

FALL/WINTER 2019

Keeping in Touch

A PUBLICATION FOR RBC PENSIONERS

In this Issue

- 2** RBC Notes
- 3** Celebrating RBC 150 with Corporate Archive
- 3** 2019 Employee Giving Campaign
- 4** Team RBC welcomes Canadian basketball superstar, RJ Barrett, as our newest brand ambassador
- 5** RBC Insurance and Ronald McDonald House Charities Canada help families stay close to each other when they need it the most
- 6** Your Stories
- 7** Dr. K's Column
- 8** Message from the Chair of the Pension Plan Management Committee
- 11** Stay Connected to Your Retirement Benefits



A Message from the KIT Team

Welcome to the Fall/Winter 2019 edition of Keeping in Touch.

You will notice a fresh look for Keeping in Touch, which adopts RBC's new brand identity. We hope you like it.

As RBC winds down its 150th Birthday year, we're delighted to share some recollections from Allan Taylor, RBC's chairman and CEO from 1986 until 1995. Mr. Taylor was one of several past and present employees who participated in a special video produced by Corporate Archive to capture RBC's rich history through the eyes of employees. The link to this video will be available for viewing until the end of January 2020 at www.rbc.com/pensioners.

Included in this issue is a Message from the Chair of the Pension Plan Management Committee (PPMC). The PPMC helps protect the interests of RBC pension plan members by ensuring that the pension and savings plans have a strong governance and compliance structure in place.

Also in this issue, we introduce a new feature called **Your Stories**. As the title suggests, this section is for you to share personal stories you feel would be of interest to your fellow retirees. We won't publish anything without your approval, so please don't be afraid send your ideas to us at keepingintoucheditor@rbc.com.

Lastly, the back cover (inside and out) features a new Stay Connected contact sheet to help you stay informed on everything related to your retirement. Please be sure to save the contact information for future reference.

A reminder that Retirement and In Memoriam announcements are now being posted quarterly at www.rbc.com/pensioners. Keeping in Touch News will return with a full issue in May 2020.

Until then, happy reading and have a great holiday season!

The KIT team



Highlights from the Quarter

Here are some highlights from RBC's second and third quarter results of 2019.



Leading the way for a better future

The world is facing a global cyber security skills shortage and in a threat landscape that continues to evolve, RBC needs skilled and diverse cyber talent. In June, we announced that we're one of a group of founders

working together to create the Rogers Cybersecure Catalyst, a new national centre for education, innovation and collaboration in cyber security. RBC's investment will support cybersecurity training with a focus on building a more diverse and inclusive talent pool and new programs to upskill RBC's workforce for the cybersecurity jobs of tomorrow.

Around the globe we celebrated Pride this quarter. RBC partnered with more than 200 major companies in signing a "friend of the court" brief filed in a trio of landmark cases coming before the U.S. Supreme Court that could determine whether LGBT+ people are protected from discrimination under existing federal civil rights laws—which prohibit sex discrimination in contexts ranging from employment to housing, healthcare and education.



RBC DS leads industry in advisor satisfaction

For the thirteenth year in a row, RBC Dominion Securities was rated #1 among Canadian wealth management firms in the 2019 Investment Executive Brokerage Report Card. This is a particularly meaningful benchmark

as it is based on the ratings and feedback of our investment advisors. Among bank-owned firms, RBC DS scored 9.4 out of 10, more than a full point higher than its closest competitor, and led in 32/34 categories including corporate culture, ethics and regulatory support and the firm's stability. And our #1 ratings in products and support for developing a financial plan, wills and estate planning, tax planning and insurance planning highlight our industry-leading, holistic approach to wealth management.

Keeping in Touch

Here's how to
reach us:

Keeping in Touch Team c/o RBC Pension and Benefits
200 Bay Street North Tower, 11th Floor, Toronto, ON, Canada M5J 2J5

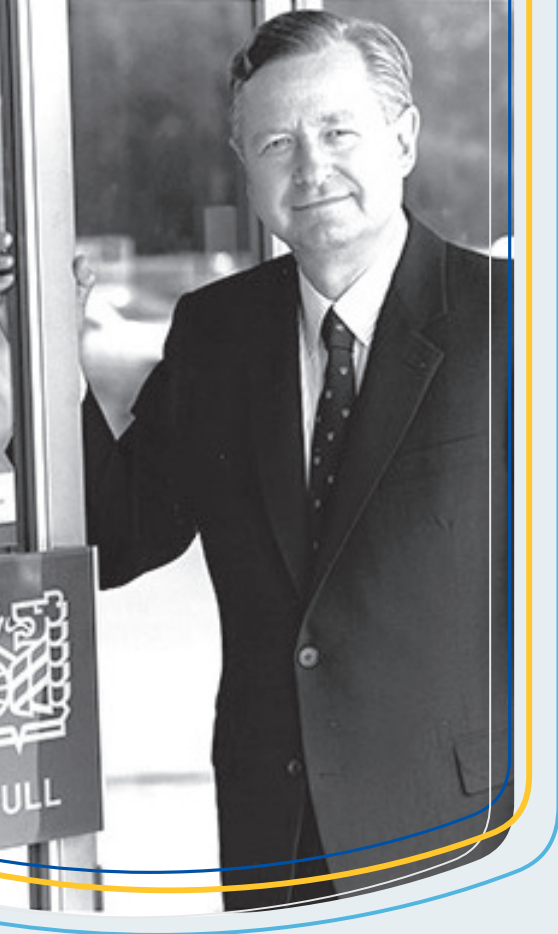
Via internal mail at any RBC branch: transit 7201, e-mail: keepingintoucheditor@rbc.com

Keeping in Touch is published semi-annually for all Canadian pensioners of RBC.

It is also available online at www.rbc.com/pensioners

® Registered trademark of Royal Bank of Canada.

‡ All other trademarks are the property of their respective owner(s).



Celebrating RBC 150 with Corporate Archive

A conversation with Allan Taylor

RBC has been taking care of its people and its clients for 150 years – a legacy dating back to 1869 at Bedford Row in Halifax, NS.

For 15 decades, our people's resilience, integrity, pride, collaboration, hard work and "client first" attitude paved the way to RBC 150.

With this in mind, Corporate Archive has gathered stories and reflections from our people on the significance of this milestone year, the need to remember our past, and our unshakeable enthusiasm for the future.

One remarkable story belongs to former RBC CEO Allan Taylor.

Beginning his banking career in 1949 in a Prince Albert, Saskatchewan branch, Mr. Taylor "kept getting promotions" - eventually becoming CEO in 1986.

In a May 2019 interview with Corporate Archive, Mr. Taylor shared a lively story from his first day at RBC: "I had just come out of high school – I was sixteen – and I was being shown what the duties of a junior clerk were. The mail was a very important one. The afternoon of that first day ... I had to go over to the post office and pick up the cash parcel. I was very surprised when I was handed a gun to protect myself and keep the money safe!"

Allan Taylor at Royal Bank Plaza in 1983.

In the 70 years since 1949, branches have stopped arming the staff, but what has remained consistent for Mr. Taylor is RBC's "top priority that the bank and the people in the bank ... serve the customer well".

"We were the leaders back when I started in the bank, and we're continuing to be the leader in Canadian banking today and of course highly regarded outside the country".

Mr. Taylor is proud of RBC's legacy and is optimistic about its future: "It's a good history. It's a history of Canada. But I also have a great belief in the future. And of course the secret is to keep changing with the times."

Mr. Taylor's interview is part of a special video produced by RBC Corporate Archive, which features 6 past and current RBC employees. This video will be available online for viewing until January 31, 2020 at www.rbc.com/pensioners.



Big Hearts Build the Best Communities!

Join us in celebrating our communities and the charities that build them during the **2019 RBC Employee Giving Campaign November 26, 2019 – December 31, 2019.**

As a RBC retiree, you know that communities are what we make them and your support is paramount to our success in ensuring that everyone has the resources and programs to help them reach their fullest potential.

By participating in the **2019 Employee Giving Campaign** and donating to your charity of choice, you are joining the thousands of RBCers who want to ensure that all communities are the best!

Use your myCommunity login from last year to donate today. Don't have one? Visit the RBC Pensioner site to register for myCommunity to make a donation to a charity of your choice in support of the campaign, track volunteer hours and apply for your volunteer grant. Please register or login at <https://www.rbc.com/pensioners/pensioners-web-form.html>.



Team RBC welcomes Canadian basketball superstar, RJ Barrett, as our newest brand ambassador

The buzz around Canadian basketball is louder than ever before with the Raptors historic championship win in the 2019 NBA Finals.

At RBC, the conversation continues with an exciting announcement: we are welcoming RJ Barrett, a Canadian basketball superstar who was selected third overall in the 2019 NBA Draft by the New York Knicks, to Team RBC.

At only 19-years-old, RJ has experienced remarkable athletic achievement, including winning the FIBA Junior World Cup (2017), and being an essential part of Canada's Senior Men's National (basketball) Team. His talent has even been compared to the likes of LeBron James! At this exciting stage of his career, we are thrilled to support his athletic aspirations and to join forces on youth-focused community initiatives.

RJ joins a roster of impressive Team RBC ambassadors that include Dustin Johnson, Mark McMorris, and Penny Oleksiak, among others. As a brand ambassador, RJ will help raise awareness about the importance of sport for young people, inspire youth to unlock their potential, and mentor the next generation through programs like **RBC Future Launch** and **RBC Training Ground**.

*"I'm excited to continue my family's long-standing relationship with a world-class brand like RBC. Through basketball and community, we have been connected for as long as I can remember. I'm honoured to partner with a group that shares my passion for supporting the youth and young athletes in Canada, and look forward to connecting with these communities through programs like **RBC Future Launch** and **RBC Training Ground**."*

Fun fact:

RJ's father, Rowan Barrett, is a former RBC Olympian who is now the General Manager of the Senior Men's National Team for Canada Basketball after having his own Olympic career in the sport. Rowan even worked as an RBC branch manager, along with his wife who was an RBC customer service representative.



Neil Skelding, President & CEO, RBC Insurance and Mike Hamilton, SVP Sales, RBC Insurance stands with the Cafazzo family and Cathy Loblaw, CEO & President, RMHC Canada to announce \$250,000 investment in the National Mission Partner Program, enabling 2,016 nights of family stays at Ronald McDonald Houses across Canada. (CNW Group/ RBC Insurance)

across Canada and last year RMHC turned away 2,808 families due to lack of space. This new partnership provides an opportunity for RMHC and RBC Insurance to join forces in their commitment and care for Canadian families with sick children.

"We are proud to partner with Ronald McDonald House Charities Canada to help improve the lives and well-being of the thousands of families with seriously ill children that stay at the 31 RMHC program sites across Canada each year," said **Neil Skelding, President and CEO of RBC Insurance**. "Our hope is to help Ronald McDonald Houses in their goal to never turn away another family, so all families will have a place to call home where they can be close to their child during these difficult times."

RBC Insurance is one of six RMHC Canada National Mission Partners where its \$250,000 investment will go towards RMHC programs across Canada to support families with sick children in times of unexpected need.

RBC Insurance and Ronald McDonald House Charities Canada help families stay close to each other when they need it the most

In June, **RBC Insurance** announced a \$250,000 commitment to support families with sick children, becoming a National Mission Partner of **Ronald McDonald House Charities (RMHC®) Canada**. All proceeds will support families with sick children staying at 31 Ronald McDonald House Charities program sites across Canada.

"We are truly grateful for the support of RBC Insurance as our newest National Mission Partner. This partnership provides much needed funding to families staying at a Ronald McDonald House or Family Room across Canada," said Cathy Loblaw, CEO of RMHC Canada. "Every dollar raised from partners like RBC Insurance helps us create a Canada where all families have a place to stay together while their child is being treated at a nearby hospital."

Every 20 minutes a family in need arrives on an RMHC doorstep

A 101 Reasons to Celebrate

This year RBC pensioner B.J. (Bev) McGill will celebrate his 101st birthday!

