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John Noronha: "The first few weeks at the YMCA was just like wow, you know. Every second day initially, maybe every third day initially, and then subsequently every day, new families were arriving because plane by plane by plane was coming. Those that were staying on in Montreal, after that night in Longue-Pointe, would come to the YMCA initially and then after when the YMCA was full, they went to the Queen's Hotel, which was further away, and we knew a lot of the people. Even if you didn't know them immediately, because you were in such close quarters and you shared the same background and you were in the same boat, you got to know them pretty quickly. And so that is how we initially spent time there.

The general theory behind it was, once you get a job then look for accommodation and move out, and so that's how we kind of geared it up. What we decided—there was a small group of us who knew each other quite well, Errol Francis and Delphine. Errol and I went to school together. In primary school, we were in the same year, then he went to a different school and his other brother Tom was at Makerere University and we actually shared a room together. Errol and myself, we played cricket for the same team so we knew each other quite well. Delphine used to be in our school, she was in my elder sister's class, and so we knew the family quite well. They had just gotten married in '71 I think, and we all went to the wedding. Delphine was very pregnant at the time when she came here. So we knew them closely.

Then there was Gladys and Valerie, and Bullah, the guy Tony. He was a year ahead of me in school—he had gone to Nairobi University. I didn't know him that well at the time but we got to know each other really well after that. My friend Peter I mentioned, and Jane. So what we decided to do, when it came down to looking for places to live, we found these apartments in St. Laurent in Montreal. Errol and Delphine were taking one and their mother had joined them, and then just across, adjacent to it, they took a unit, she and her sister, Gladys and her sister Val. Then the three guys and myself, we said, "We'll share an apartment." So basically one bedrooms but, you know, you had double beds and you had..."

Gladys Noronha: "No, there were two single beds. There were two single beds and then... you guys had double beds? Oh wow, we had two single beds."

John: "And then you had the foldaway beds. So we started off there. We were right next to each other and we had already begun warming up a bit, Gladys and myself, shall we say, and there were some more people so we would get together. I went to the French immersion thing—actually, part of that group were the Viranis. You know Arif's parents."

Shezan Muhammedi: "Oh yeah, Arif's parents"

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John: "Lutaf and his wife Sully. We used to all go to the YMCA together, a whole bunch of us, on Brock Avenue to learn French and play volleyball and a whole bunch of other things, and generally get to know the place. Gladys had already started working of course. Four guys staying together, our overheads were very low at the time, it was nothing fancy where we were staying. Then I got a job with a company called Handy. I was a teacher. I did take my papers in and they got acknowledged actually. I got my full equivalence and I actually got a license to teach with the Baldwin Cartier School Board in Montreal on the West Island. Supply teaching was what they called it. Now back home, the concept of supply teaching was not prevalent so when they said, "Supply teaching, West Island, Montreal—" Back then, there was not even proper transportation to the West Island. They just had these buses, but the West Island you needed a car or something like that, and I said to myself, "I'm going to be here, they're going to call me on the snowiest days. I need income." I parked that and I just... I got to get a job, I'll do whatever it takes.

I ended up through one of these guys from the Canorient who used to work for a company called Handy Andy in Montreal—Handy Andy is a smaller version of Canadian Tire, basically automotive things. It was a Jewish family that controlled it. They had the head office near the Décarie circle in Montreal and they had stores all across Quebec. Just think of a Canadian Tire. So this guy, he used to work there in their Systems, or IT section in those days, you know tapes, there were a lot of tapes. He said, "I'll get you in. Everybody starts in the mailroom. Start in the mailroom and then you find your way." I said, "Fine, anything to get a steady paycheck."

So I go there and the mailroom function was under the controller or the chief accounting guy who was a guy who was originally from Pakistan, from Karachi. I remember he used to have a pipe and he said, "We're going to start you in there but you'll move." I said, "Fine." It was seventy dollars a week working in the mailroom handling all the mail that was to go to all the stores, stores all across Quebec. Now Handy Andy had a credit card system very similar to Canadian Tire—Handy Andy card, same concept. Six weeks later, the manager of the credit card department passed away so they called me in. They said, "Listen, they're moving people up to the bill department so we're going to move you in there as a credit card clerk, how would you like that?" I said, "Anything to get out of that paper mill."

