

keeping in Touch

A PUBLICATION FOR RBC PENSIONERS









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A Message from the KIT Team

Dear RBC Pensioner,

With the exception of the RBC Corporate Archive feature, we don't typically devote a lot of space to looking at the past. For example, the two profiles featured in each edition are about the activities and interests of pensioners who are focused on the here and now. This time around is no different and we'll get back to that in a moment. But we are indulging in a bit of nostalgia with our story about multi-generations of RBC families.

Candace Gilmore-Stephensen and Ted Holtby responded, when we asked to hear about families who have a history with RBC. This resulted in the article, "The Legacy of Two Royal Families." Of all the career-related change experienced by their family members throughout the decades, none is greater than the way technology has shaped how RBC, and its employees, operate.

This brings us back to the two profiles featured in this edition.

Yvonne Blackwood and Nigel Napiel-Andrews, have both appeared in this publication before, as guest columnists. But that's not all they have in common. Both have also embraced new technology with their post-RBC activities. Yvonne is taking advantage of the internet's reach to expand her pursuits as an author, and Nigel is involved in new media (digital TV and blogging) to express his abundant creativity. As you'll read, the technology is just a side note. They're having a great time exploring their interests.

We are pleased to present the stories of Candace, Ted, Yvonne and Nigel in this issue, along with Dr. K's column and our other regular features. We continue to look forward to hearing about your interests, new careers and volunteerism. Feel free to tell us what you are up to, by contacting the Keeping in Touch team at keepingintoucheditor@ rbc.com or by mailing your letter to "Keeping in Touch", transit 7201, via any RBC branch. You'll find all the ways to reach us detailed on the inside back cover of this publication.

Till next time, happy reading.



Here are some highlights from the RBC second quarter results of 2017.

Launching an enterprise-wide strategy in Business **Owner Planning**

Personal & Commercial Banking and Wealth Management are going to market together to ensure we're at the table to help business owners plan for major personal and business milestones. This One RBC approach is distinctive and positions us early with clients—opening up discussions around succession planning, achieving financial goals and identifying other opportunities. A key part of this approach is the investment we're making in our people. More than 1,400 people have already completed our new Business Owner Planning training program. Within the next five years all private commercial clients will have had the opportunity to meet with a specially trained Business Owner Planning partner and receive a customized plan.

Serving our clients in simple and innovative ways

More and more, we're exploring new ways to serve our clients in simple and innovative ways, including integrating into the digital ecosystems and platforms that matter to them. With the number of RBC mobile banking app users increasing 21% yearover-year and the explosive growth in our mobile P2P payment solutions, RBC was the first Canadian bank to launch Interac e-Transfer using Siri, further strengthening our leadership position in the payments and mobile space. This builds on our market leading, free person-to-person money transfer services for chequing account clients launched last year.



Future Launch: Unlocking the potential of young people

We recently announced RBC Future Launch, our largest-ever commitment to help young people prepare for the future of work. This 10-year, \$500-million commitment is designed to unlock

the potential of young people in Canada by addressing three critical gaps: experience, skills and networking. Working with youth, we're bringing together community leaders, industry experts, educators, and employers to encourage new ways of thinking and approaches to solving the problem to drive innovation and bold change.

The Legacy of Two Royal Families

Genealogy, so popular in today's culture, stems from European royalty. Family lineage and history were important to determine who was next in line for the crown.

RBC has its share of royal families, too. They don't lead to a crown but they do lead to good stories, as told by Ted Holtby and Candace Gilmore-Stephensen, whose family trees are deeply rooted in RBC.

"Our line of succession borders on the medieval," laughs Ted. At 14-years old in 1916, Ted's father Alan, followed his three brothers to the forerunner of today's RBC. Alan's brothers had resigned to enlist in the war and afterwards, one brother returned to his old job. Eventually, Ted and his siblings Jack and Noreen, joined RBC. An office romance in Regina resulted in Ted's marriage to Dorothy, and at various times, their three children worked at RBC. Now fourth generation RBCer, Sara Townsend (Ted's great niece), is Account Manager, Commercial Financial Services, in Edmonton. Ted estimates 100 years of accumulated service -- and counting.

Candace's father, Denis Gilmore, sprouted their family's RBC branch in 1949, in Thunder Bay, Ontario, and worked for 37 years before retiring. Candace joined in Winnipeg, in 1975, and her daughter, Mary Stephensen, is a Private Banking Associate in Calgary. All told, their careers exceed 80 years.

RBC is often discussed at family gettogethers and is a connection for those who are dispersed, geographically. Geography, in fact, has played a large part in their lives. "We were nomadic people," recalls Ted. "From childhood till retirement, I moved every three-and-a-half years." Ted remembers that on any given day his dad, an RBCer for 46 years, could receive a phone call, and a move would soon follow. "My dad agreed to be mobile and it was no different for me." With 15 moves during his own career, Ted, who retired from Private Banking in 1990, admits he's been molded into a person who can accept change.