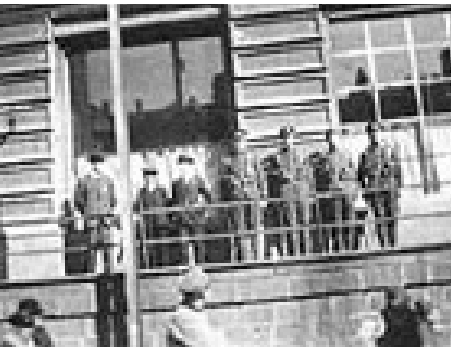
Mr. McGill retired in 1978 after a successful 40 year career with RBC, spent largely in the bank's International Division. His work at RBC was interrupted from 1940-1945 while he served with the Canadian Army during World War II.

We congratulate Mr. McGill on a wonderful milestone and thank him for his service to RBC and to our country!



A few former International Division and/or senior executive colleagues gathered together for a casual birthday celebration lunch on Bev McGill's 100th birthday. L/R: G.P. (Geoff) Styles, A.R. (Allan) Taylor, B.J. (Bev) McGill, B.V. (Vince) Kelly, P.J. (Bud) Rossiter.

Your Stories



*Three veteran Royal Bank staff operated Vladivostok branch, while guarded by four armed guards. A variety of rubles each worth different amounts, together with inflation made it difficult to operate the branch. Inflation did have its benefits - the rent for the branch office was down to \$8 a month when the branch closed.
Source: RBC Corporate Archive*

A Lesser Known Anniversary

This year marks the 100th anniversary of the opening – and closing of the Royal Bank branch in Vladivostok, Russia; a somewhat noteworthy, yet relatively unknown event. I first became aware of it on meeting Norman Allingham in 1957 shortly after he had retired as the Bank's Representative in Chicago.

As the end of the First World War on the Western front approached, a number of countries undertook to support the White Russian troops that were endeavouring to overthrow the new Communist government of Russia. In late 1918 a Canadian Expeditionary Force of over 4,000 troops was sent to Vladivostok in Siberia. In late December of that year three Royal Bankers, together with a 57 ton portable branch, arrived in the city to provide banking services to this expeditionary force, and with the longer term objective of participating in trading activity from the area. Norman was one of the three.

Neither objective worked out. There was very little fighting in the area, and the efforts to overthrow the communist government in Eastern Russia, as well as in the West, were unsuccessful. The Canadian troops were withdrawn and the Royal Bank branch closed in October 1919. However, that was not before the Bank received a threatening cable from Lenin and Leon Trotsky, saying that "the Red Guard is hungrily awaiting your arrival".

While not a success story, I think of this foray into Russia as one more example of the initiative and aggressiveness that helped make RBC what it is today.

As an aside, and just to demonstrate that the world is sometimes smaller than we think, my Mother met and worked with Norman Allingham's brother while doing charity work in Victoria, BC in the 1960's, and just last week I mentioned this story to a golfing partner only to discover that his Father was a member of the Canadian Expeditionary Force that was in Vladivostok!

**Geoff Styles, Retired Vice Chairman.
Toronto, ON**

A "pewterful" retirement!

In 1998, I retired after 30 years with the Royal Bank in Nova Scotia and New Brunswick. I then decided to follow my dream and began living a very non-banker life as a pewtersmith handcrafting unique pewter designs. In the beginning some people referred to it as a "nice little hobby" but it became a successful business known as Atlantic Pewter.

**Dora Boudreau
Harvey Station, NB**

Editor's Note: If like us you thought a "pewter" was something that sat on a desk, take a look at Dora's website at www.atlanticpewter.net to see the real thing.



Your Stories *(continued)*



Janet Way and granddaughter Izzy at 2019 Alzheimer's Walk.

Follow your Heart

In 2016, after 35 years with RBC, I made the difficult decision to retire. My finger hovered over the computer keyboard, but finally I plucked up my nerve! RBC was all I had known and it was good to me. I loved my time with the company and my coworkers became my second family.

I took the first summer off to complete some projects at home and in the fall, enrolled in the Personal Support Worker course at Fanshawe College in Woodstock, ON. My passion has always been to help those in need and make a difference in someone's life....specifically those families struggling with Alzheimer's. I was the oldest class member but I didn't let that bother me and actually passed with honours.

After a short stint working at a nursing home, I accepted a position at Harvest Crossing Retirement and Assisted Living Facility in my home town and I LOVE it!!!! I have been there for two years now and although it was to be casual employment, I am there more often than not. I am thrilled that I followed my heart and am "making a difference" in the lives of others!

Janet Way
Tillsonburg, ON

We want to hear *Your Stories*. If you have a story or idea that might be of interest to your fellow retirees, please send it to us at keepingintoucheditor@rbc.com and we'll be in touch with you.



Winter in Canada is consistent and so is Dr. K's advice for getting through it. Please read on for a reminder of his helpful suggestions which first appeared in Keeping in Touch in 2016.

By Khalil Sivjee, MD, FCCP, FRCPC
Chief Medical Director, RBC
Cleveland Clinic Canada

When I meet with my patients this time of year, I notice there are those that embrace winter enthusiastically (the skiers, skaters, and snowshoe aficionados) and then there are those that dread the frigid, icy weather and pray for Spring.

But the truth is, we can all learn to thrive during the winter season. Here are some ideas:

1. Exercise is for everyone....but shoveling is only for some

Snow is pretty to look at but shoveling it can send your heart rate and blood pressure skyward and can trigger a heart attack. Even if you don't have heart problems, stop shoveling if you feel any chest pain and alert your doctor right away. Also, try and shovel small amounts to avoid injuring your back or joints. Or in lieu of shoveling, try exercising with friends. You can catch up while you are on a 30-minute mall walk or swim...and then you can grab a healthy salad together. Your mind and body will thank you.

2. Keep winter illnesses at bay

This is especially critical as our immune system weakens after the age of 65. I see scores of patients in the hospital who are quite sick from what started as a simple viral infection. Washing your hands frequently is really important to fighting germs and if you haven't had a flu shot yet, don't wait any longer. If you're 65 or over, I recommend a higher dose flu shot called FLUZONE®. Studies have shown it to be more effective than the standard flu shot in preventing hospitalization of seniors.

3. Take care of your skin and eyes

Your skin and eyes can be prone to severe dryness in the winter as the humidity is quite low. Both men and women should use a moisturizer after showering and make sure your home heating is humidified. Have an over the counter saline eye drop available and when you're outdoors, don't skip the sunscreen and sunglasses. Winter sun rays can cause as much damage as in the summer.

4. Nail down your New Year's resolutions

My favourite life coach, Robin Sharma, says that what is important to you isn't in your words; it's in your schedule. This year, commit time to exercise every day and plan meals that are mostly vegetables and proteins. Set small, measurable goals for weight loss and exercise times and reward yourself once in a while with a cup of steaming hot cocoa. Your winter habits may just become self-sustaining throughout the year!

Have a safe and healthy winter season.

Khalil Sivjee

Dr. K



Message from the Chair of the Pension Plan Management Committee

Helping clients thrive and communities prosper is core to our Purpose and has always been a major reason why RBCers have come to work each day over the last 150 years. We know it takes a great workplace for people to be their best and RBC is committed to support you both at work and in reaching your personal goals. One of the ways we do this is by helping you plan and save for the future.

The RBC Retirement & Savings Programs provide many features for building long and short term savings that support you through different phases of life. The **Pension Plan Management Committee (PPMC)** helps protect the interests of RBC plan members by ensuring that the pension and savings plans have a strong governance and compliance structure in place.

Defined Benefit (DB) Plan performance

The funded status of the DB plan in Canada remained sound during 2018 despite volatile markets. On a **going-concern basis**¹, our largest plan in Canada, the Royal Bank Pension Plan was **122%** funded as of January 1, 2019. On a **solvency basis**², the Royal Bank Pension Plan was **95%** funded as of January 1, 2019.

The PPMC monitors the assets of the DB plan, ensuring an appropriate level of risk is taken in light of the long-term nature of the plan's obligations (the pensions earned by plan members) while looking for compelling long-term investment returns and opportunities.

Defined Contribution (DC) Plan features

The DC plan includes many features – designed to support plan members with their retirement savings objectives – including both automatic and matching contributions from RBC.

In addition, RBC aims to provide a set of investment choices under the DC plan that enable plan members to construct and maintain a well-diversified investment portfolio, in addition to providing solutions for those who prefer a more “hands-off” investment approach.

The plan achieved a 10-year average return of 8.6%, outperforming our benchmark return of 7.2%. This outperformance was attributed to active management of the plan's investments.

Going-concern
funding

122%

Solvency funding

95%

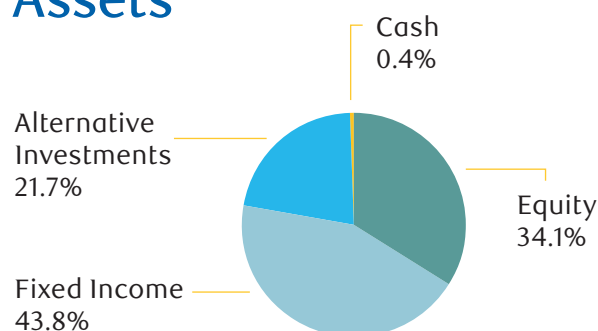
¹ The **going concern** funded status is a measure used to determine the plan's liabilities assuming that both the Royal Bank Pension Plan and RBC continue indefinitely into the future.

² The **solvency** funded status is another measure that is required by pension regulators. It determines the funded status of the DB plan under a hypothetical scenario where the plan is terminated immediately and all benefits are paid to members. Assumptions used to determine the funded status are prescribed by legislation.

Defined Benefit Pension Plan Assets

Defined Benefit Pension Plan – Asset Mix (December 31, 2018)

The asset mix policy reflects the plan's long-term investment strategy. As of December 31, 2018, the actual asset mix was within the allowable range of its policy.



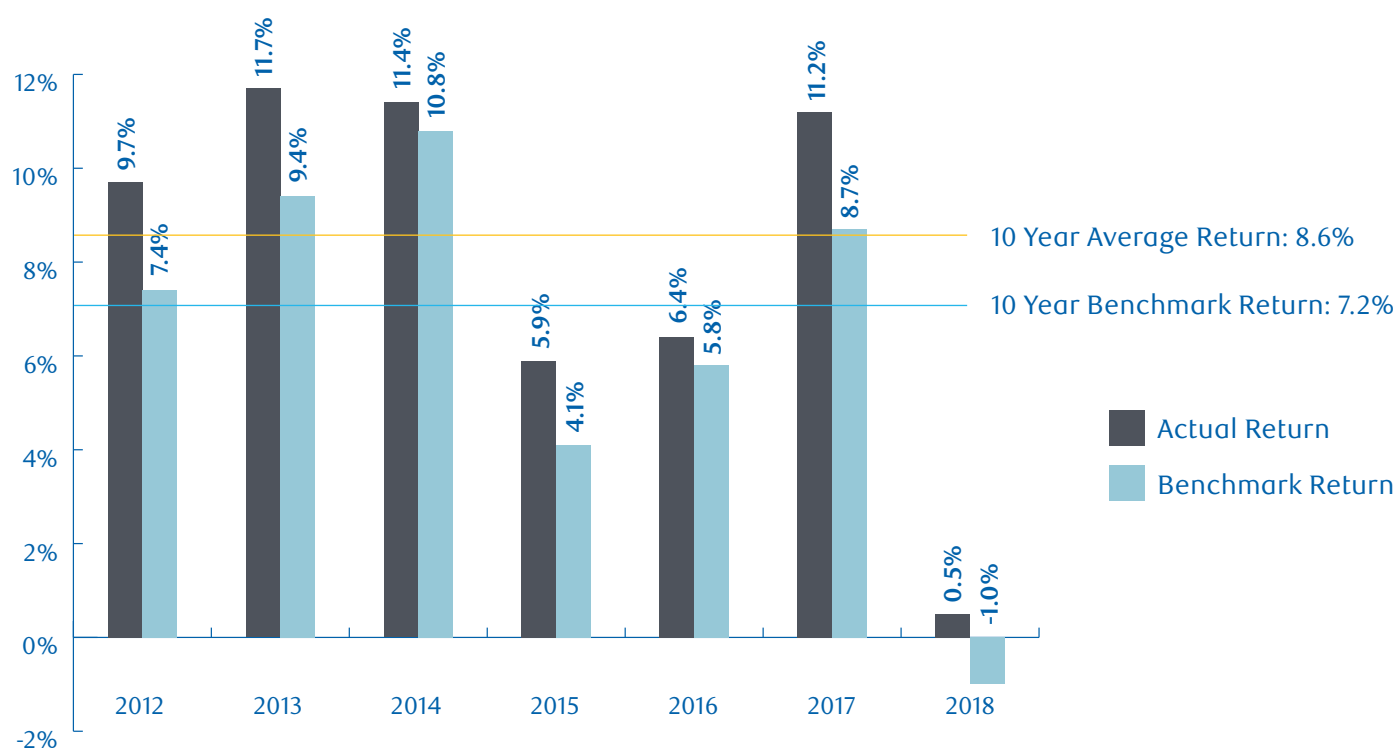
Investment Policy vs. Actual Asset Mix

Asset Class	Policy Allowable Range	Strategic Policy	Actual Dec 31, 2018
Equity	25% to 55%	36%	34.1%
Fixed Income	25% to 55%	42%	43.8%
Alternative Investments ¹	5% to 30%	22%	21.7%
Cash	0% to 5%		0.4%

¹ **Alternative investments** include infrastructure, private equity, hedge funds, commodities, real estate, and any other investment that does not fall in the traditional asset classes of stocks, bonds or cash. Because alternatives tend to behave differently than typical stock and bond investments, adding them to a portfolio may provide broader diversification, reduce risk, and enhance returns.