I went into the credit card department and it was a very tight unit, about four or five of us. There was a Moroccan gentleman who was promoted. I started working in there and I started getting familiar with the whole concept of credit. We learned to do everything from taking applications, processing them, authorizing over the phone, preparing all the mailing. Everything was manual so everybody learned all the cycles. I kind of liked it, and they said "Oh, by the way we'll give you a five dollar increase a week. Every so often, you will work a Saturday, which is every second Saturday, but every time you work a Saturday, you get Monday off. You have to work one late evening, either Thursday or Friday, but when you work late, you get dinner paid for."

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So I got into that thing and basically three things happened there. First of all, I got an interest in this whole credit piece and understood how it worked. Second thing that happened, because of the stores, most of the clients were in Quebec. In Montreal, you could get away with English quite comfortably at the time, maybe too much, but all these stores in Chicoutimi and in Aylmer, in Quebec City and all, they were all French speaking so the store would call and say, "Hey, this guy here, he wants to apply for a credit card." You had to take that application in French so I learned how to work in French through there. I got to the point where I didn't have to translate anymore. It did help because you had forms you were filling out so you knew exactly what to ask, etcetera, etcetera, but you still had to be able to converse.

I worked there for a while and it was a steady job. The guys were there, but obviously I'm keeping my eye open on other things, and Gladys was now working in the Royal Bank and she said to me, "Why don't you talk to somebody at the bank?" So I got to meet the same person that had hired her, John Macmillan. By this time, he had risen to vice president. He sat me down and I said, "Listen, this is what I want to do. This interests me. Finance interests me and the like." And he said to me, he says, "You know, you say you can be working in French but I just want to tell you something." No, he said, "Have you been to Toronto?" I said I had been to Toronto for one weekend, we came for a weekend to play field hockey. He says, "Go to Toronto for a week, see what it's like for a job and then come back and still think if you want to keep working here." I said, "Okay." He said, "I'll tell you, you may learn French but you're always going to be handicapped because if you want to get further in business it gets more complicated."

So anyway, long and short of it, I came to Toronto and I stayed with this family that we know and are very good friends with, they used to be our neighbours in Kampala, and I stayed with them. Got three jobs. I went back and I said—this is May of 1974—I said, "I'm moving." I initially got a job with a collection agency, FCA, Financial Collection Agencies. I really used that as a moving job. We got engaged in Montreal in May of '74. Gladys was still in Montreal. I moved here and in that summer, I drove to Montreal every weekend. We got married in September in Montreal, and just before, I did three months at the collection agency. I knew that wasn't what I wanted, but through that I got a job in a finance company, back then it was called Canadian Acceptance Corporation [CAC[. I got in there as a loans officer just before we got married actually, about a month before, so we really didn't have much time to get a honeymoon because I just joined them. They gave me four days off.

Anyway, we got married. Gladys moved to Toronto, she got a transfer with the Royal Bank. I stayed with CAC until about early '76. In the meantime, I started noticing that every time I got a raise she got two raises, so I said, "There's something good about this company." I pursued the Royal Bank thing and actually, at the same time, they were looking for loans officers. They were

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beginning to get into consumer lending, the banks, and they were raiding finance companies because they knew that finance companies had the market share. Early '76, I got an interview and I was hired 29th of March, '76. Joined Royal Bank and forty years and two days later, I retired this year.

That's how we landed where we were. We lived initially in Etobicoke in an apartment for two years and then we bought a home in Mississauga, first on Clarkson in '76. We had Tammy in '78, September '78, and then we moved to a house not very far in '81 and then we moved here in '88. We've been in Mississauga since 1976 by and large. Along the way, we got involved in quite a few things. I got very involved with the Goan community here. After not being a member for many years, I became a member in 1982 and very quickly I was on the committee. I was committee member, general secretary for two years, vice-president for two years, took a break of two years, and then I was president for two years, so 1989, '90. I was busy during this time. I also served on the sub-committee on the Police Services Board in Toronto. It was a hectic time. We were young. I played field hockey in Toronto in the seventies for an Anglo-Indian club called Cross Sticks but then in the early eighties, I stopped. And then, what else did we do? You know, put our lives together, stone by stone at the time."