Candace says her father moved cities nine times. She began her career in Winnipeg, spent 15 years there, then transferred to Calgary, where she stayed until retiring in 2014. "They gave employees varied experiences to gain knowledge and advance," explains Candace. Now, she sees the contrast in her daughter's career. "Moving people around is costly and difficult on families. RBC has many other ways for employees to gain exposure."

Work transfers is just one notable difference. In 1952, Candace's father required permission to be married. And as a junior clerk, Ted's father had to arrive at the branch before anyone else to light the pot belly stove. "He would place the ink wells on the stove so that they thawed by the 10:00 opening," describes Ted.

RBC's technology has seen staggering advancements since the days of warming ink in preparation for the day's transactions. "In dad's day, when it was time to pay interest, staff would stay till midnight, calculating and recording by hand," says Candace. By the 1970s, her branch was just converting to computers for savings account records. "Now, Mary speaks of how employees are like digital navigators for their clients."

From a major increase in corporate responsibility to the rise of women in executive positions, to the array of products and services offered clients, Ted, Candace and their surviving family members marvel at RBC's progress. "But one thing has not changed," concludes Candace. "We've all had meaningful and even lifelong relationships with clients and colleagues."

While much of Europe's royalty has fallen away over time, it seems that the royal families of RBC will be around for generations to come.



Three generations of RBCers, circa 1982: Ted (middle, holding his granddaughter), father Alan (right) and son Doug, who was working for RBC at the time.



Candace (right) and daughter Mary (left,) pictured with the first RBCer in the family, Denis, in 2016.



Your Feet Hold the Cure

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

Somewhere, in the design of suburban housing developments, walking was engineered out. Where we used to walk to the corner store, many of us now live in developments where the only option is to drive to the big box store. All too often, evening strolls around the neighborhood have been replaced with hours behind screens. It is no wonder that diseases of a sedentary lifestyle (high blood pressure, high cholesterol, and diabetes) have reached epidemic levels in North America.

The good news? The cure for these illnesses is in your feet! Research has shown that as little as 75 minutes (but ideally 150 minutes) of exercise a week helps you live longer no matter how old you are. That effect is more powerful than any medication you can take. Yes folks, exercise is medicine.

So how can you benefit from this free life saver? Start by just walking more. Cardiovascular exercise, such as brisk walking, can lower your resting heart rate, blood pressure, cholesterol and blood sugars, while reducing your risk of developing diabetes or heart disease.

Start by walking at least 10 minutes a day nonstop. After making this a daily habit, increase the time to 15 or 20 minutes and maybe walk a hill or two. If your hips or knee joints won't allow this, try swimming for the same amount of time.

Not enough time to walk? Here are three simple ways to help you to put in that distance — almost without feeling it — and also obtain the benefits of 10 minutes of consecutive walking.

1. Park in the space farthest from the door in every parking lot. Whether you're going to the mall, the rec centre, or the grocery store, always park as far away from your destination as possible. You'll avoid the stress of finding a spot as soon as someone pulls out and you'll get the benefit of the walk to the front door.



- 2. Take the stairs instead of the elevator for two flights. Walking up the stairs is a great cardiovascular workout. In fact, many of my surgical colleagues will ask me if the patients I send them can walk up two flights of stairs. If the answer is 'yes', then they are usually fit enough for any major surgery.
- **3. Walk during your day.** Take 10 minutes out of your day to go for a walk. That strategy alone will get you 70 minutes of walking a week. Increase one of those walks to 45 minutes or add in a park with a few hills and you are off to a great start.

As you become more active, you are doing more for your body than just taking medications. And you are fending off the diseases caused by sitting on your couch and watching TV.

Whether you are striving for those 10,000 daily steps or 150 minutes of consecutive steps per week, trying to improve your overall health is your ultimate goal.

Happy walking!

Dr. K

New Deadline for 2017 RBC Volunteer Grants Applications

Have you volunteered 40 hours or more with a registered charitable organization in 2017? If you are planning to apply for a 2017 RBC Volunteer Grant for that organization, please submit your application by September 1, 2017. This is earlier than in past years. RBC's fiscal year-end is October 31 and this timing change will allow the administrators of the program to better manage year-end budgeting.

More information about the 2018 RBC Volunteer Grants Program will be shared in due course.

If you have questions, please contact employeevolunteer@rbc.com.