Royal Bank Pension Plan – Annual Performance

Our active management strategy continues to be effective, consistently achieving results above our benchmark. In 2018, the DB pension plan assets earned an annual return of **0.47%**, outperforming our benchmark return of **-0.98%**.



Canadian Pension Plan Assets

Statement of Changes in Net Assets Available for Benefits year ended December 31 (in thousands of dollars)		
	2018 \$	2017 \$
Defined Contribution Fund		
Net assets at beginning of year	1,125,942	958,859
Increase (decrease) in net assets		
Contributions by the employer	73,327	63,951
Contributions by members	62,528	54,695
Investment income (loss)	(29,749)	104,897
Withdrawals	(67,808)	(56,460)
Net assets at end of year	1,164,240	1,125,942
Defined Benefit Fund		
Net assets at beginning of year	12,412,002	11,249,921
Investment income (loss)		
Interest income	179,040	146,900
Dividend income	151,264	128,008
Income (loss) on derivatives	(19,157)	18,615
Other investment income	73,964	4,375
Change in market value of investments	(341,207)	933,603
Transaction costs	(2,401)	(2,449)
	41,503	1,229,052
Contributions		
Contributions by the employer	357,822	404,759
Contributions by members	48,846	49,352
	406,668	454,111
	448,171	1,683,163
Benefits and expenses		
Pension benefits	(431,740)	(408,436)
Termination benefits	(72,243)	(70,725)
Management and other professional fees	(41,712)	(41,921)
	(545,695)	(521,082)
Increase (decrease) in net assets	(97,524)	1,162,081
Net assets at end of year	12,314,478	12,412,002

Management and Other Professional Fees (in thousands of Canadian dollars)		
	2018 \$	2017 \$
Investment management fees ¹	26,754	27,926
Professional fees	2,315	2,367
Trustee fees	4,328	3,706
Administration fees	7,939	7,500
Other	376	422
Total	41,712	41,921

¹ Investment management fees shown represent direct expenses (billed to the plan explicitly), in line with the expenses disclosed on the plans' financial statements. Indirect expenses (expenses that are deducted directly from the funds by the asset manager) in 2018 totaled \$57.5 million.

Neil Skelding, Chair of the Pension Plan Management Committee (PPMC)

For a complete list of the PPMC Committee members, please see pages 4/5 at <http://www.rbc.com/pensioners/pensionplanupdate.pdf>

Defined Contribution Investments year ended December 31, 2018 (in thousands of dollars)		
	Fair Value \$	DC Assets %
PH&N Money Market Fund	48,130	4.1
PH&N Total Return Bond Fund	20,515	1.8
Blackrock Canadian Bond Index Fund	35,174	3.0
Blackrock Balanced Index Fund	66,195	5.7
RBC Balanced Fund	95,629	8.2
Blackrock Cdn Equity Index Fund	74,494	6.4
RBC Canadian Equity Fund	119,069	10.2
Blackrock US Equity Index Fund	193,121	16.6
Blackrock International Equity Index Fund	70,501	6.1
Capital Global Equity Fund	125,462	10.8
Capital International Emerging Markets Opportunity Fund	8,080	0.7
PH&N Life time 2015 Fund	2,929	0.3
PH&N Life time 2020 Fund	12,153	1.0
PH&N Life time 2025 Fund	26,656	2.3
PH&N Life time 2030 Fund	35,075	3.0
PH&N Life time 2035 Fund	44,856	3.8
PH&N Life time 2040 Fund	48,984	4.2
PH&N Life time 2045 Fund	96,903	8.3
PH&N Life time 2050 Fund	40,314	3.5
Total investments	1,164,240	100.0

Defined Benefit Investments Counterparty Distribution: Debt Investments (in thousands of dollars)		
	2018 (% of category)	2017 (% of category)
Government of Canada	3.7	4.5
Provinces and municipalities	42.9	43.0
Corporate and other	53.4	52.5
	100.0	100.0

Geographical Distribution - Equity Investments		
Canada	31.5	36.7
United States	36.7	35.4
Europe (excluding UK)	14.1	12.8
Emerging markets	7.9	8.0
United Kingdom	6.3	4.1
Japan	2.7	2.1
Asia (excluding Japan)	0.8	0.9
	100.0	100.0

Sectoral Distribution - Equity Investments		
Financial services	21.8	24.9
Energy	7.5	8.5
Information technology	10.5	18.9
Consumer discretionary	13.5	11.7
Materials	4.5	4.8
Industrial	9.9	9.9
Health Care	9.4	7.7
Consumer staples	5.7	6.4
Telecommunications	12.6	3.3
Utilities	2.5	2.0
Real estate	2.1	1.9
	100.0	100.0



Stay Connected to Your Retirement Benefits

From benefits plan updates to exclusive offers, RBC makes it easy to stay informed on everything related to your retirement.

Please be sure to save the following resources for future reference—and don't forget to notify us of any changes to your contact information. You can call the Human Resources Service Centre at 1-800-545-2555 or send an email to hrrcpensions@rbc.com to update your information.

4 Key Resources for RBC Retirees

1. My Pension and Benefits Portal

This site gives you easy access to your defined benefit pension plan information. You can view your annual defined benefit pension plan statements, update your address online, and more. Visit <https://service.royalbank.com/rbc100/> and enter the same Log In information you used to access your DB pension portal as an active member to get started. If you can't remember your log in information, just follow the online prompts.

2. Pensioners Website

This site contains a wealth of information, such as quick links to RBC retiree benefit booklets and forms, Frequently Asked Questions about RBC pension and benefit programs, important notices, and exclusive offers and discounts for RBC retirees. Visit rbc.com/pensioners/index.html to learn more.

3. Keeping in Touch Newsletter

Be sure to check out this newsletter posted on the pensioners site mentioned above. It offers the latest RBC business news, profiles on fellow pensioners, product developments, Retirements and In Memoriam listings, as well as information regarding your pension plan. The newsletter can be found here: rbc.com/pensioners/keeptouch/index.html

4. Pensioners Clubs/Associations

As a retiree, staying social is key. The associations listed on the reverse send out periodic communications advising of upcoming retiree events or sharing stories of interest. Please contact the representative in your area to be added to their distribution list.





Pensioners Clubs/Associations

British Columbia

Central & North Vancouver Island

Contact: Lorraine Krall

Email: rbccnipensioners@gmail.com

Phone: 250-758-5364

Lower Mainland

Contact: Dave Lawson

Email: davelawson45@gmail.com

Phone: 604-929-9858

Okanagan

Contact: Audrey McKay

Email: rbcokanaganpensioners@gmail.com

Phone: 250-707-1770

Victoria

Contact: Pat Hannah

Email: rbcvictoriapensioners@gmail.com

Phone: 250-592-3202; 250-216-2705

Kamloops & Interior

Contact: Sandra Dever

Email: grammydever@hotmail.ca

Phone: 250-319-9761

Northern BC

Contact: Marion Bartlett

Email: rbcnorthernbc retirees@gmail.com

Phone: 250 964 4696

Alberta

Alberta North

(addresses from North of Red Deer)

Contact: rbcabnorthpensioners@shaw.ca

Alberta South

Contact: rbcabsouthpensioners@gmail.com

Manitoba

RBC Pensioners Club - Manitoba

Contact: Roger Norberg

Email: roger.norberg@rbc.com

Phone: 204-988-5773

Saskatchewan

Saskatchewan South (Regina)

Contact: Shelley Patterson, Brian Cobb

Email: shellpatt@icloud.com; briancobb@sasktel.net

Saskatchewan North (Saskatoon)

Contact: Loretta Simonot

Email: simor@sasktel.net

Ontario

Royal Bank Pensioners Durham and District Ontario

Contact: Garry Gerber

Email: ggerber@sympatico.ca

The Royal Bank Pensioners – Kingston and Area

Contact: Gary Cruise

Email: gary.cruise6118@gmail.com

Phone: 613-767-4624

Quebec

RBC Pensioners Club (Quebec)

<http://www.retraitesrbcpensioners.ca/>

Email: retraitesrbcpensioners@gmail.com

Phone: 514-874-7771

Atlantic Canada

RBC Pensioners Club Atlantic

Contact: Lois Bowser

Email: bowserlois@ns.sympatico.ca

Phone: 902-455-2094



Keeping in Touch

APRIL - SEPTEMBER • 2019

Retirements



Retirements

April 2019

Berthelet, Corinne	Branch Manager	Selkirk, MB	Joined May 27, 1981
Besette, Chantal	Customer Service Officer	St Basile Le Grand, QC	Joined February 7, 1978
Bhagwanani, Hansi	Manager, IRP Sales	Vancouver, BC	Joined April 10, 2000
Billings, Marlene	Account Service Representative	Kimberley, ON	Joined March 12, 2007
Blume, Jane	Client Advisor	Bonnyville, AB	Joined January 27, 1986
Bolduc, Jacques	Branch Manager	Wendake, QC	September 22, 1975
Bond, Gail	Assistant Branch Manager/Advisor	Louisbourg, NS	Joined July 31, 2006
Borgford, Janice	Mortgage Specialist Assistant	Mississauga, ON	Joined March 16, 1981
Bouchard, Jacynthe	Operations Support Officer	Dolbeau - Mistassini, QC	Joined October 19, 1987
Brough, Dana	Investment Retirement Planner Associate	Yellowknife, NT	Joined June 9, 1986
Buisson, Lise	Senior Manager, Brand Governance	Toronto, ON	Joined January 23, 1995
Campbell, Terry	Team Leader, Cash Operations	Sexsmith, AB	Joined July 9, 1990
Cashin, Barbara	Senior Manager, Group Benefits	Mississauga, ON	Joined April 9, 1990
Cheung, Sinnde yat han	Senior Adjudication Associate	Mississauga, ON	Joined January 28, 1991
Cisecki, Russell	Manager, High Risk Business Accounts and Policy	Toronto, ON	Joined July 3, 1984
Collins, Doug	Vice President Payments & Banking	Toronto, ON	Joined August 12, 1986
D'Aguiar, Jackie	Executive Assistant	Peterborough, ON	Joined October 1, 1979
D'Albret, Maryse	Associate Director	Courtice, ON	Joined September 29, 1986
Dave, Sanjay	Associate Account Manager	Paris, ON	Joined April 23, 2001
De Bellefeuille, Line	National Facilitator	Montreal, QC	Joined June 28, 1976
Fiorito, Jeremy	Account Service Representative	Toronto, ON	Joined April 15, 1996
Friesen, Corinne	Sales Assistant	Saskatoon, SK	Joined July 10, 1978
Fung, Annie	Operations Support Officer	Westminster, BC	Joined April 29, 1991
Gierent, Doreen	Client Advisor Business Services	Edmonton, AB	Joined November 20, 2006
Giroux, Sylvie	Client Services Representative	Drummondville, QC	Joined May 16, 1988
Grigonis, Donna	Business Deposit Specialist	Oakville, ON	Joined February 6, 1989
Gropler, Gabriele	Client Advisor, Business Services	Bainsville, ON	Joined July 4, 2000
Guluche, Sue	Executive Assistant	Burlington, ON	Joined October 27, 1986
Haldane, Julie	Client Advisor	London, ON	Joined April 19, 2004
Heal, Anita	Assistant Manager, Builder Markets	Burnaby, BC	Joined August 8, 2005
Hudlin, Leah	Operation Specialist	Toronto, ON	Joined November 19, 1990
Hunt, Debra	Interest & Cost Specialist	Scarborough, ON	Joined March 2, 1981
Keats, Linda	Financial Planning Associate	Kelowna, BC	Joined September 21, 1987
Kharebov, Victor	Technical Systems Analyst	Richmond Hill, ON	Joined January 8, 2001
King, Debra	Adjudication Associate	Chatham, ON	Joined March 12, 2001
Koty, John	Senior Technical Analyst	Toronto, ON	Joined August 8, 2005
Lair, Brigitte	Client Advisor	St-Basile-le-Grand, QC	Joined February 13, 1978
Lane, Kerry	Operations Support Officer	Kenilworth, ON	Joined December 3, 1984

