beautiful family celebration. And soon after his return, he was invited to teach at the University of Alberta. Since the University was on the south side of the Saskatchewan River, Dad moved the family from the south side to a new neighborhood at 10630 74th Avenue.

There we lived in a comfortable and convenient house. At the end of the ground, a good garage allowed for handy work. Around this time, natural gas wells were found, and overnight it was no longer necessary to have coal reserves in the cellar. Also, no more ashes!

I entered 7th grade at St. Anthony's School, a small school located not far from where we live. The only thing a little special that I remember from the two years I spent at this school is that during the "military" exercises in the schoolyard, I was appointed captain in charge of maneuvers!

When I was about 13 years old my father gave me special pleasure by sending me to spend the summer on a farm, 4 miles north of Morinville, with a nice family called Sylvestre, including the mother (widow), two big boys and a girl of about ten. The oldest boy would take me with him when there was things to do in the fields, in the stable, in the barn, in the pigsty, in the henhouse and in the creamery. Also I learned to ride a horse. Mrs Syvestre was a good cook and she gave me all kinds of sweets. On Sunday the whole family got into an old car to go to mass in Morinville. It was a great summer.

SOME YOUTH LEISURE

Considering the age differences between my brothers, my sister and myself, I made arrangements for myself.

I loved scouting activities, and I organized all kinds of games in the great outdoors. From time to time I did crafts, small carpentry jobs, experiments with electromagnets, as well as making and using small radio wave receivers and transmitters.

Very early on I learned to play tennis and also to swim, two sports that I really liked.

In the fall I would cycle to "White-Mud-Creek", about 2 miles from our home, to hunt hares and partridges, first with a pellet rifle, and later, with a twenty-two.

Late in the fall, after the first good frosts, I went with friends to "McKernan Lake" (a fairly large marshy lake, about 3/4 of a mile from our home) ... there we could skate with pleasure over a large area.

In winter, I used to go to set snares in a large wood in front of our house. I took a good number of hares there. Also, with a friend whose father, a carpenter, had made us bob-sleighs, it was fun to go slide on the beautiful slopes near the river.

Here is a slight digression to say that our father and our mother were always strict but fair to us. Also they constantly watched over our well-being to help us, encourage us, protect us, support us.

THE SUPERIOR SCHOOL (September 1922 to June 1926)

Having completed the 8th year, diploma received, I entered the Separate Superior School. This was on the north side of the river, on 103rd Street, so almost downtown. To get there, you could cross the "High-Level-Bridge". This bridge was on 2 levels. On the upper level, the central part was occupied by the railway track; on each side there was a streetcar track. I remember that when we were on the streetcar, sitting on the right side, and looking out the window, we couldn't see any part of the bridge: all we could see was the river 200 feet lower and that made us dizzy! Fortunately the tram always crossed at reduced speed! At the lower level of the bridge, the central part was reserved for vehicles: on each side there was a lane, one of which was for pedestrians and the other for cyclists, so in summer I used to go to school by bicycle and in winter it was by streetcar.

If I remember correctly, we had one French class per week. And everything was done in French at home. So that, every year I received a diploma from the Cercle Jeanne d'Arc (of which my father was part) attesting to my progress in the language of Molière.

We had very good teachers who knew how to interest the students. Among these professors, there was one who was part of the reserve militia; he encouraged us to go too, which I decided to do. In the summer of 1925, I spent weeks at Camp Sarcee, near Calgary, and in the summer of 1926 I spent almost a month at Camp Hughes, Manitoba, and graduating as Machine Gun Brigade Sergeant there, qualifying as a machine gun, rangefinder, revolver instructor.

Since the school was over 4 miles from our home, it was not possible to go home for dinner. So I would bring sandwiches that I ate either in the recreation hall, or in the cafeteria of the Hudson's Bay store, in the company of friends. There we would buy soup or something to go with our sandwiches. After dinner we had time to either play, study or visit the shops.

There was generally a lot of understanding among the students. In the schoolyard, we played soccer; we even had a football team that I played on. Among my best friends, one became a surgeon, another judge of the Court of the Queen's Bench of Alberta. (When I returned to Edmonton sixty years later, we had the pleasure of meeting to recall memories.)

Finally, having obtained my 11th and 12th year diplomas, with fairly good grades, I was able to enter the École Normale.

However, during the summer vacation, I spent the last few weeks working on farms in Beaumont, near Edmonton. It was harvest time and I was a part of a team the majority of which came from Quebec. (At that time, special trains took workers from the east to work in the

harvests). A few years later, when I was in Quebec, I had the opportunity to meet some of these former work buddies!

NORMAL SCHOOL (Camrose: 1926-1927)

The Alberta Normal School was located in Camrose, a small town about 70 miles southeast of Edmonton. We went there by train. There I was staying with an elderly couple. However, I had to take all my meals elsewhere. This gave me the advantage of forcing me to be in contact with other students, many of whom were of different origins. At the house where I ate my meals most often, there was an Irish, a Scottish, a Swedish and a Ukrainian. And at school I was happy to rub shoulders with all those around me.