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Retirements

MARCH

Adapon, Decy

Account Services Representative Toronto, ON Joined January 17, 1998

Adorian, Cathy

Technical System Analyst Toronto, ON Joined March 25, 2002

Balasingham, Yolanda

Operations Officer Toronto, ON Joined November 3, 1986

Breakspear-Purdy, Karyn

Customer Service Representative Kentville, NS Joined February 3, 2003

Brindley, Ross

Director, Asset Management Burlington, ON Joined July 18, 1983

Bruder, Barbara

Client Advisor Cambridge, ON Joined February 14, 1977

Cameron, Alex

Lead Architect Toronto, ON Joined May 1, 1996

Chan, May

IT Project Manager Toronto, ON Joined July 28, 1997

Chayer, Sylvie

Senior Advisor Sherbrooke, QC Joined August 30, 1978 **Christie, Linda**

Senior Tax Analyst Toronto, ON Joined September 13, 1976

Chung, Peter

Manager, Special Loans Group & Advisory Services Toronto, ON Joined August 29, 1988

Cristiano, Maria

Director, Global Supplier Management - Corporate Real Estate Toronto, ON Joined April 13, 1987

Davidson, Diane

Customer Service Advisor Verner, ON Joined November 7, 1988

Davis, Paulette

Data Entry Operator Rexdale, ON Joined January 18, 1988

DeGroot, John

Lead Architect - Security Toronto, ON Joined September 3, 2002

Dorrington, Theresa

Client Advisor Guysborough, NS Joined November 30, 1981

Edwards, Jill

Manager Credit Structures RBC Wealth Management Vancouver, BC Joined September 27, 1979

Ewen, Louise

Client Advisor Business Prince George, BC Joined October 9, 1979 Filipowicz, Anna

Client Advisor Mississauga, ON Joined November 9, 1987

Forestell, Carol

Financial Advisor Belleville, ON Joined August 27, 1990

Foster, Darlene

Client Advisor St. Catharines, ON Joined December 2, 1985

Ghose, Raj

Technical Systems Specialist Mississauga, ON Joined November 3, 2008

Gray, Judy

Client Advisor Belleville, ON Joined November 6, 2006

Gregoire, France

Specialized Services Montreal, QC Joined September 5, 1979

Grenier, France

Manager, IRP Sales Montreal, QC Joined April 1, 2002

Grunenko, George

Commercial Mortgage Analyst Toronto, ON Joined September 8, 2004

Grunwell, Diane

Senior Manager, National Employee Giving Campaign Toronto, ON Joined July 3, 1979

Hilton, Lorelei (Dolly)

Investment Advisor Prince George, BC Joined April 15, 1985 **Hingston, Marion**

Manager, Control Testing Vancouver, BC Joined June 18, 1984

Honigman, Nadine

Financial Planner Langley, BC Joined July 7, 1980

Huang, Xiao Wei

Life & Living Benefits Insurance Advisor Vancouver, BC Joined July 5, 2006

Hynes, Padraic

Senior Account Manager Business & Personal Dartmouth, NS Joined September 4, 1979

James, Lucy

Business Specialist Mississauga, ON Joined August 4, 2004

Juhasz, Frank

Manager IT Toronto, ON Joined March 27, 1972

Jung, Dina

Financial Advisor Laval, QC Joined July 12, 1993

Kaminsky, Shelley

Senior Trust Officer Calgary, AB Joined January 2, 2007

Kevol, Sherron

Account Services Representative Calgary, AB Joined December 8, 1986

Kirby, Shannon

Market Operations Support Officer New Westminster, BC Joined October 8, 1975

Klein, Joan

Associate Account Manager Saskatoon, SK Joined October 27, 1982

Klein, Phil

Vice President, Commercial Financial Services Saskatoon, SK Joined February 1, 1982

Lafrance, Helene

Technical Service Analyst Toronto, ON Joined March 24, 1977

Lamy, Rowena

Director, Technology & Operations, Retail Applications North York, ON Joined May 19, 2009