Retirements

April 2019 (Continued)

Lapointe, Claude	Vice President, Life and Annuity Retrocession	Tottenham, ON	Joined March 31, 1997
Legrand, Michel	Investment Advisor	Pointe Claire, QC	Joined August 7, 1995
Lejeune, Marie-France	Director, Business Deposit Portfolio	Toronto, ON	Joined February 24, 1986
Lennon, Carol	Client Advisor	Ste Marthe Sur Le Lac, QC	Joined January 22, 1990
Londei, Lucie	Manager, Market Operations	Laval, QC	Joined April 9, 1990
MacDonald, Emma	Executive Assistant	Oakville, ON	Joined May 24, 1988
Markusson, Kris	Regional Director Commercial Mortgages	Dartmouth, NS	Joined July 31, 1989
Mathews, Raywood	Senior Administrator, CA Response Management Americas Specialist Services	Toronto, ON	Joined September 26, 1988
Melanson, Louise	Client Advisor	Moncton, NB	Joined July 13, 1983
Mendes, Sara	Cards Advisor	New Westminster, BC	Joined August 3, 2004
Mercier, Andre	Branch Manager	Dorval, QC	Joined September 15, 1980
Montemayor, Melba	Account Service Representative	Scarborough, ON	Joined March 9, 1998
Moorlah, Premila	Banking Advisor	Beaconsfield, QC	Joined August 14, 2000
Murison, Barbara	Client Advisor	Guelph, ON	Joined September 15, 2008
Nelson, Laurel	Associate Account Manager	Calgary, AB	Joined August 11, 1980
Nguyen, Van	Client Advisor	Etobicoke, ON	Joined July 5, 2006
Noakes, Elizabeth	Senior Credit Quality Review Associate	Georgetown, ON	Joined April 19, 1979
Oshowy, Sherri	Associate Account Manager	Richmond, BC	Joined February 18, 1980
Palka, Juliana	Financial Planning Associate	Saint Lazare, QC	Joined July 4, 1978
Panangat, Leelamma	Operation Agent	Toronto, ON	Joined June 20, 1988
Peters, Paul	Investment Funds Advisor	Toronto, ON	Joined April 24, 2000
Philbrook, Catherine	Financial Advisor	Oakville, ON	Joined October 4, 2010
Picard, Manon	Banking Advisor	Cowansville, QC	Joined May 27, 1988
Pollard, Kerry	Resolution Officer	Montreal, QC	Joined August 12, 1974
Ranger, Nicole	Customer Service Officer	Montreal, QC	Joined May 3, 1976
Resendes, Voula	Client Advisor	Toronto, ON	Joined September 6, 1988
Ricciardi, Pina	Business Advisor	Mississauga, ON	Joined August 14, 1989
Riecken, Janice	Client Care Advisor	Regina, SK	Joined August 9, 1982
Rogers, Karen	Client Advisor	Westlock, AB	Joined November 15, 2006
Ross, Sandee	Financial Planning Associate	Vancouver, BC	Joined April 24, 1978
Royer, Jeannine	Operation Agent	Montreal, QC	Joined April 17, 1984
Russell, Elsie	Financial Advisor	Cornwall, ON	Joined January 5, 1987
Sanggar, Darshana	Client Advisor	Winnipeg, MB	Joined March 30, 1992
Scalzo, Gina	Client Advisor	Niagara Falls, ON	Joined July 3, 1985
Semenowich, Dorothy	Client Advisor	Selkirk, MB	Joined February 2, 2005
Thibodeau, Lucie	Banking Advisor	St-Jean-Sur-Richelie, QC	Joined March 19, 1990
Thomson, Sylvie	Branch Manager	Fort McMurray, AB	Joined September 25, 1978

Retirements

April 2019 (Continued)

Tod, Sharon	Executive Assistant	Winnipeg, MB	Joined June 23, 1986
Tyson, Victor	Senior Financing Specialist	Vancouver, BC	Joined October 13, 1981
Vittoria, Kathy	Marketing Financial Analyst	Toronto, ON	Joined August 29, 1988
Wilson-White, Darlys	Private Banking Associate	Edmonton, AB	Joined January 7, 2008
Wong, Lilly	Associate, Credit Structures	Vancouver, BC	Joined July 11, 1984
Wright-Higgins, Elaine	Manager, Transaction Administration	Toronto, ON	Joined November 30, 1987
Yong, Elaine	Alternate Branch Compliance Officer	Mississauga, ON	Joined April 29, 2002

May 2019

Adams, Joanne	Assistant Branch Manager	Sherwood Park, AB	Joined June 22, 1987
August, Kelly	Client Advisor	Carman, MB	Joined March 31, 2008
Autterson, Gord	Senior Technical Systems Analyst	Toronto, ON	Joined December 24, 1985
Avolio, Marco	Associate Advisor	Kelowna, BC	Joined July 19, 1999
Barbagallo, Sandra	Banking Advisor	Repentigny, QC	Joined March 10, 1986
Bascos, Sherry	Client Advisor	North York, ON	Joined July 15, 1985
Baumgart, Shyrrol	Associate Account Manager	Winnipeg, MB	Joined October 7, 1975
Beaucage, Estelle	Manager, Operational Enablement & Integration	Montreal, QC	Joined March 8, 1982
Beaudoin, Pierre	Risk Manager Quality Assurance	Quebec, QC	Joined July 12, 1999
Belanger-Hebert, Johanne	Banking Operations Agent	Montreal, QC	Joined January 14, 1974
Benoit, Mary Pauline	Client Advisor	Mont-Royal, QC	Joined February 8, 2005
Black, Barbara	Community Manager	Smith Falls, ON	Joined October 6, 2008
Boivin, Filomena	Banking Advisor	Coquitlam, BC	Joined December 27, 2001
Boomhour, Bonnie	Client Advisor	Napanee, ON	Joined April 11, 1983
Brown, Ken	Deputy Ombudsman	Toronto, ON	Joined March 2, 1981
Cadogan, Sheena	Account Services Agent	Mississauga, ON	Joined January 11, 1988
Cameron, David	Client Advisor	Mont Royal, QC	Joined July 19, 1999
Campos-Gonzalez, Enrique	Commercial Mortgage Specialist	Montreal, QC	Joined November 3, 2008
Chantal, Nicole	Adjudication Associate	Montreal, QC	Joined January 28, 1991
Corley, Jill	Client Advisor	Petawawa, ON	Joined April 30, 1990
Coulter, Brenda	Senior Manager, Initiatives & Communication	Toronto, ON	Joined June 2, 1986
D'Antonio, Julie	Senior Business Analyst	Toronto, ON	Joined August 2, 1976
David-Macy, Shayna	Director, GRM Credit	Toronto, ON	Joined September 14, 1987
DeGear, Brian	Assistant Manager Financial Advisor	Maple Ridge, BC	Joined April 12, 1982
Dewit, Cindy	Mortgage Specialist	Winnipeg, MB	Joined February 17, 1997
Digby, Gordon	Associate Director, Real Estate	Vancouver, BC	Joined August 24, 1987
Dion, Louise	Associate	Sherbrooke, QC	Joined March 10, 2003

Retirements

May 2019 (Continued)

Dowling, Lauren	Investment Retirement Planner	Regina, SK	Joined November 26, 1984
Downes, Francesca	Senior Manager, Client Data Governance & Strategy	Toronto, ON	Joined January 12, 2004
Doyle, Denise	Enablement Officer	Vancouver, BC	Joined October 9, 1990
Durand, Susan	Underwriting Consultant	Paris, ON	Joined October 10, 2006
Gauthier, Marc	Vice President Commercial Services	Laval, QC	Joined September 18, 1989
Gosselin, Shelley	Community Manager	Thunder Bay, ON	Joined June 30, 1986
Gould, Glen	Enablement Officer	Vancouver, BC	Joined June 25, 1990
Guerin, Lyne	Client Advisor Business Services	Chicoutimi, QC	Joined November 1, 1985
Hall, Richard	Senior Director, SLAS	Oakville, ON	Joined October 16, 2000
Halliwushka, Joseph	Senior Manager, Process and Operational Excellence	Whitby, ON	Joined January 3, 1984
Hardy, Sandra	Client Advisor	Comox, BC	Joined June 1, 1998
Hastings, Elizabeth	Vice President, Data Manager	Toronto, ON	Joined May 25, 1995
Herman, Ann	Client Advisor	Toronto, ON	Joined November 28, 2006
Hovin, Debra	Associate Advisor	St. Albert, AB	Joined July 30, 1997
Hulsman, Connie	Financial Planner	Calgary, AB	Joined May 28, 1979
Hung, Ivy	Financial Planner	Mississauga, ON	Joined August 28, 1990
Jaeb, Ralph	Financing Specialist	Saskatoon, SK	Joined January 5, 1982
Kaczor, Linda	Financial Planning Associate	Toronto, ON	Joined October 23, 1992
Kalantzis, Vicky	Quality & Reporting Officer	Brossard, QC	Joined January 22, 1990
Kaur, Gurmit	Client Adviser	Brampton, ON	Joined May 18, 2001
Kealey, Tom	Senior Technical Analyst	Toronto, ON	Joined February 5, 1979
Kelly, Nancy	Financial Planner	Ottawa, ON	Joined May 9, 1988
Kerrigan, Patricia	Banking Advisor	Nepean, ON	Joined October 17, 1988
Khoo, Angela	Assistant Branch Manager	Montreal, QC	Joined February 1, 2006
LaCour, Judy	Financial Advisor	St. John's, NL	Joined May 22, 1979
Lalonde, Michael	Vice President, Global Tax Operations	Pickering, ON	Joined November 14, 1988
Lamontagne, Michel	Investigations Agent	Brossard, QC	Joined September 10, 1986
Larocque-Dube, Johanne	National Manager, Initiative & Implementation	Laval, QC	Joined July 3, 1979
Lattion, Luc	CESB	Montreal, QC	Joined May 1, 1991
Lorde, C. Donville	Manager, Project Management	Toronto, ON	Joined August 29, 1979
Lorrain, Karina	Client Advisor	Pierrefonds, QC	Joined August 7, 1989
Lowry, Micheal	Commercial Account Manager	Oakville, ON	Joined January 3, 2008
Mackenzie, Judy	Operations Specialist	Burlington, ON	Joined April 5, 1971
Mancini, Italina	Banking Advisor	Toronto, ON	Joined September 23, 1991
Marcinkiewicz, Jennifer	Client Advisor	Mississauga, ON	Joined January 10, 2005
Marsh, Paula	Operations Specialist	Halifax, NS	Joined March 7, 1983
Marshak, Heather	Manager, Market Operations	Nanaimo, BC	Joined September 1, 1983