At school we had very good teachers. each specialist in his field. There was a lot to learn and the time passed quickly. Obviously, the classes were interspersed with debates, plays, dance evenings and social gatherings.

In Alberta, there was the Alberta Teachers Alliance, a society promoting the dignity of the profession and the maintenance of an acceptable level of wages. Its secretary-treasurer, who was a neighbor in Edmonton, had delegated to me the task of inviting future teachers to join this society. In this I have had some success.

Among the residents of Camrose, I have had the advantage of knowing a young ornithologist-taxidermist of my age. He was doing a great job; at home it was a veritable museum of stuffed birds. In winter, he would invite me to go skiing with him in the area. It was the favorite winter sport of the people of Camrose, the majority of whom were of Nordic descent. On winter weekends practically everyone was on the slopes and ski slopesfamilies with their children and the too young on the back of their parents!

COUNTRY SCHOOLS (1927-1928 and 1928-1929)

The Normal School ended at the beginning of June 1927, I immediately looked for a job. I quickly found one as a teacher at Tellier school, located 4 miles west of the Village of Morinville. The class consisted of about 25 pupils, distributed between school years from 1 to 8. The teaching was organized without difficulty. During the year, a school inspector unexpectedly came to the class to note the teacher's competence. Since I was staying in Morinville, with a beautiful family called Meunier, I bought an old car to travel to school; in winter, I rented a horse and sleigh!

The following year, I found myself another school where I had better pay. It was the Jeanne d'Arc school. Located in the middle of the prairie, 6 miles north of the village of Cluny (on the Canadian Pacific Railway line, between Calgary and Medicine Hat), the school was one mile from the first neighbor. Adjacent to the school there was a stable because all the students came to school on horseback. And, very importantly, the teacher had his own small house, next to which was a small shed for the coal reserve, etc. Since the accommodation was free, there was a way to save money.

CAREER CHANGE

In recent years, the family has always spent the summer in a cottage by a lake. However, at the beginning of that summer of 1929, I decided to quit teaching and try my luck in the field of communications. For that, I had to go east and join my brother Louis in Montreal. So early in July, with the help of my parents, [I arranged to make the trip for free, as a supervisor-attendant on a train transporting cattle to slaughterhouses in the east.](#)

When in Montreal, I met Louis who was living in an apartment with two friends from Edmonton whom I also knew. And, after a couple of weeks, with the help of these two friends, I got a job as an apprentice engineer at the [Northern Electric Company](#). There, I first took a 3-month course in telephony before starting work. At the same time, I was taking evening electricity classes at the École Technique de Montréal.

The Northern Electric Company was connected with, and manufactured for, the Bell Telephone Company. At work, we were over a hundred engineers. The work was very interesting and all was well.

In July 1931 I went to vacation with my parents who were in Gull Lake. To get there, I took the CNR from Montreal to Sarnia: there, I had the advantage of boarding the Noronic (beautiful and large pleasure boat) to cross Lakes Huron and Superior to Fort William (now Thunder Bay). And there I took the C.N.R. railway to Edmonton. And the holidays with the parents were most happy.

A shadow on the board. Following the CRASH of September 1929, with the recession becoming more and more serious, orders fell. And this to the point where the company was forced to reduce its staff among engineers. Instead of thanking me, I was transferred to the Headquarters of the Facility. There, I worked to develop a series of directions intended to facilitate the administrative task of foremen. However, after another fifteen months of recession, it was my turn to be let go.

Looking back, I can say that the working atmosphere at Northern Electric was always pleasant. A friend of mine at the installation once invited me to accompany him to spend a weekend with the monks of La Trappe d'Oka. It was a great experience! Also, in the winter of 1931-1932, I took evening courses at McGill in philosophy in order to deepen my knowledge.

A RETURN TO TEACHING (September 1932 to June 1935)

It was around the beginning of 1932. The recession was still very severe. We couldn't find any work. So, in the company of an engineer friend, I tried to sell telephone systems for institutions such as colleges, schools, etc. And, in this regard, I spoke one day to the Commission des Écoles Catholiques de Montréal. There, the Secretary of the Commission was more interested in the fact that I had already taught in English and that I was bilingual. On the spot, he introduced me

to the Director of Studies. Two days later, I was hired as an English teacher, starting in September, at the [Upper Primary School Le Plateau](#), located in Lafontaine Park.

With the help of my brother Louis, I was able to survive until September. During this time, I spent many hours reviewing English grammar and literature. Unnecessary trouble! Because, when I arrived at school in September, I was surprised to learn that there was no English study program.