Laprise, Manon

Collections Agent Westmount, QC Joined June 1, 1981

Lee. Sharon

Financial Advisor Saskatoon, SK Joined July 15, 1974

Lozinsky, Barb

Financial Planning Associate Edmonton, AB Joined February 16, 1981

Ludgate, Brian

Senior Manager Tax Advisory Group Montreal, QC Joined May 1, 1995

MacDonald, Faye

Client Advisor Westville, NS Joined June 28, 1999

Macedo, Lurdes

Collections Associate Westmount, QC Joined March 21, 1977

MacLellan, Andrea

Client Advisor Ottawa, ON Joined January 21, 2002

Maraj, Kenn

Mortgage Specialist Mississauga, ON Joined January 13, 1992

Mattie, Pauline

Director, Application Portfolio Management Toronto, ON Joined October 15, 1985

McMechan, Deborah

Client Advisor Business Strathmore, AB Joined October 5, 2009

Meisner, Linda

Client Advisor Lunenburg, NS Joined December 18, 1985

Micklewright, Laura

Financial Advisor Port Perry, ON Joined February 23, 1976

Mok, Stella

Client Onboarding Manager Toronto, ON Joined December 9, 2002

Monast, Linda

Client Advisor Blainville, QC Joined February 23, 2004

Morton, Lillian

Client Advisor Côte Saint-Luc, QC Joined September 9, 1982

Mottard, Rejeanne

New Business Case Coordinator Mississauga, ON Joined April 24, 2006

Nawrot, Rick

Team Lead, Network Technical Support Toronto, ON Joined March 8, 1977

Nebocat, Sherryl

Client Advisor Gibsons, BC Joined October 28, 1998

Nerone, Felicia

Customer Service Officer Montreal, QC Joined November 14, 1977

Nguyen, Son

Technical Systems Specialist Toronto, ON Joined October 24, 2011

Noges, Ann

Director, Tax Advisory Group Toronto, ON Joined May 9, 1988

Parrish, Kathy

Client Advisor Mission, BC Joined November 3, 1997

Peffers, Charles

Vice President Equipment Finance -Alberta & the Territories Calgary, AB Joined July 14, 1976

Poulin, Mabel

Banking Advisor Vernon, QC Joined March 5, 1990

Pratt, Daniel

Vice President Commercial Montreal, QC Joined October 1, 1981

Pudsey, David

Director Equipment Lease Products Burlington, ON Joined March 2, 1981

Ramautar, Audrey

Senior Manager Regulatory Initiatives Toronto, ON Joined July 16, 1979

Rescorla, Betty

Client Care Advisor Cobourg, ON Joined May 3, 2000

Reyes, Elenita

Administrator Client Reporting Toronto, ON Joined October 11, 1988

Reynolds, Brenda

Mortgage Specialist Calgary, AB Joined September 17, 1979

Robert-Lapointe, Julie

Client Care Adviser Timmins, ON Joined April 4, 1988

Rose, Derek

Sales Manager Builder Development Fredericton, NB Joined June 6, 1977

MARCH 2017

(CONTINUED)

Schmidt, Sandra

Associate Account Manager Surrey, BC Joined October 9, 1986

Sharma, Sami

Client Advisor Mississauga, ON Joined October 13, 1987

Smith, Mary

Client Advisor Kamloops, BC Joined February 10, 1992

Sprung, Colleen

Banking Advisor Wiarton, ON Joined October 20, 1980

Sprung, Wendy

Senior Commercial Credit Analyst Toronto, ON Joined February 13, 1974

Srikanthan, Param

Wealth Insurance Advisor Toronto, ON Joined July 5, 2006

Stacey, Valerie

Client Care Adviser Nipawin, SK Joined September 13, 1976

Stuive, Henry

Actuarial Process Controller Mississauga, ON Joined November 16, 1998

Sukhram, Indera

Disability Claim Specialist Toronto, ON Joined February 26, 2007

Taylor, Dan

Head of Americas RBC Wealth Management-International Oakville, ON Joined September 7, 1982

Tetrault, David

Investment & Wealth Advisor Calgary, AB Joined August 8, 2000

Tower, Gary

Financial Planner, Investment & Retirement Planning Fredericton, NB Joined September 15, 2008

Trentadue, Maria

Operation Support Officer Toronto, ON Joined August 20, 1984

Walker, June

Account Services Representative Montreal, QC Joined August 9, 2002

White, Joanne

Client Advisor Peterborough, ON Joined November 24, 2008

Wismayer, Lynn

Banking Advisor Alliston, ON Joined August 23, 1976

Wolfe, Kasey

Banking Advisor Campbell River, BC Joined December 5, 1988

Woods, May

Client Care Adviser Ottawa, ON Joined October 28, 1985

Wu, Anita

Adjudication Associate Mississauga, ON Joined November 12, 1996

Yeo, Chiaw-Yun

Financial Advisor Vancouver, BC Joined December 6, 1988

Yeung, Lily

Client Advisor North York, ON Joined June 13, 1989

Yurkewich, Walter

Senior Manager Financial Control Toronto, ON Joined November 17, 1986

APRIL

Abbruzzese, Angelina

Wire Payment Officer Montreal, QC Joined February 9, 1987

Armenti, Silvana

Client Advisor Niagara Falls, ON Joined April 15, 1985

Babcock, Linda

Associate Account Manager Vancouver, BC Joined August 23, 1988

Bakshan, Tanya

Client Advisor Calgary, AB Joined August 17, 1992

Bannister, **Deborah**

Client Advisor Brantford, ON Joined December 6, 2004

Barrette, Denyse

Client Advisor Saint-Jerome, QC Joined June 21, 1990

Bazinet, France

Client Advisor Casselman, ON Joined January 18, 1993

Blackall, Janis

Client Advisor Kelowna, BC Joined September 17, 1990

Boire, Ginette

Mortgage Specialist Brossard, QC Joined April 1, 1975

Bonneville, Cheryle

Client Advisor Regina, SK Joined July 21, 1976

Branco, Lucila

Regional Vice President International Private Banking Burlington, ON Joined February 1, 2005