Retirements

May 2019 (Continued)

Mau, Claudie	Senior Business Systems Analyst	Toronto, ON	Joined August 18, 1997
McDonald, Claudette	Project Coordinator	Toronto, ON	Joined May 12, 1969
McLaughlin, Rosemary	Financial Advisor	Waterford, ON	Joined June 8, 1981
McMulkin, Dave	Director, Actuarial Support	Mississauga, ON	Joined July 13, 1998
Mercier, Danielle	Client Advisor	Montmagny, QC	Joined April 11, 1977
Monti, Teri	Vice President, Employee Relations	Toronto, ON	Joined January 9, 1989
Montpetit, Annette	Service Desk Analyst	Chateauguay, QC	Joined December 3, 1973
Mundy, Stephen	Account Service Agent, Group Advantage Service Centre	Montreal, QC	Joined April 18, 1994
Nevett, Bill	Implementation Co-ordinator	Toronto, ON	Joined October 9, 1990
Nicholls, Catherine	Will and Estate Consultant	Vineland, ON	Joined December 3, 2007
Pavoni, Leo	Client Care Advisor	Stoney Creek, ON	Joined November 6, 2006
Pinsonneault, Elyse	Senior Manager	Montreal, QC	Joined August 6, 2007
Raimondo, Marelina	Client Advisor	Montreal, QC	Joined August 16, 1976
Reichenbach, Ina Jean	Branch Manager	Olds, AB	Joined October 21, 2002
Shivakumar, Ranjani	Senior Business Analyst	Toronto, ON	Joined April 27, 2010
Skuz-Welsh, Sherri	Financial Advisor	Windsor, ON	Joined July 31, 2000
St-Arnault, Sylvie	Client Advisor	Trois-Rivieres, QC	Joined July 10, 1990
Stocks, Gayle	Client Advisor Business Services	London, ON	Joined June 2, 1986
Styles, Deborah	Client Advisor, Business Services	Ajax, ON	Joined November 1, 1984
Summers, Kathleen	Client Advisor	Georgetown, ON	Joined September 17, 1990
Tan, Annie	Manager, Functions & T&O	Toronto, ON	Joined May 29, 1995
Tapley, Sandra	Executive Assistant	Toronto, ON	Joined August 22, 2005
Taylor, Venita	Mortgage Credit Adjudication Associate	Vancouver, BC	Joined November 26, 1984
Twist, Gail	Banking Advisor	Lakefield, ON	Joined November 28, 1988
Tytkowski, Justyna	Client Advisor	Mississauga, ON	Joined March 8, 2004
Umpherville, Wilma	Operations Support Officer	New Westminster, BC	Joined October 7, 1985
Verna, Cathy	Client Advisor	Montreal, QC	Joined May 31, 1978
Villar, Avelyn	Billing Administrator	Vancouver, BC	Joined April 16, 1998
Watt, Sheila	Senior Representative Investment Counsellor Services	Montreal, QC	Joined March 6, 2000
Weiss, Kim	Associate	Medicine Hat, AB	Joined August 16, 1983
Whidden, Jeanette	Coordinator	Toronto, ON	Joined October 17, 1994
White, Susan	Estate Officer	Winnipeg, MB	Joined December 16, 1991
White, Valerie	Mortgage Assistant	Calgary, AB	Joined March 17, 2003
Whitford, Sheri	Operations Specialist	Vancouver, BC	Joined January 17, 1989
Williams, Catherine	Head, Interbank Operations & Industry Affairs	Toronto, ON	Joined June 13, 1977
Yuen, Siu Ming (Barry)	Operations Agent	Toronto, ON	Joined December 17, 2001

Retirements

June 2019			
Alli, Shanti	Client Advisor	Brampton, ON	Joined May 1, 2006
Antoine, Angelika	Client Advisor	Hanover, ON	Joined June 19, 1995
Baker, Donna	Senior Director Program Management	Toronto, ON	Joined June 23, 1981
Belanger, Suzelle	Senior Trade Finance Specialist	Montreal, QC	Joined June 30, 1975
Bellotto, Rita	Client Advisor	Calgary, AB	Joined May 3, 1982
Bennett, Stacy	Director, Sourcing Initiatives	Toronto, ON	Joined April 22, 1985
Blume, Mary Martha	Commercial Account Manager	Brantford, ON	Joined February 5, 2004
Boudreau, Doreen	Client Advisor	Port Hawkesbury, NS	Joined May 17, 1989
Bougard, Louise	Senior Manager Relationship Reviews	Montreal, QC	Joined May 16, 1977
Browne, Shirley	Director	Toronto, ON	Joined July 1, 2005
Bruce, Patricia	Banking Advisor	Saskatoon, SK	Joined June 18, 1984
Burns, Richard	UNIX System Support Compliance Manager	Toronto, ON	Joined June 11, 1990
Calder, Sherri	Banking Advisor	Portage La Prairie, MB	Joined September 18, 1989
Caldwell, Denise	Operations Officer	Montreal, QC	Joined December 18, 1995
Casey, Paul	Senior Director, Client Segments	Toronto, ON	Joined June 2, 1980
Chaichian, Maryam	Client Onboarding Manager	Toronto, ON	Joined October 19, 1987
Chiu, Eric	Cards Advisor	New Westminster, BC	Joined January 4, 1999
Ciezki, Tracy	Operations Officer	Calgary, AB	Joined August 8, 1983
Clack, Lianne	Senior Recruiter	Calgary, AB	Joined July 8, 1985
Clarke, Heather	Operations Specialist	Burlington, ON	Joined July 23, 1984
Cogle, Claire	Client Advisor	Mississauga, ON	Joined June 17, 2004
Crawford, Richard	Senior Manager	Toronto, ON	Joined September 4, 2001
Crockett, Catherine	Payments Repair Operator	Cambridge, ON	Joined June 29, 1981
Cullen, Robert Craig	Senior Director, National, GRM, Commercial Credit	Toronto, ON	Joined October 2, 1978
Dellicolli, Maria	Client Advisor	Duvernay, QC	Joined September 19, 1994
Denis, Suzanne	Banking Operations Officer	Montreal, QC	Joined June 4, 1979
Dixon, Lynn	Manager Channel Strategy	Toronto, ON	Joined February 17, 1975
Dong, William	Client Advisor	Vancouver, BC	Joined September 7, 1999
Drew, David	Mortgage Specialist	Calgary, AB	Joined January 4, 2000
D'sa, Jennifer	Client Care Advisor	Abbotsford, BC	Joined December 14, 1982
Dutchak, Charlie	Director, Advisory & Oversight GRM Operational Risk	Toronto, ON	Joined August 12, 1980
Esch, Sherry	Associate Account Manager	Edmonton, AB	Joined October 20, 1987
From, Kathryn	Senior Manager Physical Network Delivery	Toronto, ON	Joined September 28, 1990
Gauthier, Michele	Vice President Transformational Initiatives	Toronto, ON	Joined November 17, 1997
Gnanapragasam, Rita	Data Entry Operator	Brampton, ON	Joined June 27, 1998
Goodchild, Gaye	Financial Advisor	Winnipeg, MB	Joined May 4, 1998

Retirements

June 2019 (Continued)

Gorman, Janet	Financial Planner	Fredericton, NB	Joined July 4, 1977
Grudgfield, Joanne	Operations Specialist	Calgary, AB	Joined March 9, 1988
Ha, Judy	Associate Director	Markham, ON	Joined December 27, 1987
Haley, Michel	Director Network Transformation	Embrun, ON	Joined June 18, 1984
Henaire, Sylvain	Account Services Agent	Pointe Aux Trembles, QC	Joined June 4, 1979
Ho, Michelle	Team Leader, Operations	Toronto, ON	Joined August 18, 2003
Isber, Holli-Anne	Manager, Initiatives & Implementaiton	Dundas, ON	Joined April 2, 1979
James-Zelney, Catherine	Financial Planner	Ottawa, ON	Joined May 15, 1989
Katnich, Christine	Client Advisor	Nanaimo, BC	Joined August 17, 1998
Kawamoto, Alex	Subject Matter Expert	Brantford, ON	Joined March 23, 1998
Kwan, Mavis	Project Manager	Toronto, ON	Joined August 14, 1989
Leblanc, Angie	Manager, Operations Support	Edmonton, AB	Joined April 10, 1991
Lee, Joline	Client Advisor	St. Catharines, ON	Joined November 12, 2002
Logullo, Lina	Financial Planning Associate	Calgary, AB	Joined July 3, 1979
MacGregor, Pam	Banking Advisor	Duncan, BC	Joined June 22, 1992
MacSwain, Mary	Client Care Advisor	Charlottetown, PE	Joined October 7, 1997
Martin, Gloria	Executive Assistant	Sherwood Park, AB	Joined May 31, 1982
Massi, Monika	Client Advisor	Niagara Falls, ON	Joined September 16, 1988
Matte, Johanne	Regional Sales Coach	Terrebonne, QC	Joined January 24, 1986
Maytwayashing, Elaine	Banking Advisor	Calgary, AB	Joined January 30, 2006
McConnell, Laura	Senior Manager Organizational Effectiveness	Toronto, ON	Joined May 6, 1991
McCullough, David	Senior Manager Physical Network Delivery	St. Thomas, ON	Joined June 2, 1975
McIntosh, Shelley	Senior Recruiter	Port Coquitlam, BC	Joined June 11, 1979
McMullen, Patricia	Financial Advisor	Gores Landing, ON	Joined September 12, 1988
Menard, Nathalie	Client Advisor	Baie D'Urfe, QC	Joined July 11, 1988
Moshkovich, Miriam	Senior Business Systems Analyst	Thornhill, ON	Joined September 24, 1996
Mucha, Brenda	Associate Account Manager	Saskatoon, SK	Joined July 28, 1980
Mulligan, Jim	Senior Director, Banking Internal Audit	Toronto, ON	Joined August 3, 1982
Nadalin, Jan	Client Advisor	London, ON	Joined February 8, 1984
Nardocchio, Michelle	Client Advisor	Glance Bay, NS	Joined December 16, 1996
Nazemi, Valiollah	Client Advisor, Business Services	Mississauga, ON	Joined June 8, 1998
O'Connor, Karen	Client Advisor	Ajax, ON	Joined March 26, 2002
Ostash, Marilyn	Client Advisor	Brandon, MB	Joined November 16, 1981
Pearson, Doris	Senior Manager Communication	Mississauga, ON	Joined April 12, 1976
Pereira, Lidia	Associate	Pointe Claire, QC	Joined June 10, 1987
Pilkey, Joanne	Senior Analyst	Newmarket, ON	Joined November 13, 1979
Popelar, Marie	Manager, BFS	Toronto, ON	Joined February 10, 1986
Pothier, Carole	Banking Advisor	Rimouski, QC	Joined March 20, 1989

Retirements

June 2019 (Continued)