The Le Plateau School included the 9th, 10th, 11th and 12th years, in about fifteen classes, including four for the ninth. We were over twenty-five teachers, including four for teaching English. The Principal was a good-looking fellow of about 50, highly esteemed by all. (About 16 years later, when I started working in Quebec, we had the pleasure of meeting: he had been appointed "Superintendent of Public Instruction of the Province of Quebec"; at that time Education was just an Office, and he was the last "Superintendent" because the Department was created soon after.)

My brother Louis and I lived in the vicinity of Outremont and, among our friends, there were the two brothers, Roger and Marcel Baulu. Also, a young lawyer, Omer Côté, was a great friend of Louis. The latter later became involved in politics and, in the government of Duplessis, was appointed Secretary of the Province. When I started working in Quebec, I had the pleasure of meeting him on different occasions.

In order to be allowed to continue teaching in Quebec, in the summer of 1933 I was obliged to take an exam before the Catholic Central Board of Examiners of the Province of Quebec. I passed it with "distinction": and I received a "Superior School Diploma" dated August 1, 1933. Surprisingly, the following year I was placed in charge of a group which underwent an identical examination, in a large English school.

At École le Plateau, there was a great spirit of understanding among the teachers. I had good friends at the French as among the English. With one of these, I spent ten vacation days in Toronto where we met several of his friends. And, later that same summer, I had the pleasure of joining three of these Torontonians for camping in [Vermont](#), New Hampshire, Maine and its beautiful beaches. It was a lovely vacation in the great outdoors!

The English teachers at the Plateau and those of the other English schools of the Commission des Écoles Catholiques de Montréal met at the end of the day every Friday to play big bowling. This activity helped to get to know each other better while providing relaxation. I took part and was well received among these teachers, many of whom were older than me and Irish. They even elected me "captain" of this club during my last two years at the Plateau.

The Le Plateau School being Catholic, the holder of each class took his students to confession, every month, at the Church of the Immaculate Conception, corner Rachel and Papineau. It was a walk of about 4 streets and obviously I was part of it.

Among the school's students, Jean Drapeau (future mayor of Montreal) stood out for his great ease of speaking. So he was the unanimous choice as President of all the students.

In February 1933, my brother Louis got married. The following year, he and his wife invited our mother and France to come and spend a little vacation in Montreal. It was the first time they set foot in Quebec. It was then the occasion for beautiful celebrations and meetings. I took the opportunity to make them visit the sanctuary of Ste-Anne-de-Beaupré. There our mother was very happy to be able to pray in this magnificent Basilica as well as going up the steps of the Scala Sancta.

Obviously, I also gave them a tour of Le Plateau, the classrooms, the teachers' room, the cafeteria as well as the library and auditorium.

As I have just indicated, there was a large cafeteria at the school including, next door, a dining room for the teachers. There we ate around a single large table and the students did the service. Often the Principal came to have his dinner there, which helped to maintain friendly contacts; his only requirement, his soup had to be HOT!

Occasionally, for a change, we would go in small groups to have dinner at the restaurant, either on Rachel Street or at the Dupuis department store on Ste-Catherine Street.

Towards the spring of 1934, during one of these dinners at the restaurant at Dupuis, there was an important meeting. I was there in the company of a young diction teacher when two smiling young ladies came to sit next to us, acquaintances of my companion. The presentations made, I learned that they were secretaries at the Hôtel-de-Ville. And during the dinner I engaged in conversation especially with the one near me, particularly charming, [Henriette Béliveau](#). This is how romance begins! Obviously afterwards, we have arranged to meet again on several occasions.

The country's economy was still in the midst of a recession. Little work was being done. Therefore, the municipalities had to borrow large amounts to finance unemployment work. For their part, the school boards saw a drop in their income from school taxes. Therefore, the Commission des Écoles Catholiques de Montréal was forced to either reduce the teaching staff or ask this staff to accept salary reductions. The Alliance des Professeurs de Montréal had to accept the annual salary cuts. Obviously, this affected me a lot because I didn't earn much more than when I taught at Jeanne-d'Arc school on the prairies of Alberta. So I was on the lookout for any possibility of improving my lot.

Around April 1935, it happened that my friend, Henriette Béliveau, secretary to the Director of Finance of the City of Montreal, told me that her boss was looking for help, a private secretary. Although the municipal domain was unknown to me, it was a new challenge and the thing interested me. I then went to the Hôtel-de-Ville where Henriette introduced me to her boss. No doubt Henriette had already subtly pleaded my case because my candidacy was quickly well

received. And, by resolution of the Executive Committee of June 23, 1935, I was hired as secretary to the Director of Finance, and that at a salary 50% higher than what I had!

AT MONTREAL HÔTEL-DE-VILLE (June 1935 to November 1936)

The Director of Finance of the City of Montreal, Louis F. Philie, aged about 56, had been the assistant manager-general of the Provincial Bank in Montreal, when in June 1929 he was asked to come to put the city's finances in order. Henriette Beliveau, his secretary at the bank, had naturally followed him.