Burfoot, Patricia

Director Toronto, ON Joined February 27, 1978

Burritt, Bonny

Financial Advisor Edmonton, AB Joined April 17, 1978

Carnegie, Deborah

Client Advisor Welland, ON Joined January 13, 1992

Carr, Marny

Administrative Assistant Mississauga, ON Joined May 30, 1994

Chirka, Sherry

Mortgage Specialist Calgary, AB Joined January 3, 1978

Chiste, Julie

Branch Manager Creston, BC Joined April 28, 1980

Côte, Gisele

Client Advisor Saint-Hyacinthe, QC Joined October 24, 1991

Couto, Maria

Client Advisor Business Services Wheatley, ON Joined February 7, 1977

Crevier, Bernard

Regional Vice President Montreal, QC Joined May 23, 1979

Davis, Heather

Business Systems Analyst Toronto, ON Joined March 1, 1993

Dela-Cruz, Gloria

Operations Associate Thornhill, ON Joined April 9, 1990

Doiron, Grace

Mobile Mortgage Specialist Mississauga, ON Joined June 7, 2006

Dupuis, Gail

Fraud Business Analyst Westmount, QC Joined June 9, 1976

Dzikowski, Karen

Financial Planner Brantford, ON Joined June 12, 1978

Eggen, Chuck

Account Manager Commercial Financial Services Medicine Hat, AB Joined August 18, 1980

Fernandes, Brian

Commercial Account Manager Richmond Hill, ON Joined February 18, 1985

Fooks, Terry

Manager Client Care Kelowna, BC Joined August 29, 1978

Foster, Marlene

Credit Quality Review Associate Mississauga, ON Joined April 10, 2000

Friedel, Janet

Associate Account Manager Calgary, AB Joined November 4, 1985

Gesior, John

Senior Manager Commercial Mortgages Toronto, ON Joined November 14, 2000

Girard, Monique

Clinical Specialist Toronto, ON Joined September 9, 2002

Glover, Bev

Financial Planner Calgary, AB Joined March 22, 1982

Heerema, Geertruida

Client Advisor Ottawa, ON Joined February 28, 2005

Howe, Janice

Financial Planning Associate Winnipeg, MB Joined December 4, 2001

Hudon, Jean-Pierre

Commercial Account Manager Sherbrooke, ON Joined October 4, 1976

Irvin, Margot

Client Advisor Nepean, ON Joined March 29, 1979

Jeanson, Linda

Manager of Client Care Winnipeg, MB Joined October 31, 1989

Jensen, Evelyn

Financial Advisor Brooks, AB Joined February 1, 1982

Johnson, Karen

Associate Wealth Advisor Richmond, BC Joined July 21, 2000

Jones, Lynn

Dealer Toronto, ON Joined August 20, 1973

Kelsey, Glen

Regional Vice President Brockville, ON Joined November 8, 1976

Kenny, Debra

Field Operations Specialist Burlington, ON Joined July 17, 1987

Kinzie, Joyce

Mortgage Specialist Penticton, BC Joined January 5, 1972

Klepacka-Natanek, Katarzyna

Manager Digital
Marketing & Sales
Toronto, ON
Joined November 29, 2006

Klucznik, Johanna

Private Banking Associate London, ON Joined December 16, 1997

Knopp, Susan

Client Analytics Effect. & Planning Mississauga, ON Joined February 12, 2001

Kydd, Brenda

Senior Director Information Management Toronto, ON Joined August 4, 1981

Lachowsky, Jan

Admin Assistant Operations Burlington, ON Joined June 25, 1981

Lam-Smoley, Mo King

Account Service Representative Edmonton, AB Joined March 27, 1989

Langley, Doug

Manager Credit Coaching Vancouver, BC Joined October 28, 1975

Langlois, Cathy

Financial Advisor Peterborough, ON Joined March 27, 1995

Lessard, Sue

Manager Operations Support Burlington, ON Joined February 15, 1982

APRIL 2017

(CONTINUED)