Poulin, Line	Account Manager	Longueuil, QC	Joined August 15, 1979
Pouliot, Francine	Administrative Assistant	Montreal, QC	Joined June 27, 1979
Quirion, Monique	Client Advisor	St-Georges, QC	Joined August 17, 1987
Rennie, Lisa	Client Advisor	Scarborough, ON	Joined September 5, 2002
Reynolds, Mark	Financial Planner	Kitchener, ON	Joined February 8, 1988
Riendeau, Carmelle	Mortgage Specialist	Montreal, QC	Joined April 2, 1990
Robb, Cory	Financial Planning Associate	Orangeville, ON	Joined January 9, 1978
Salvas, Raymonde	Vice President, Group Advantage	Montreal, QC	Joined July 3, 1979
Sampson, Roy	Director, Banking Internal Audit	Toronto, ON	Joined May 24, 1997
Sanvictores, Revilina	Quality Verification Officer	Burlington, ON	Joined October 24, 1994
Saunders, Colleen	Associate Account Manager	Windsor, ON	Joined May 30, 1988
Savard, Lise	Client Advisor	Quebec, QC	Joined April 4, 2005
Savva, Georgia	Client Advisor	Toronto, ON	Joined June 30, 1999
Scott, Anthony	Technical Specialist	Toronto, ON	Joined November 4, 1996
Shanks, Carol	Operations Officer	Moncton, NB	Joined December 20, 1982
Shannon, Lorna	Branch Procedures Officer	Vancouver, BC	Joined September 8, 1981
Shepley, Bret	Vice President, Commercial Cards & Treasury Solutions	Toronto, ON	Joined June 18, 1979
Smith, Kathy	Client Advisor	Maple Ridge, BC	Joined May 28, 1979
Smith, Rodney	Managing Director	Montreal, QC	Joined August 13, 1979
Starek, Nancy	Vice President & Associate Portfolio Manager	Sarnia, ON	Joined October 31, 2008
Sykes, Cindy	Credit Advisor Inbound	Winnipeg, MB	Joined July 9, 1979
Thompson, Heather	Email/Chat Advisor	Moncton, MB	Joined January 20, 1997
Tomlinson, Patricia	Client Advisor	Winnipeg, MB	Joined January 30, 1991
Tram, Frank	Senior Technical, Systems Analyst	Toronto, ON	Joined November 27, 2000
Vanderburgt, Linda	Head, Operations Risk Advisory & Oversight	Toronto, ON	Joined January 31, 1986
Vanderlaan, Theodore	Director	Toronto, ON	Joined June 28, 2004
Veryha, Irene	Client Advisor, Expert	Etobicoke, ON	Joined April 4, 2005
Walker-Pilgrim, Cathy	Manager, Optimization & Performance Management	Toronto, ON	Joined October 20, 1977
Waters, Patty	Senior Manager Capacity Planning	Cornwall, ON	Joined May 11, 1981
West, Hilary	Senior Manager Control Testing & Development	Toronto, ON	Joined July 2, 1980
Wilson, Camille	Senior Manager Digital Merchandising	Toronto, ON	Joined January 30, 1984
Wong, Siu-Ping (Venice)	Branch Repair Officer	Toronto, ON	Joined November 3, 1997
Yan-Cheng, Wing Yin	Client Care Advisor	Richmond Hill, ON	Joined February 6, 1989
Yee, Sylvia	Client Care Advisor	Vancouver, BC	Joined December 7, 1981

Retirements

July 2019

Andrelli, Danielle	Enablement Officer	Montreal, QC	Joined July 4, 1989
Andric, Biljana	Account Service Representative	Mississauga, ON	Joined January 28, 1991
Au, Rita	Cards Advisor	Vancouver, BC	Joined July 24, 2000
Bacchus, Barbara	Manager Credit Structure	Toronto, ON	Joined June 11, 1990
Baksh, Faizil	Application Manager	Toronto, ON	Joined October 28, 1996
Bashar, Ban	Cards Advisor	Vancouver, BC	Joined March 7, 2005
Belza, Nella	Mortgage Specialist	Mississauga, ON	Joined June 12, 1992
Blasioli, Donna	Manager, Client Credit Support	Concord, ON	Joined July 12, 1976
Bowyer, Marlene	Client Advisor Business	Winnipeg, MB	Joined April 16, 1979
Burke, Glenda	Client Advisor	Calgary, AB	Joined September 3, 1999
Cadarette, Diane	Senior Manager, Physical Network Delivery	Calgary, AB	Joined August 11, 1980
Camrud, Doug	Branch Manager	Lethbridge, AB	Joined October 17, 1983
Cann, Wanda	Operations Specialist	Halifax, NS	Joined September 23, 1991
Chenard, Lorraine	Banking Operations Officer	Montreal, QC	Joined August 20, 1984
Choy, Melisa	Sales Support Representative	Toronto, ON	Joined April 25, 2005
Ciesla, Linda	Commercial Account Manager	St. Catharines, ON	Joined September 11, 1989
Cinquino, Frank	Manager, Operations Enablement and Integration	Montreal, QC	Joined June 19, 1989
David, Diane	Banking Operations Agent	Montreal, QC	Joined July 7, 1975
Desrochers, France	Administrative Assistant	Montreal, QC	Joined August 1, 1983
Drolet, Michele	Operations Officer	Montreal, QC	Joined March 3, 1986
Dubord, Johanne	Account Service Representative	Montreal, QC	Joined October 24, 2000
Erdos, Ettie	Senior Business Systems Analyst	Toronto, ON	Joined February 17, 2003
Fehr, Sharon	Branch Manager	Manitou, MB	Joined May 26, 1975
Fick, Sandra	Client Advisor	Whitby, ON	Joined February 26, 1990
Henley, Peter	Manager, Deskside Support	Richmond, BC	Joined March 3, 1980
Howse-Crane, Sandie	Associate Account Manager	Ingersoll, ON	Joined August 27, 1990
Jiwani, Azmina	Vice President, Insurance Risk and Chief Actuary	North York, ON	Joined January 20, 1997
Jonasson, Elizabeth	Associate Account Manager	Yellowknife, NW	Joined October 27, 1997
Kaba, Shabbir	Senior Manager, Enterprise Shared Services	Richmond Hill, ON	Joined February 8, 2010
Kaip, Lorraine	Branch Manager	Ponoka, AB	Joined November 1, 2005
Kelso, Barbara	Vice President	Dunrobin, ON	Joined October 24, 1977
Kirner, Stephen	Senior Director, Reporting Services	Toronto, ON	Joined April 29, 1985
Kurji, Ashifa	Account Service Agent (Automotive Finance)	Richmond Hill, ON	Joined February 3, 1992
Lam, Thanh nga (Tanya)	Senior Manager, Client and Service Systems Support	Mississauga, ON	Joined January 17, 1983
Lane, Georgina Chin-Har	Banking Advisor	North Vancouver, BC	Joined August 10, 1984
Lemieux, Pierre	Customer Service Officer	Toronto, ON	Joined July 4, 2000

Retirements

July 2019 *(Continued)*

Lepage, Johanne	Branch Manager	Ste Marguerite du Lac Masson, QC	Joined August 9, 1989
Levesque, Kimberley	Client Care Advisor	St Catharines, ON	Joined August 4, 1976
Loschiavo, Nancy	Client Advisor	Ancaster, ON	Joined October 28, 1985
Mark, Debra	Client Advisor	Pickering, ON	Joined May 11, 2007
Massi, Alessandra	Investment and Retirement Planner	Dollard des Ormeaux, QC	Joined May 12, 1987
McAthey, Donna	Operations Support Officer	Calgary, AB	Joined October 1, 2001
McGean, Donna	Technical Systems Analyst	Toronto, ON	Joined October 31, 2005
Middleton, Victoria	Financial Advisor	Clinton, ON	Joined August 7, 1979
Mock, Cathy	RVP, Mortgage Specialists	Victoria, BC	Joined June 27, 1977
Mohamed, Rasheed	Senior Finance Advisor	Ajax, ON	Joined January 16, 1989
Papa, Mary	Client Service Representative	Laval, QC	Joined April 2, 1990
Paton, Margaret	Client Advisor	Scarborough, ON	Joined June 25, 1979
Peart, Brenda	Financial Planner	Bridgewater, NS	Joined July 28, 1989
Rank, Holly	Branch Administrator	Kitchener, ON	Joined October 25, 1982
Relf, Janice Jo-Ann	Client Advisor	Hamilton, ON	Joined June 22, 1987
Saluzzi, Maria	Account Officer	Montreal, QC	Joined June 14, 1976
Scherger, Joanne	Associate Account Manager	Saskatoon, SK	Joined February 23, 1984
Scott, Sandra	Operations Support Officer	Toronto, ON	Joined July 14, 1971
Seberras, Judi	Operations Analyst	Toronto, ON	Joined October 24, 1989
Sinclair, Traci	Client Advisor	Shelburne, ON	Joined April 14, 1986
Skidmore, Carol	Senior Manager, ATM Operations	Toronto, ON	Joined May 1, 1979
Sloan, Tom	Senior Commercial Account Manager	Vancouver, BC	Joined April 20, 1981
Smart, Sacha	Financial Planning Associate	Vancouver, BC	Joined December 7, 1981
Suchan, Rob	Mortgage Specialist	Calgary, AB	Joined October 4, 1982
Teixeira, Zita	Manager	Toronto, ON	Joined May 7, 1990
Teoli, Lucy	Fraud Manager	Montreal, QC	Joined January 15, 1979
Todaro, Nella	Manager Mortgage Specialist	Montreal, QC	Joined September 12, 1979
Trachy, Diane	Regional Manager Capacity Planning	Montreal, QC	Joined October 14, 1980
Wesko, Patricia	Operation Support Officer	Calgary, AB	Joined August 31, 1987
Williams, Alun	Senior Manager Business Enablement	Toronto, ON	Joined February 4, 1985
Williams, Victoria	Client Advisor	Campbell River, BC	Joined August 29, 1995

Retirements

August 2019

Bacani, Avelina	Administrative Assistant	Vancouver, BC	Joined April 20, 1981
Baig, Shahnaz	Documents Specialist	Hamilton, ON	Joined June 8, 1994
Bayer, Lise	Client Advisor	Medicine Hat, AB	Joined June 11, 1990
Beatty, Sheila	Senior Counsel	Toronto, ON	Joined September 7, 1999
Boulay, Cindy	Payments Repair Operator	Montreal, QC	Joined June 18, 1979
Brathwaite, Merle	Operations Officer	Ajax, ON	Joined March 21, 1988
Brunette, Irene	Operations Officer	Laval, QC	Joined August 31, 1981
Calisto, Lina	Operation Support Officer	Montreal, QC	Joined July 9, 1979
Cespedes, Cory	Data Entry Operator	Scarborough, ON	Joined November 12, 1990
Charbonneau, Celine	Client Advisor	Lasalle, QC	Joined July 12, 1988
Chee, Stanley	Account Service Representative	Vancouver, BC	Joined September 1, 2000
Chrichton, Ross	Vice President & MD, Global CM & Corp Treas Tax	Toronto, ON	Joined May 19, 1981
Cloutier, Louise	Account Representative	Montreal, QC	Joined December 13, 1999
Compardo, Lorraine	Client Advisor Business	Thunder Bay, ON	Joined January 27, 1989
Darby, David	Senior Commercial Account Manager	Woodstock, ON	Joined November 3, 1980
De Alwis, Ajantha	Collection Associate, Litigation	Mississauga, ON	Joined March 22, 2004
De Petrillo, Antoinette	Operations Officer	Montreal, QC	Joined May 13, 1985
Demeda, Cindy	Client Advisor	Surrey, BC	Joined September 26, 1983
Dewson, Michael	Senior Analyst	Toronto, ON	Joined June 22, 1981
DiMeo, Joe	Director, Interbank Operations & Clearings Regulations	Toronto, ON	Joined September 2, 1975
Ecclestone, Vicky	Investment Representative	Mississauga, ON	Joined April 15, 1985
Fung, Maggie bo ha	Financial Planner	Vancouver, BC	Joined October 13, 1992
Girard, Angie	Team Manager Credit	Winnipeg, MB	Joined August 20, 1990
Haight, Cheryl	Director Network Transformation	Calgary, AB	Joined October 17, 1977
Ho, Helen	Managing Director Payments Modernization	Vancouver, BC	Joined July 7, 1980
Ing, Janet	Scrum Master	Toronto, ON	Joined April 30, 1990
Ireland, Cathy	Client Advisor	Newbury, ON	Joined August 8, 1978
Jacobs, Gary Hoosein	Senior Manager	Toronto, ON	Joined January 16, 1995
Jensen, Donna	Client Advisor	Pincher Creek, AB	Joined December 1, 1988
Johnson, Susan	Associate, Credit Structures	Calgary, AB	Joined August 20, 1979
Klasova-Johnston, Iveta	Investment & Retirement Planner	Vancouver, BC	Joined August 8, 2005
Korabel, Olga	Senior Compliance Officer	Montreal, QC	Joined March 11, 1985
Lamoureux, Suzanne	Manager, Initiatives & Implementaiton	Yellowknife, NT	Joined March 29, 1982
Land-Rennie, Joan	Financial Planner	Toronto, ON	Joined February 28, 1994
Latreille, Astrid	Client Advisor	Rosemere, QC	Joined April 21, 1986
Loffreda, Antonio	Vice President, Business Development Officer	Montreal, QC	Joined June 8, 2005
Mahovlich, Valerie	Client Advisor	Wardsville, ON	Joined May 14, 1984
Mak, Choi Ngan Magdalana	Assistant Manager Cards & Payments Invoices	Markham, ON	Joined February 3, 1986
Marchildon, Sharon	Project Manager	Saskatoon, SK	Joined June 13, 1979