When I entered the office of the Director of Finance, I was immediately welcomed, thanks to my friend, despite being a complete stranger in the municipal sector. I was introduced to the four assistant directors, namely Philippe Geoffrion, Patrick Kenehan, E.A. Grisé, and Lactance Roberge as well as to the various department heads. And, overnight, they started giving me files. Obviously, I brought several home to study them in the evening so that I could dispose of them properly the next day!

Although the work methods learned at Northern Electric served me well, I felt the need for specific knowledge. So, in the fall, I signed up to follow, one evening a week, "Secretarial Practice" courses, covering the duties and responsibilities of a company secretary, as well as the methods and procedures he must know and accomplish during his mandate.

One evening, when I left the course, I happened to meet someone I hadn't seen for a long time. We immediately recognized each other. It was the young boy who sold me a bicycle around 1918! His name, Peter Kilburn. While doing a bit of the road together he told me that he worked on St-Jacques Street at the A.E. Ames & Co. Ltd. securities firm. And he was very interested in learning where I worked because his firm occasionally offered blocks of bonds to the city for its sinking funds. It was then necessary to meet again!

A little later I had the opportunity to chat with Kilburn again about these City bond offers. He told me that too often the answer was slow in coming as to the acceptance or refusal of the offer, which made certain transactions difficult. So, to be useful to him, it was agreed that their offers to the City could be delivered to me by messenger; and I was going to find Assistant Director Kenehan (who took care of all questions relating to the city's sinking funds) so that I immediately got the desired answer (and each time yes!)) . It only took a few minutes.

At that time, the City having been authorized by an amendment to its charter, organized itself to impose a sales tax on the territory of Metropolitan Montreal. And it was the assistant director Roberge who was in charge of setting up and training the personnel required for the start-up of this financial division of the city. Naturally, I took the opportunity to hire some relatives of my good teacher friends from the Plateau. Two years later, when this sales tax had proved its worth, the Province decided to establish a provincial sales tax and, for this, have the full staff of the city's sales tax division transferred!

In my job as a secretary, I began to prepare for my boss a whole series of specific instructions for various heads of town departments as to the procedures to be followed in any aspect of handling money. Obviously, for that, I had easy access to the advice of assistant directors. Of course, my relations with them were always friendly. Often, I would even go to dinner with one of them at a Chinese restaurant on rue Lagachetière where we tasted delicious dishes.

The bulk of the city's income came from property taxes which were collected almost all at the same time. Therefore, during the period prior to this collection, the city had to finance by means of temporary loans, by Treasury Bonds. Once these were prepared and signed by the Director, I went first to the auditor, Mr. Mérineau, and then to the mayor, Camillien Houde, for the affixing of their respective signature. After that, I went to the Bank of Montreal where I handed over the documents to a senior officer. And it was repeated almost every month.

In the spring of 1936, I bought myself a car, a nice new Chevrolet for 740 \$. I was staying on rue Parc Lafontaine in a comfortable bachelor apartment, furnished and heated, with a monthly rent of 18 \$; the garage 5 \$ more! In the morning, on my way to the office, I would stop to bring up Henriette, who lived on rue Cherrier, near St-Hubert. When we got to the Hôtel-de-Ville, no problem, I had personal and free parking. It was wonderful to have a high-ranking boss!

Occasionally, Henriette and I would take advantage of a nice weekend to take an excursion somewhere. Once it was to little Lac Saccacomi (and its beautiful white sand beach, a few miles north of Louiseville), invited to the chalet of our teacher friends. Other times, it was with the [Delvallet \(Henriette's sister\)](#), Geneviève, was married to Isodore Delvallet), first in Rimouski, and later in Quebec, where Isidore Delvallet was on duty in the Gendarmerie Royale. During this visit to Quebec, we took the opportunity to swim at the famous beach of Anse-aux-Foulons! On another occasion, we went as a group to spend a vacation in a guesthouse at Lac Labelle. There, one day, we ventured into the forest, Henriette and I. Suddenly we got lost, really lost! After long hours of research in all directions, we wondered if we might not have to spend the night there. Finally and fortunately, we heard noises not too far away; it was the sound of cowbells returning to their stable. This allowed us to retrace our steps and finally arrive at our pension, very tired, but in time to be entitled to a good late supper!

At the office, our boss was starting to show signs of fatigue. Also, he suffered from stomach discomfort: it was undoubtedly his liver. During that summer of 1936 he was away from time to time to rest. Finally, at the beginning of September he had to enter the hospital. There, despite all treatments and interventions, he died on October 20.

During the absence of our boss, it was the boss from the city department, Honoré Parent, who acted as interim finance director. And, of course, when a new director was appointed, he would surround himself with his own staff. So my days in the city were counted.