Leuschner, Linda

Senior Marketing Manager Toronto, ON Joined October 7, 1991

Lim, Patrick

Client Advisor Vancouver, BC Joined December 14, 1998

Loh, Cindy

Banking Advisor Scarborough, ON Joined August 12, 1987

Mackay, Cindy

Branch Administrator Nanaimo, BC Joined August 19, 2002

Malcolm, Anne-Marie

Operations Support Accounts Payable Toronto, ON Joined June 1, 1987

Marion, Dean

Client Advisor Winnipeg, ON Joined July 3, 2001

Martin, Vicki

Financing Specialist Vancouver, BC Joined April 27, 1982

Mcallister, Peter

Commercial Account Manager Halifax, NS Joined June 17, 1997

McKenzie, Lee

Account Service Representative Edmonton, AB Joined September 20, 1976

Mclean, Jocelyne

Client Advisor Sault Ste Marie, ON Joined April 7, 1988

McLeod, Sheila

Senior Project Manager Mississauga, ON Joined July 4, 2005

Moylan, Josephine

Adjudication Associate Mississauga, ON Joined November 10, 1986

Muldoon, Bryan

Director, Domestic Applications Toronto, ON Joined April 4, 1977

Murray, Carla

Market Operations Support Officer Toronto, ON Joined June 19, 1980

Neal, Joanne

Client Advisor Bowmanville, ON Joined January 4, 1982

Parker, Karen

Manager Client Care Kelowna, BC Joined November 10, 1980

Pavan, Mara

Client Advisor Business Services Kamloops, BC Joined July 28, 1980

Perera, Mahes

Financial Advisor Toronto, ON Joined July 5, 2006

Pittman, Pamela

Client Care Advisor Dartmouth, NS Joined May 6, 1991

Plante, Nicole

Client Service Representative Sherbrooke, QC Joined January 28, 1991

Polito, Shirley

Client Advisor Port Perry, ON Joined April 12, 1978

Polysou, Chris

Commercial Account Manager Surrey, BC Joined November 27, 2006

Rennick, Rachelle

Client Advisor Business Services Petawawa, ON Joined July 30, 1998

Sanderson, Elaine

Manager, Market Operations Vancouver, BC Joined July 5, 1976

Santos, Winnie

Business Analyst Oakville, ON Joined November 30, 1981

Scott, Douglas

Leasing Manager Hamilton, ON Joined February 2, 1999

Segato, Mark

Technical Systems Analyst Toronto, ON Joined January 11, 1993

Shadbolt, Richard

Senior Manager, RBC Taxation Group Toronto, ON Joined March 28, 1988

Smallbone, **Elizabeth**

GSI Underwriting Consultant Mississauga, ON Joined February 12, 1991

Smith, Carol Anne

Associate Advisor Nanaimo, BC Joined January 25, 1999

Sousa, Gabriela

Financial Advisor Winnipeg, MB Joined January 13, 1976

Stach, Susan

Field Operations Specialist Burlington, ON Joined May 24, 1977

Taylor, Karen

Field Operations Specialist Vancouver, BC Joined February 13, 1978

Theodore, Corinne

Banking Advisor Langley, BC Joined April 17, 1989

Tole, Moya

Online Banking Advisor Winnipeg, MB Joined December 18, 2000

Tutt, Nancy

Director, Western Canada, Commercial Advisory Group New Westminster, BC Joined March 22, 1982

Ure, Judy

Manager, Financial Planner Windsor, ON Joined December 15, 1976

Valli-Hasham, Yasmin

Account Service Representative Vancouver, BC Joined February 6, 1995

Walkington, Susan

Regional Compliance Officer Toronto, ON Joined October 15, 1996

White, Marsha

Senior Account Manager Business Red Deer, AB Joined May 26, 1975

Wire, Mark

Investment & Retirement Planning Winnipeg, MB Joined October 20, 1980

Wong, Maria

Manager, Group Risk Management, Health Care Professionals Toronto, ON Joined December 14, 1987