Retirements

August 2019 *(Continued)*

Marwood, Cindy	Senior Banking Advisor	Vancouver, BC	Joined December 8, 1997
Mlaicki, Tom	Project Manager	Toronto, ON	Joined September 13, 2006
Mofield, Sheila	Operations Specialist	Vancouver, BC	Joined June 24, 1975
Monaco, Charlene	Financial Planner, Investment & Retirement Planning	Mississauga, ON	Joined June 16, 2008
Narain, Agnes	Client Advisor	Burnaby, BC	Joined October 22, 2001
Nasreen, Shahnaz	Client Advisor	Mississauga, ON	Joined November 16, 1998
Palermo, Adele	Access Management Officer	Toronto, ON	Joined November 24, 1988
Plett, Valerie	Assistant Branch Manager	Wawanesa, MB	Joined April 7, 1986
Prattas, Sara	Administrator	Toronto, ON	Joined May 2, 2001
Prokopow, Bryan	Technical Analyst	Calgary, AB	Joined August 20, 1984
Rand, Marilyn	Client Advisor	Cornwall, ON	Joined February 23, 1987
Ryan, Gail	Associate Credit Officer	New Westminster, BC	Joined December 1, 1980
Sarracini, Theresa	Client Advisor	Vaughan, ON	Joined November 15, 1993
Sawyer, Ron	Account Manager	Nanaimo, BC	Joined June 17, 1985
Scholes, Teresa	Operations Analyst	Toronto, ON	Joined March 12, 2001
Sivasothy, Mano	Operations Specialist	Toronto, ON	Joined July 13, 1993
Smith, Gregory	Supervisor	Toronto, ON	Joined December 9, 2002
Tang, Alex	Business Account Manager	Richmond, BC	Joined September 29, 1986
Taylor, Sharon	Financial Advisor	Brantford, ON	Joined June 5, 1990
Taylor-Lelievre, Jo-ann	Client Advisor	Kirkland Lake, ON	Joined May 19, 1992
Tubb, Barbara	Client Advisor	Moncton, NB	Joined September 3, 1991
Urgiles, Deolinda	Operations Specialist	Toronto, ON	Joined August 18, 1980
VanderRoest, Leslie Simone	Branch Manager	North Vancouver, BC	Joined June 1, 1981
Vasilescu, Mariana	QA Lead	Toronto, ON	Joined May 20, 2008
Watson, Deborah	Client Advisor Business	Fredericton, NB	Joined June 21, 1990

September 2019

Bailey, Maureen	Senior Manager, BFS Capacity	Vancouver, BC	Joined January 9, 1984
Benoit, Francois	Tech Systems Analyst	Montreal, QC	Joined July 14, 1986
Birk, Silvia	Investment & Retirement Financial Planner	Mississauga, ON	Joined September 8, 2009
Carr, Phyllis	Client Care Specialist	Winnipeg, MB	Joined May 2, 1994
Chafe, Shirley Louise	Manager Client Care	Edmonton, AB	Joined April 19, 1977
Chambers, Julia	Surveillance Officer	Toronto, ON	Joined October 11, 1988
Chan, Daisy	Client Advisor	Vancouver BC	Joined November 6, 2000
Chen, Denise	Valuation Administrator	Toronto, ON	Joined March 28, 1988
Clarke, Carol	Operations Administrator	Toronto, ON	Joined August 21, 1989
Dela Cruz, Mila	Administrator	Toronto, ON	Joined October 16, 1989
Deveyra, Erlinda	Business Deposit Processor	Mississauga, ON	Joined May 9, 2005
DiManno, Keelee	Executive Assistant	Tavistock, ON	Joined May 8, 1978
Domareski, Jo-Anne	Online Banking Advisor	Winnipeg, MB	Joined October 30, 2006
Fenhall, Elena Sara	Business Credit Adjudication Associate	Brampton, ON	Joined February 24, 1997

Retirements

September 2019 (Continued)

Fung Yuen-Yee, Alice	Portfolio Administrator	Montreal, QC	Joined March 14, 1991
Haider, Niffer	Client Advisor	Mississauga, ON	Joined November 17, 2008
Harrington, Su	Manager, FMS Development	Brampton, ON	Joined April 26, 1999
Hollis, Donna	Financial Advisor	Kelowna BC	Joined March 21, 1988
Hozjan, Annie	Customer Service Advisor	Montreal, QC	Joined July 16, 1979
Jang-Li, Jeannie	Vice President, FICC Money Markets	Oakville, ON	Joined May 4, 1981
Jobin, Normand	Financial Advisor	Montreal, ON	Joined January 16, 1980
Kinghorn, Paul	Financial Advisor	Halifax, NS	Joined December 30, 1985
Korman, Susan	Client Advisor, Business Services	Martensville, SK	Joined April 10, 1992
Lasnier, Helene	Credit Transaction Manager	Chambly, QC	Joined May 14, 1984
Leshko, Nataliya	Advisor, Invest by Phone	Mississauga, ON	Joined April 2, 2007
Leung, Elke	Financial Planner	Toronto, ON	Joined September 22, 1997
MacDonald, Josephine	Customer Account Representative	Mississauga, ON	Joined February 4, 1998
Mah, Freda	Senior Manager, International Tax	Toronto, ON	Joined August 5, 2008
Mayo, Julia	Banking Advisor	Kamloops BC	Joined September 8, 2004
Mullin, Sue	Operations Specialist	Dieppe, NB	Joined June 23, 1992
Mungham, Karen	Department Manager	Mississauga, ON	Joined May 10, 1999
Palazzo, Maria	Manager, Small Business Credit Coaching	Montreal, QC	Joined February 19, 1979
Pelton, Donna	Manager, AML Investigations	Toronto, ON	Joined March 27, 1989
Petkovic, Diana	Analyst, Investigation	Toronto, ON	Joined July 18, 1988
Sequeira, Judith	Associate Credit Officer	New Westminster, BC	Joined December 14, 2009
Tibando, Stephen	Implementation & Initiatives Officer	Toronto, ON	Joined September 17, 1979
Tuccitto, Francesca	Senior Project Manager	Toronto, ON	Joined December 9, 1974
Vaisnoras, Al	Senior Equity Trader	Toronto, ON	Joined May 30, 1977
Warlow, Antonia	Client Care Advisor	Bradford, ON	Joined April 12, 1983

Previous Retirements

Couture, Andre	Senior Manager, Group Risk Management, Canadian Banking	Toronto, ON	Joined January 18, 1988	Retired February 28, 2019
Ferreira, Tracy	Investigations Agent	Mississauga, ON	Joined November 19, 2001	Retired March 31, 2019
Parry, Janice	Client Advisor	Langley, BC	Joined September 2, 1980	Retired July 31, 2018

Keeping in Touch

APRIL - SEPTEMBER • 2019

In Memoriam



In Memoriam

We extend our condolences to the families and friends of:

Abernethy, Edith	West Kelowna, BC	May 10, 2019	Retired October 1, 1993
Arbuckle, Charlie	Lunenburg, NS	June 8, 2019	Retired December 1, 1988
Armstrong, Philip	Toronto, ON	March 9, 2019	Retired December 1, 1994
Armsworthy, Irma	Regina, SK	June 6, 2019	Retired May 1, 1993
Baldwin, Marlene	Castor, AB	February 21, 2019	Retired December 1, 1989
Barker, Bob	Cambridge, ON	April 29, 2019	Retired January 1, 1988
Barker, Karen	Brandon, MB	July 16, 2019	Retired January 1, 2014
Beaudry, Joceline	Toronto, ON	April 27, 2019	Retired March 1, 2015
Belair, Cecile	Sault Ste Marie, ON	April 11, 2019	Retired January 1, 1996
Belle-Isle, Gisele	Magog, QC	April 4, 2019	Retired November 1, 1988
Bennett, Mary Ann	Armstrong, BC	March 12, 2019	Retired January 1, 1998
Bertram, Frederick	West Vancouver, BC	February 22, 2019	Retired September 1, 1977
Bircham, Ardelle	Calgary, AB	May 19, 2019	Retired February 1, 1996
Bourassa, Ann	Gatineau, QC	April 28, 2019	Retired October 1, 2018
Breen, Gordon	Alliston, ON	April 24, 2019	Retired October 1, 1997
Brennan, Michael	Toronto, ON	May 25, 2019	Retired November 1, 1988
Brighton, Robert	Oakville, ON	June 10, 2019	Retired August 1, 1988
Brinton, Yvonne	Berwick, NS	February 24, 2019	Retired December 1, 1998
Brown, Verlie	Wainwright, AB	June 27, 2019	Retired July 1, 1993
Browne, Jennifer	Ottawa, ON	May 10, 2019	Retired January 1, 2002
Browning, Doreen	Wallaceburg, ON	June 10, 2019	Retired September 1, 1988
Buckrell, George	Glen Haven, NS	May 8, 2019	Retired December 1, 1990
Bureau, Jeane	La Sarre, QC	May 12, 2019	Retired September 1, 2001
Cadieux, Janine	Saint-Leonard, QC	July 9, 2019	Retired November 1, 1993
Church, Anne	Falmouth, NS	May 11, 2019	Retired February 1, 1999
Collins, Linda	Ottawa, ON	May 28, 2019	Retired April 1, 2004
Conrad, Jean	Stillwater Lake, NS	July 24, 2019	Retired August 1, 1990
Cooper, George	Calgary, AB	July 11, 2019	Retired February 1, 1985
Copland, Brigid	Kitchener, ON	April 18, 2019	Retired August 1, 2017
Corbeil, Celine	Mirabel, QC	May 23, 2019	Retired January 1, 2001
Couture, Jacqueline	Quebec, QC	May 9, 2019	Retired August 1, 2001
Craig, Fay	Regina, SK	May 24, 2019	Retired May 1, 2000
Crichton, Helen	Winona, ON	June 12, 2019	Retired July 1, 1988
Darling, Irene	Brossard, QC	June 19, 2019	Retired April 1, 1992
Day, Don	Nanaimo, BC	February 21, 2019	Retired January 1, 1993
Day, Rosemarie	Winnipeg, BC	June 24, 2019	Retired September 1, 2000
Dumontier, Pierre	Pointe-aux-Trembles, QC	May 6, 2019	Retired September 1, 1997
Fairbairn, Cheryl	Atikokan, ON	May 29, 2019	Retired October 1, 2015
Faubert, Daniel	Newburgh, ON	March 15, 2019	Retired May 1, 2006
Fernandes, Adelphina	Oakville, ON	May 6, 2019	Retired September 1, 2012
Forbes, Sheila	Dorval, QC	June 15, 2019	Retired October 1, 2011
Forgues, Marie Lorna	Montreal, QC	May 25, 2019	Retired July 1, 1987

In Memoriam

We extend our condolences to the families and friends of:

Fraser, Lloyd	Grimsby, ON	April 8, 2019	Retired October 1, 1992
Freeman, Donald	Windsor, ON	June 21, 2019	Retired December 1, 1992
Furlong, Norman	Val-D'Or, QC	April 27, 2019	Retired June 1, 1998
Gendron, Denise	St Felix de valois, QC	May 15, 2019	Retired January 1, 2011
Gilbert, Bill	North York, ON	April 18, 2019	Retired May 1, 1992
Goodwin, Doreen	Stoney Creek, ON	May 24, 2019	Retired October 1, 1999
Green, Nora	Calgary, AB	December 31, 2018	Retired May 9, 1986
Gregory, Dereik	Dollard-des-Ormeaux, QC	June 3, 2019	Retired December 1, 1988
Gregson, Brian	Vancouver, BC	May 6, 2019	Retired May 1, 1991
Groulx, Michel	Verdun, QC	June 26, 2019	Retired July 1, 2015
Halwa, Evelyn	Edmonton, AB	March 27, 2019	Retired November 1, 1988
Hamilton, Roger	Burlington, ON	July 9, 2019	Retired December 1, 1984
Hauser, Doug	Georgetown, ON	May 2, 2019	Retired July 1, 1991
Hipkiss, Janis	Grimsby, ON	May 3, 2019	Retired September 1, 2013
Hiscock, Kitchener	Montreal, QC	April 20, 2019	Retired February 1, 1998
Hsuan Shih Chen Loo, Jennie	Kirkland, QC	May 1, 2019	Retired April 1, 1993
Isabaner, Joyce	Surrey, BC	April 23, 2019	Retired December 1, 1989
Jensen, Pearl	New Denmark, NB	June 11, 2019	Retired June 1, 1999
Kaiponen, Tuula	Gormley, ON	May 3, 2019	Retired May 1, 1998
Kissick, Janet	Prince Albert, SK	July 10, 2019	Retired August 1, 1998
Koch, Herma	Surrey, BC	July 1, 2019	Retired August 1, 1993
Koopmans, Gerdine	Belleville, ON	May 25, 2019	Retired October 1, 2002
Kuppe, Ursula	Courtenay, BC	April 5, 2019	Retired August 1, 1994
Labelle, Jocelyne	Montreal, QC	January 9, 2019	Retired April 1, 1997
Labrosse, Richard	Carignan, QC	April 27, 2019	Retired February 1, 2003
Ladouceur Gendron, Jacqueline	Mascouche, QC	June 18, 2019	Retired April 1, 1993
Leifso, Sarah	Chesley, ON	July 18, 2019	Retired May 1, 1999
Leykauf, Louise	Rosemere, QC	April 30, 2019	Retired January 1, 1993
Ludy, John	Toronto, ON	July 2, 2019	Retired May 1, 1983
MacCollum, Pat	Whitby, ON	June 23, 2019	Retired June 1, 1995
MacDonald, Colin	Wileville, NS	June 21, 2019	Retired March 1, 2015
MacLean, Margaret	Mississauga, ON	July 4, 2019	Retired November 1, 1981
Mancini, Carol	Toronto, ON	May 2, 2019	Retired January 1, 2007
Martin, Helga	Ajax, ON	May 23, 2019	Retired September 1, 1994
Matte, Lorraine	Anjou, QC	May 22, 2019	Retired March 1, 2012
McCullough, Vi	Tottenham, ON	December 13, 2018	Retired September 1, 1994
McKenzie, Beverly	Mississauga, ON	May 6, 2019	Retired April 1, 2014
McLaren, Dorothy	East St Paul, MB	July 12, 2019	Retired November 1, 1993
Meech-Robinson, Eleanor	Wellington, ON	June 10, 2019	Retired May 1, 2001
Micus, Mary	Manotick, ON	April 21, 2019	Retired August 1, 1991
Morter, Lloyd	Lacombe, AB	April 4, 2019	Retired October 1, 1983
Murphy, Gary	Whitby, ON	March 22, 2019	Retired November 1, 2001

In Memoriam

We extend our condolences to the families and friends of:

Murray, Colleen	Pickering, ON	July 14, 2019	Retired August 1, 2011
Nahorniak, Robert	Dollar des Ormeaux, QC	March 20, 2019	Retired April 1, 2012
Overwater, Sharon	Winnipeg, MB	April 12, 2019	Retired December 1, 1997
Pawlak, Gloria	Mississauga, ON	April 27, 2019	Retired March 1, 2004
Perron, Robert	Montreal, QC	May 7, 2019	Retired January 1, 2002
Ponych, Ron	Red Deer, AB	June 21, 2019	Retired May 1, 2008
Pratt, Michael	Oakville, ON	April 12, 2019	Retired July 1, 1997
Provost, Leonne	Montreal, QC	January 17, 2019	Retired March 1, 2000
Quinn, Marina	Pembroke, ON	May 20, 2019	Retired July 1, 1987
Ramsay, Vincent	Fredericton, NB	March 11, 2019	Retired November 1, 1988
Raud, Oie	Scarborough, ON	April 19, 2019	Retired April 1, 1983
Reid, Ronald C.	Scarborough, ON	April 10, 2019	Retired December 16, 1989
Rimbon, Adela	Brampton, ON	April 7, 2019	Retired November 1, 1997
Rowlands, John	Parksville, BC	May 7, 2019	Retired April 1, 1997
Santos, Capitolina	Concord, ON	June 1, 2019	Retired November 1, 2001
Schaafsma, Pat	Rosedale, BC	May 22, 2019	Retired May 1, 1999
Schewaga, Anne	Calgary, AB	March 13, 2019	Retired September 1, 1990
Schultz, Verna	Calgary, AB	June 16, 2019	Retired November 1, 1991
Scott, Gladys	Edmonton, AB	May 12, 2019	Retired November 1, 2014
Seymour, David	Erin, ON	June 4, 2019	Retired January 1, 2010
Sharpe, Shirley	Calgary, AB	June 24, 2019	Retired November 1, 1998
Smith, Joyce	Toronto, ON	April 26, 2019	Retired April 1, 2001
Sollows, Joan	Waterloo, ON	April 3, 2019	Retired June 1, 2002
Stevenson, Patricia	Victoria, BC	June 25, 2019	Retired June 1, 1987
Stewart, Hugh	Toronto, ON	May 28, 2019	Retired November 1, 1988
Sutherland, Anna	Belleville, ON	May 11, 2019	Retired August 1, 2004
Swift, Ivy	Calgary, AB	May 4, 2019	Retired November 1, 2009
Sykelyk, Walter	Montreal, QC	May 20, 2019	Retired February 1, 2017
Taccardi, Lina	North York, ON	June 30, 2019	Retired January 1, 2011
Tamai, Joseph	Oakville, ON	June 24, 2019	Retired January 1, 2010
Teetzel, Ted	Victoria, BC	May 1, 2019	Retired January 1, 2000
Thorstad, Audrey Mae	Vancouver, BC	March 28, 2019	Retired February 1, 2002
Trojek, Pauline	St. Thomas, ON	March 22, 2019	Retired August 1, 1990
Turcotte, Denise	Laval, QC	May 6, 2019	Retired December 1, 1991
Vlasman, Adrian	Guelph, ON	April 19, 2019	Retired May 1, 1993
Walker, Ray	Herringcove, NS	April 19, 2019	Retired April 1, 1988
Watt, Michael	Burlington, ON	March 1, 2019	Retired April 1, 2003
Weber, Valerie	Victoria, BC	April 18, 2019	Retired January 1, 2010
Wilson, James	Irishtown, NB	March 30, 2019	Retired February 1, 2017

In Memoriam

We extend our condolences to the families and friends of:

Archer, Rose	Camlachie, ON	July 28, 2019	Retired August 1, 1990
Arnold, Orval	Windsor, NS	August 6, 2019	Retired August 1, 1998
Bouchard, Robert (Bob)	Fitzroy Harbour, ON	August 4, 2019	Retired February 1, 2006
Brown-Fair, Mary	Guelph, ON	August 26, 2019	Retired July 1, 1986
Cameron, Jane	Belleville, ON	August 6, 2019	Retired September 1, 2004
Campos, Humberto	Oakville, ON	July 30, 2019	Retired September 1, 2006
Clarke, John	Roxboro, QC	September 2, 2019	Retired September 1, 1989
Cordner, Barbara	Owen Sound, ON	September 14, 2019	Retired January 1, 2001
Cowan, Ginger	Edmonton, AB	July 28, 2019	Retired December 1, 2012
Croteau, Lucette	Cowansville, QC	September 27, 2019	Retired May 1, 1996
Dorset, Lesli	Winnipeg, MB	September 23, 2019	Retired January 1, 2007
Dowe, Kevin	Chapleau, ON	August 27, 2019	Retired July 1, 1997
Downey, Earl	Oakville, ON	August 19, 2019	Retired June 1, 1999
Drapeau, Lois	Iroquois Falls, ON	August 11, 2019	Retired August 1, 2013
Draper, Joseph	Kitchener, ON	September 7, 2019	Retired April 1, 1982
Dufour, Marielle	Saint-Adolphe-d'Howard, QC	August 7, 2019	Retired July 1, 1992
Everitt, Russell	Toronto, ON	August 22, 2019	Retired July 1, 1997
Farmer, Barry	Oakville, ON	September 16, 2019	Retired December 1, 1997
Ferguson, June	Kimberley, BC	July 28, 2019	Retired July 1, 1993
Fontaine, Joseph	Westbank, BC	August 28, 2019	Retired January 1, 1986
Franz, Audrey	Sault-St Marie, ON	May 24, 2019	Retired July 1, 1985
Frizell, Ellard	Kanata, ON	August 22, 2019	Retired June 1, 1991
Gagnon, Darren	Regina, SK	August 24, 2019	Retired February 1, 2019
Garnett, Gary	Cobourg, ON	August 2, 2019	Retired June 1, 2001
Gomes, Pio	Oakville, ON	September 23, 2019	Retired March 1, 2017
Gordon, Mary Lou	Wallaceburg, ON	September 2, 2019	Retired September 21, 2009
Hammer, Ilona	Toronto, ON	August 20, 2019	Retired December 1, 1985
Hardy, Ron	Calgary, AB	September 6, 2019	Retired August 1, 1994
Hawley, Valerie	Eastern Passage, NS	September 2, 2019	Retired August 1, 2007
Irvine, Nancy	St. Thomas, ON	July 29, 2019	Retired December 1, 2005
Keefe, Barbara	Port Severn, ON	September 21, 2019	Retired December 1, 2008
Keir, Joyce	Erin, ON	August 1, 2019	Retired August 1, 1987
Kerr, Irene	Toronto, ON	August 21, 2019	Retired March 1, 1991
Khan, Nazir	Whitby, ON	August 12, 2019	Retired November 1, 2005
Landrie, Sheila	Sudbury, ON	August 17, 2019	Retired March 1, 1994
Madden, Evelyn	Belleville, ON	September 26, 2019	Retired October 1, 1991
Mitchell, Anita	Ottawa, ON	September 4, 2019	Retired February 1, 1997
Mitchell, George	Montreal, QC	August 23, 2019	Retired April 1, 1985
Moran, Pat	Black Creek, BC	August 15, 2019	Retired January 1, 1998
Noble, Cecilia	Burlington, ON	July 24, 2019	Retired June 1, 1989
Ogilvie, Elaine	Mississauga, ON	August 3, 2019	Retired September 1, 1996
Orr, Stan	Hamilton, ON	August 17, 2019	Retired June 1, 1992
Parvatan, Claudette	Scarborough, ON	August 7, 2019	Retired February 1, 2014
Ramboer, Janice	Thamesville, ON	July 16, 2019	Retired November 1, 2002

In Memoriam

We extend our condolences to the families and friends of:

Riley, Anna	Halifax, NS	August 28, 2019	Retired February 1, 2009
Rodgers, Angus	Brockville, ON	August 27, 2019	Retired September 1, 1993
Rota, Enrico	Toronto, ON	August 30, 2019	Retired November 1, 2014
Sanderson, Douglas	New Glasgow, NS	August 14, 2019	Retired July 1, 2004
Santos, Puring	Ottawa, ON	August 24, 2019	Retired October 1, 1995
Sawyer, Amelia	Dauphin, MB	September 6, 2019	Retired January 1, 1988
Stewart, Gloria	Barrie, ON	August 17, 2019	Retired November 1, 1996
Tapper, Leya	Winnipeg, MB	August 15, 2019	Retired April 1, 2011
Thomas, Shirley Anne	Kamloops, BC	July 3, 2019	Retired September 1, 1993
Toovey, Muriel	Burnaby, BC	August 8, 2019	Retired June 1, 2003
Tubbe, Susan	Woodstock, ON	July 20, 2019	Retired September 1, 2006
White, Kenneth	Milton, ON	September 16, 2019	Retired May 1, 1987
Willcox, Bette	Kamloops, BC	August 7, 2019	Retired November 1, 1994
Young Lai, Mary	Nepean, ON	September 13, 2019	Retired February 1, 1995
Zavitz, Shirley	Ilderton, ON	August 22, 2019	Retired August 1, 1992