In the meantime, my friend Kilburn, anticipating the blow, telephoned me to let me understand that if my situation became difficult, there would be the possibility of a place with him at Ames.

Our boss's funeral on October 23 brought together many representatives from city administration, banking circles, and business in general.

And by resolution of the City's Executive Committee dated 27 November 1936, my post was abolished. As for Henriette's situation and that of the others in the secretariat, all were transferred to other offices, without loss of salary.

When I moved to Montreal in July 1929, it was to work in the field of communications in general. And here I am now headed for a whole different career. How to succeed? All the same, I had just taken the equivalent of a very intensive course in the municipal field and I had precise and useful knowledge of it. This asset should serve me well!

A.F AMES & CO LTD (November 1936 to November 1946)

Ames was a house of stockbrokers. Founded in 1889, with a head office in Toronto, it had offices in Montreal and New York. In Montreal, his office was located at 360 West St-Jacques Street, in the Royal Bank building, where he occupied 3/4 of the 11th floor.

Friend Kilburn introduced me to the Office Manager Mr. F.D. Chapman, a tall, imposing man who greeted me with a smile. I was engaged! I was then introduced to the three division heads including, first, Stanley Kimber at the head of sales specialists, then Jack Piper at the head of negotiators (traders), and finally Reginald Berry in charge of accounting and various related things.

It was with Berry that I began my several novitiate internships. I was first entrusted with keeping the daily cash register of transactions, bank deposits, and reports thereon. After a few months, I was entrusted with the keeping of the "cage", the place where we physically handle the bonds, those that were delivered to us, those ready to be delivered, and those that remain in custody with us. At the end of the day, obviously, there were also specific reports to be sent each evening to the head office in Toronto.

Every once in a while, when I had a little spare time, I would go and see what was going on with the traders. There were six of them, seated on each side of a long table. In front of each one was a row of about thirty keys which gave access, by direct telephone line, to traders at other major brokerage houses, banks and other financial institutions such as Sun Life.

Each of the traders was an expert in their own category of bonds, either those of senior governments, municipalities, or large commercial and industrial corporations. In the course of his work, the trader chats with various traders elsewhere and so he can see what to sell or buy, and at what price. This allows the skilled trader to make interesting trades. Often times, on a margin of only five cents (on every hundred dollars of securities) he was making a profit of five hundred dollars on a million dollar bond trade, and it only took a few minutes. Obviously, each transaction was immediately followed by a written confirmation.

I was learning a lot but felt I was missing a whole foundation of knowledge. So, in the fall of 1937, I signed up at McGill to take evening classes in "Money and Banking". The material absorbed in this course then helped me to work more easily in this new field.

I was soon brought in with the sales specialists, under the direction of Stan Kimber. I was considered an expert in municipal finance. Often I had to draw up the financial portrait of such and such city, in anticipation of the purchase and sale of its bond issue. On one occasion, when the manager Chapman, wanted weapons to end a controversy over the rivalry between Montreal and Toronto, I put together a whole series of comparative tables of their financial situation, over the past ten years, including: population , taxable and non-taxable property assessment, tax rate, income, expenditure, surplus or deficit, unpaid tax arrears, debts, percentage of debt compared to the taxable assessment, percentage of debt service by income, etc. etc. Chapman gave copies to some big clients!

In the winter of 1938, Ames rented a chalet in Ste-Adèle, in the Laurentians, to allow employees to ski on weekends. There were three of us in the committee responsible for seeing to the organization and the smooth running of the chalet. We were several to go there and often Henriette joined us.

A major event. In the summer of 1939, [Henriette and I decided to get married.](#) So, at the town hall, the employees made a big "fundraiser" and Henriette's other friends organized several "showers", and so on. Then, on September 23, we were married in the chapel of St-Jacques Cathedral (Today: Marie-Reine-des-Coeurs), surrounded by happiness, relatives and friends. After the reception, the honeymoon drive took us to Virginia and the World's Fair in New York.

In my work, I made contact with several clients, each visiting their office. It was an interesting job because, in addition to talking about business, we had the opportunity to talk about all things. Thus, one of these clients, T. Taggart Smyth, President of the Banque d'Épargne, once asked me if I would be interested in assuming the post of secretary-director of the "Montreal Citizens' League", a organization ensuring the protection and improvement of the lot of Montrealers It would have been a really high-end situation Unfortunately I could not accept for health reasons.

It is that I was doing low pressure and that reduced my energy possibilities. Sometimes I lost consciousness and I was hospitalized. To help me, I always had "coramin" lozenges in my pockets. And this low pressure continued until the 1960s; and during this time I had to refuse other interesting offers.

When World War II broke out in early September 1939, Canada was quickly drawn into the melee. To support the war effort, Ottawa immediately rationed necessities, and placed industrial, economic, labor, etc. controls.