Yiu, Mary

Business Systems Analyst Toronto, ON Joined September 24, 1980

MAY

Anwar, Yasmin

Business Advisor Advice Centre Mississauga, ON Joined June 12, 1989

Atchison, Ron

Investment Advisor-RBC DS Abbotsford, BC Joined February 2, 1976

Bandukwala, Farzana

Operations Officer Toronto, ON Joined August 15, 1994

Barthelotte, Mona

Financial Planner Moncton, NB Joined June 14, 1979

Blackmore, Mary

Senior Manager, Ops/ Regulatory Solutions Toronto, ON Joined November 26, 1984

Bond, Bruce

Senior Director, GTI Risk Management Toronto, ON Joined September 6, 1988

Bourdages, Jacques

Mortgage Specialist Montreal, QC Joined April 13, 2004

Boyd, Cherrie

Client Advisor Mississauga, ON Joined July 4, 2005

Boys, Maria

Banking Advisor Collingwood, ON Joined November 3, 1987

Braaten, Diane

Client Advisor Whitecourt, AB Joined May 24, 1983

Brijcoomar, Barbara

Manager, Credit Adjudication National Office Toronto, ON Joined March 8, 1982

Carvalho, Linda

Credit Adjudication Associate Brampton, ON Joined October 10, 1978

Cheng, Maylynn

Operations Officer Specialized Services Toronto, ON Joined November 7, 1977

Clarke, Georgina

Account Services Representative Coquitlam, BC Joined July 16, 2007

Clouthier, Diana

Customer Service Representative Windsor, ON Joined April 1, 1985

Coles, Elaine

Client Care Advisor Milton, ON Joined October 3, 1988

Cooper, Bev

Banking Advisor Langley, BC Joined April 6, 1992

Cushnie, James

Head, Risk Management I & TS North America Toronto, ON Joined May 19, 1987

Dagneau, Catherine

Client Advisor Mission, BC Joined January 31, 2005

Eckland, Leslie

Investment & Retirement Planner Vancouver, BC Joined September 28, 1990

Ellis Hayes, Roberta

VP, Credit Structures Private Banking Toronto, ON Joined May 28, 1990

FitzPatrick, Joan

Assistant Branch Manager Bowmanville, ON Joined September 5, 1995

Fleming, Deb

Client Advisor Kamloops, BC Joined May 4, 1981

Fortin Trudeau, Josée

Client Advisor Granby, QC Joined December 3, 2001

Fortin, Linda

Specialized Services Montreal, QC Joined January 27, 1986

Gagné, Martine

Senior Account Manager Chicoutimi, QC Joined December 20, 1976

Garneau, Jo-Anne

Client Advisor Business Services Strathmore, AB Joined May 19, 1980

Garrett, Brenda

Client Advisor Duncan, BC Joined January 6, 1981

Grudzinski, Ted

Business Analyst Toronto, ON Joined March 29, 1978

Guerard, Monique

Client Advisor Quebec, QC Joined July 23, 2007

MAY 2017

(CONTINUED)

Hall, Elizabeth

Mortgage Specialist Maple Ridge, BC Joined August 14, 1978

Hamilton, Donna

Digital Advisor RBC Advice Center Moncton, NB Joined April 21, 1975

Handren, Christine

Client Advisor Toronto, ON Joined June 5, 2006

Hanson, Irene

Financial Advisor Manotick, ON Joined March 28, 1977

Harrison, Karen

Client Advisor Manotick, ON Joined January 16, 1989

Hayes, Sheila

Senior Manager Enterprise Client Apps Toronto, ON Joined August 12, 1985

Helie, Kathleen

Operations Agent Westmount, QC Joined August 31, 1979

Ingram, Lorey

Financial Advisor Hinton, AB Joined April 18, 1977

Jayawardane, Vajira

Senior Fund Accountant Toronto, ON Joined July 27, 2002

Jenner, Patti

Licensed Insurance Agent Mississauga, ON Joined July 31, 2000

John, Marilyn

Senior Credit Analysis Toronto, ON Joined May 16, 1977

Kanaganayagam, Premawathy

Operations Agent Toronto, ON Joined May 2, 2005

Kay, Patti

Client Advisor Nanaimo, BC Joined January 15, 1979

King, Rhonda

Client Advisor Trinity, NL Joined September 9, 1985

Lam, Wai-Fong

Client Advisor Scarborough, ON Joined June 24, 1997

Langevin, Ginette

Manager Market Operations Montreal, QC Joined May 24, 1977

Laurenson, Debra

Branch Manager Spruce Grove, AB Joined August 8, 1983

Leclaire, Martine

Investment & Retirement Planner Montreal, QC Joined August 28, 1978

Linteau, Mary Jo

Client Care Advisor North York, ON Joined October 1, 1979

Lombardo, Carmen

Client Advisor Business Services Montreal-Nord, QC Joined August 4, 1975

Marche, Gloria

Branch Manager Edmonton, AB Joined January 22, 1986

Marko, Marie

Banking Advisor Nanaimo, BC Joined April 6, 2010

Massa, Paula

Client Advisor St-Sauveur, QC Joined June 9, 1986

Mazurenko, Donna

Client Advisor Edmonton, AB Joined October 15, 1986

McKerchar, Dolina

Sales Associate Grande Prairie, AB Joined August 15, 2005

McManus, Marilyn

Client Advisor London, ON Joined September 17, 2001 **Medeiros, Dalva** Operations Officer Toronto, ON Joined July 27, 1978