Obviously, during the war, there would be no new issues of securities or bonds except those of the Canadian Government. This means that, at Ames, we were limited to buying and selling

securities already in the hands of the public. However, what helped was that Great Britain, caught in financing its share of the war, had billions of securities and bonds transported to Montreal, all housed in a vast vault in the basement of the Sun Life building, called the "United Kingdom Safety Deposit." When you got there you had to show your credentials before going through the double post of the armed guards.

The war effort was going to be expensive. To begin with, in February 1940, Canada made a First War Loan of 200 \$ million at the rate of 3%. And judging that this war would be long, it became necessary to establish a national organization to collect the vast sums required. This gave rise to the "National War Finances Committee", whose organizing staff would come from securities firms, banking institutions, etc. And to set the tone, the Honorable Louis St-Laurent has been appointed President of this National Committee.

There were about a dozen from Ames working for the National Committee, during the successive winding of nine ready-made bond issues under the name of the [Victory Loan](#) (V.L.), financed at a rate not more than 3%, and the nominal aggregate sum of which reached 9 billion 600 million dollars.

During the period from June 1941 to November 1945, it was made, every six months, three weeks of sales for each of these nine loans. For this, some expert sellers took care of lists of special names, important companies, etc. Others saw to organize the multitude of sales units and that across the entire Canadian territory. During the first loan, I worked on the organization of the territory of the northwest of the Province. For the 2nd and 3rd loans, I was in charge of a central speaker office in Montreal (well-known lawyers); each one was directed to the place where his speech would be likely to stimulate the sale. Finally, at the six other V.L., I was still in Montreal, but at a unit whose territory went from avenue du Parc to rue Guy, and from rue Sherbrooke to the mountain of Mont-Royal. We have always exceeded the objectives set!

The end of the war came the return of the soldiers .Needs of all kinds, driven back by the demands of war, quickly resurfaced. More and more investments were becoming urgent. So we are witnessing a shower of new bond issues that are financed at interest rates similar to those of V.L. . Needless to add that at Ames we are all very busy.

During the years of the great recession (1929-1939) and those of the war of 1939 to 1945, several small municipal corporations had serious financial difficulties. Having fallen into default, they were administered and set up by the Commission municipale de Québec, without loss of capital for the creditors.

Now it is the turn of the school boards of the Province, large and small, to have serious difficulties as well. This is because their current bonds, as issued in the past, would have very onerous maturities; moreover, many would carry very high interest rates. In order to prevent massive defaults, which would undoubtedly have had repercussions on municipal and government credit in the Province, the Municipal Commission was studying the possibility of converting all school bond issues. In view of this, and in order to produce an acceptable result,

the Commission considered it desirable to bring in someone from directly from one of the major securities investment firms. For multiple and providential reasons, his choice fell on me! And they made me some very interesting proposals.

Hey! Hey! I got so caught up in talking about all of these things that I completely forgot to highlight two big major events! It is because Henriette and I received two magnificent gifts from the Creator, two boys who came through the Notre-Dame Hospital in Montreal, the first, [Pierre, born November 12, 1942, and the second, Robert, born July 30, 1946](#). It was the height of joy and happiness!

[But here is the invitation of the Municipal Commission to move to Quebec](#). Obviously, Henriette and I discussed it and we looked at the consequences; and now there were the two children. All in all, it was decided to accept the invitation and, on November 15, 1946, I sent as a matter of form, an application for employment to the Commission du Service Civil de la Province de Québec.

I left Ames a little reluctantly since I left good friends there. The past ten years had been profitable to me because I had acquired, among other things, a good knowledge of finance which would serve me in the future.

THE MOVE TO QUEBEC.

First of all, it must be said that since May 1945 we had been occupying new accommodation on rue Chapeau (and more spacious than the apartment we had on Boulevard St-Joseph}). And, to move, you had to find accommodation in Quebec, which was very difficult. During the years of crisis and those of war, little new construction was done. Therefore, with the return of the soldiers, there was a complete housing shortage. The only solution was to find someone in Quebec City who had to move to Montreal, and exchange our accommodations.

Finally, an advertisement to this end, in a newspaper in Quebec, allowed us, in mid-January, to met Captain Jackson and his wife who lived at 436 west on rue St-Cyrille (now René-Levesque). After greasing our respective owner's paw, in order to obtain consent to the tenant exchange, we were able to move from Montreal to Quebec at the very beginning of February 1947, and that during one of the worst storms of the winter!

GOVERNMENT OF QUEBEC (December 1946 to June 1973)

Let us say here that the Commission municipale de Québec was part of the Ministry of Municipal Affairs, responsible for seeing to the financial well-being of municipalities. Its president was Charles de L. Mignault, its commissioner Paul E. Lambert, its secretary Charles A. Couillard and its chief accountant Georges Laliberté.

And, at that time, Quebec had a Government of the National Union whose Prime Minister was the Honorable Maurice L. Duplessis. The Minister of Municipal Affairs was the Honorable Bona

Dussault (pilot, and Member of Parliament for Portneuf from 1936 until his death at the age of 72 in 1954)

I joined the Commission municipale de Québec at the very beginning of December 1946. After the welcome, I was introduced to the staff, including Maurice Turgeon in charge of economic research. It was with him that I started to work. When I was hired, it was as "Delegate of the Municipal Commission".

During the nine or so weeks before I could move my family to Quebec, I traveled by train on weekends to spend Saturdays and Sundays with Henriette and the children. During the week, Monday to Friday, I stayed at the Clarendon Hotel. All this, travel and hotel, at the expense of the government.

In connection with the special work, that of the bond debts of school boards, much had already been done. We were several to work on it, including two other delegates, Gaston Laurent and Pierre Faucher, as well as the heads of the Municipal Commission. When the work was finished, the government passed the "Law for the Advancement of Education", which made compulsory the exchange of all the old obligations of school boards for new ones whose interest rate would be lower and the term still to run would be lengthened. In this way, the holders of school board bond debts did not lose any part of their capital, while accepting a balanced change in rate and term.

LIFE

Henriette, the children and I quickly found each other well here in Quebec. The city had a lot of charm and life was more peaceful than in Montreal. We made friends easily. Moreover, there were Mr. and Mrs. Marc Turgeon and Mr. and Mrs. Isidore Malouin, whose wives Henriette had already known in Montreal. Let us also name Charles and Jacqueline Turcot as well as our good immediate neighbors, Mr. and Mrs. Omer Boivin.

Shortly after our arrival in Quebec, the Lamberts began to invite us to share evenings with them. This intimate friendship with Paul and Eileen Lambert continued even after Mr. Lambert became President of the Municipal Commission in October 1959, and thereafter until his death around 1964. And Mrs. Lambert, when she moved to Chicoutimi, for being near her sons René and Guy, she gave us the beautiful large mirror that adorns our living room in memory of these good friends!

For several years, there was an oyster party every fall to which all male staff were invited. The party was held on a Friday evening in a chalet in Notre-Dame-des-Laurentides. With beer, cookies, cheese and lots of oysters. It was an opportunity to relax and get to know each other better.

Also annually, around Christmas time, the Ministry organized a festive banquet to which staff members and their spouses were invited. This celebration was held in different places, among others at the Habitant Inn, Chez Marino, at the Château Bonne Entente, etc.

[DARK SHADOWS!](#)

Alas! Around the beginning of 1950, Henriette began to have health difficulties. Tests revealed the existence of cancer in the liver. With great courage, Henriette followed a long series of treatments to stop this evil. Through this, knowing my own fragile health, she was bothering herself for me and the children. Despite all medical efforts, our dear Henriette left us for a better world on the morning of June 25, 1952. It was a cruel separation for people who loved each other deeply. Certainly, this period was the most painful of my life!

[A MARRIAGE](#)

The long months of worry were followed by a serious depression. But life had to go on. A committed housewife, one after another, took care of the house. But I had to take care of the children, their needs, and look after a lot of things myself. At the office, they were understanding, allowing me occasional short absences. However, it couldn't go on like this for long. A solution had to be found. This happened to me in the summer of 1954, when the Lambert's introduced me to Annette Roberge, a charming person. We quickly became friends and, the following August 14, we got married. It was a happy solution that brought renewed happiness to the whole family!

As for my work, I was part of the Municipal Commission until 1965 with the designation first of Delegate, then of Delegate and Translator, and later of Translator and Special Officer. However, from June 1965, my function was attached directly to the Ministry with the designation first of Head of the Economic Research Section of the Obligations Division, then of Financial Management Officer, and finally of Head of the obligations Department.

The designation of "translator" came from the fact that sometimes I did the translation of special documents for our minister or his deputy minister. Among others who have used my translations, we note: the Honorable Yves Prevost (Secretary of the Province), Claude Morin (Deputy Minister of Provincial Federal Affairs), Marcel Bélanger (renowned tax expert), Alphonse Riverin (Founder of the University of Quebec), and [Prime Minister Jean Lesage](#).

Among my functions I was to see to the examination of the long-term debts of all the municipalities of the Province. The majority of these debts were in the form of bonds, a small minority through long-term notes. In order to have a precise picture of the situation, the complete amortization table was drawn up for each of the issues in progress. By combining in a single table the amortization tables of all the issues of a single municipality, this allowed this municipality to know in advance the amount of its debt service, in capital and interest, for each of the years to come. A complete library of these timelines was then put together and kept up to date.

By law, all bonds issued by a municipal or school corporation in the Province had to be countersigned by (or for) the Minister of Municipal Affairs attesting to their legality. And, in order to ensure this legality, our section provided complete assistance to the borrowing corporation, among other things: (1) indicating to the corporation the required modifications to its borrowing procedures, (2) placing in the Official Gazette the formal request for bids for the issuance of bonds, (3) sending to a list of brokers relevant financial statistics relating to the corporation, (4) when the bids are opened by the corporation, have our offices the calculations required so that the issue is awarded to the bid with the lowest rent-for-money.

However, by exception and for special reasons, corporations could sell their bond issues over-the-counter, without tendering, with the permission of the Minister of Municipal Affairs. This was done mainly during major shows sold to unions outside Canada.

And, too quickly came the age of retirement. On June 30, 1973, I left my government job. The work there had been interesting. We were always in direct contact with the treasurers of municipal and school corporations, with finance houses, with banks, etc. There were always new challenges. But it was all over now. And when I retired, the staff gave me a nice party that Annette attended. After so many years of work, retirement was looked forward to with pleasure as Annette and I could now do many things including travel here and there!

ADDENDUM: THE RETIREMENT (by Pierre de Savoye - 2021)

TRAVEL

Michel and Annette made a number of trips. Among these, [a trip to the West \(1974\) to see his brothers and sister again](#), as well as old acquaintances of the past. Also, a stay in the Dominican Republic (1985), with an inhabitant of Puerto Plata; Michel had taken care to learn some Spanish in order to communicate well with his hosts. And the Costa del Sol (1986) which welcomed them for a few weeks where, following the theft of his camera, Michel made his statement to the police station, in Spanish of course.

ENPHYSEMA

A smoker for much of his life, he was attacked by emphysema. This increasingly reduced his breathing capacity and, consequently, his mobility. In 1984, Annette and Michel moved to an education retiree residence (which he was part of through his first jobs). The tenants of this residence had formed an association; and, of course, Michel became its treasurer.

[ANNETTE DEATH \(1992\)](#)

The years went by. Annette's health suddenly deteriorated. Cancer! Quite a twist of fate, both for Annette and for Michel. And to top it off, soon after, Annette's heart faltered. Short hospitalization, she passed away.

MICHEL IS ALONE

Of his two sons, only Pierre lived in the region. He visited him every week, often after some shopping he had asked for; and so still after having been elected MP, as he came back home every weekend.

Emphysema continued its nasty work. One night in February 1996, as he was getting up, presumably to go to the bathroom, he lost consciousness and injured his back as a result of a fall. The time was coming when he would have to leave his apartment.

In April 1996, Michel entrusted Pierre with the management of his finances, giving him a banking power of attorney.

JARDINS DU HAUT SAINT-LAURENT(1996)

In June 1996, Michel moved into a lovely room at the Jardins du Haut-Saint-Laurent, which offered all the services required for a person with reduced capacities. His two sons and his little child Éric emptied his apartment, parting with furniture and items that could not be relocated to his new room. To facilitate his movements in his new environment, an electric scooter was purchased (his Cadillac, he said). In 1996, as his two sons were getting ready to visit his granddaughter Monica, then on a school exchange in Brest (France), [a video recording](#) enabled him to send greetings to the French family.

CHSLD (1997)

Unfortunately, soon after, his breathing capacity came to require a constant supply of oxygen. A short stay at Laval Hospital was necessary before he could be relocated to a CHSLD, that of Jeffrey Hale Hospital. There too, he had a small room, his television set and a few small items he cared about. As always, his son Pierre visited him every Sunday, bringing him back the laundry from the previous week or some new clothes he needed, and even a few low-alcohol beers that were placed in a fridge not far from his room. (and bearing a label with his name to avoid confusion about the owner).

[For his 90th birthday](#), on June 5, 1998, a birthday dinner was held at the CHSLD with close family.

If on arrival at the CHSLD, Michel was relatively alert physically and mentally, immobility had considerably reduced his mobility. Which resulted in fatigue that reduced his capacity to maintain a conversation.

It should be noted that the staff had always been most attentive.

DEATH (1999)

On Sunday March 21, 1999, as every Sunday, his son Pierre visited him in the afternoon. Upon departure, as always, they exchanged a "goodbye and see you next week."

The next morning, at 10h30 am, as Pierre arrived at Parliament Hill in Ottawa, the phone rang , informing him of Michel's death: he had choked on his breakfast; the resuscitation efforts were unsuccessful.

After cremation, the funeral took place in the Church of the Saint-Sacrement. In addition to family members and some CHSLD staff, many of his acquaintances, as well as those of his sons, were present. [His ashes were buried](#) next to his second wife, Annette, in Belmont Cemetery.

Following the funeral, to those present, a light snack was served in the basement of the church.

That same evening, in a restaurant, [the family members shared a dinner](#) in memory of the missing. And, sign of Life, Christopher, son of Robert and grandson of Michel, then announced that his wife Kathryn was pregnant. Michel's first great grandchild! ! ! The following December, she was named Maëve.