Miller, Marlane

Financial Advisor Westlock, AB Joined February 17, 1978

Millichamp, Joanne

Client Advisor Brossard, QC Joined April 3, 2003

Morrish, John

Investment Advisor Nobel, ON Joined June 20, 1994

Mouchet, Lee

Client Advisor Business Services Almonte, ON Joined October 13, 1987

Mung, Carol

Financial Advisor Richmond, BC Joined January 11, 1988

Napthine, Jean

Managing Director Toronto, ON Joined September 24, 1974

Nicholls, Paul

Vice President IFRS Toronto, ON Joined September 19, 1994

Nowlan, Rob

Branch Manager Miramichi, NB Joined November 9, 1981

Nunes, Ed

Investment & Retirement Planner Halifax, NS Joined September 8, 1997

Peffers, Elly

Operations Support Officer Calgary, AB Joined November 1, 1976

Penn, Dave

Director Credit Calgary, AB Joined February 4, 1980

Persaud, Sheamela

Adjudication Officer Mississauga, ON Joined November 13, 1990

Quesnel, Daniel

AC Online Banking Advisor Winnipeg, MB Joined February 6, 2006

Radojewski, Betty

AC Team Manager Credit Mississauga, ON Joined December 5, 1988

Routhier, Kathryn

Client Advisor Somerset, MB Joined June 16, 1986

Sasseville, Jeanne

Client Advisor Business Val-Dor, QC Joined May 16, 1988

Schatz, Carolyn

RVP Associate - Okanagan Kelowna, BC Joined October 14, 1980

Schilbe, Lynda

Associate Account Manager London, ON Joined September 15, 1987

Selvarajah, Bremavathy

Client Advisor North York, ON Joined June 6, 1991

Siddiqui, Anjuman

Operations Specialist Toronto, ON Joined January 28, 2002

Singh, Gurmukh

AC One-Bound Banking Mississauga, ON Joined February 12, 2001

Sullivan, Nancy

Manager Client Care Lindsay, ON Joined July 16, 1973

Swanson, Wanda

Market Operations Support Officer Burlington, ON Joined March 10, 2003

Tang-Wong, Karin Siu Ping

Client Advisor Scarborough, ON Joined June 22, 1998

Tappin, Valerie

P&C Insurance Advisor Oshawa, ON Joined February 7, 2011

Thompson, Nancy

Manager Credit Structures Private Banking Saint-Laurent, QC Joined January 16, 1980

Verhegge, Marlene

Proof Teller Medicine Hat, AB Joined February 9, 1976

Verreault, Helene

Banking Advisor Quebec, QC Joined October 29, 1975

Vescio, Mary

Client Advisor Stoney Creek, ON Joined February 17, 1986

Villeneuve, Janet

Financial Advisor Hanmer, ON Joined May 8, 1989

Vitelli, Patricia

Client Advisor Mississauga, ON Joined November 25, 1991

Wadhawan, Arvind

Financial Advisor Mississauga, ON Joined February 25, 2008

Ward, Lori

Client Advisor Mount Brydges, ON Joined April 25, 1977

Warren, Jocelyn

Client Advisor Winnipeg, MB Joined October 20, 1987

Westfall, Leona

Client Advisor Business Perth, ON Joined February 9, 2005

Wilkinson, Wayne

Manager, Process Implementation - DSS Toronto, ON Joined December 20, 1976

Wong, Judy

Private Client Associate Victoria, BC Joined July 7, 1981

PREVIOUS RETIREMENTS

Kaiyogana, Rosie

Client Advisor Cambridge Bay, NU Joined October 15, 1996 Retired February 28, 2017

Tuters, Ojars

Investment Advisor Toronto, ON Joined March 8, 2010 Retired February 28, 2017

Velickovic, Nebojsa

IT Development Manager Mississauga, ON Joined June 8, 1998 Retired February 28, 2017 **ISSUE 2 • 2017**

Keeping In Touch

In Memoriam

Alaots, Maia

Toronto, ON May 17, 2017 Retired August 1, 1984

Anderson, William

Kelowna, BC April 22, 2017 Retired May 1, 1985

Andrew, Tom

Saskatoon, SK February 28, 2017 Retired June 1, 1993

Armstrong, Leonard

Surrey, BC February 12, 2017 Retired February 1, 1995

Arsenault, Ann

Welland, ON March 31, 2017 Retired June 1, 2007

Baker-Hildebrand, Alyce

Chatham, ON May 10, 2017 Retired October 1, 1978

Barrett, Eleanor

Winnipeg, MB April 7, 2017 Retired August 1, 1992

Bartecki, Marilyn

Nanaimo, BC March 10, 2017 Retired November 1, 2004

Bergeron, Marcel

Sherbrooke, QC March 13, 2017 Retired May 1, 1987

Black, Linda

Toronto ON April 1, 2017 Retired May 1, 2004

Blick, Darryl

Red Deer, AB March 4, 2017 Retired April 1, 1997

Bouman, Art

Abbotsford, BC February 27, 2017 Retired December 1, 1987

Brady, Verna

Calgary, AB February 5, 2017 Retired October 1, 1993

Brannen, John

Toronto, ON March 28, 2017 September 1, 1981

Brophy, Joan

White Rock, BC March 9, 2017 Retired February 1, 1990

Bruns, Gretel

Grimsby, ON April 15, 2017 Retired October 1, 1997

Campbell, Joy

London, ON March 6, 2017 Retired April 1, 1991

Campbell, Ruth

Paris, ON April 11, 2017 Retired February 1, 1999

In Memoriam

We extend our condolences to the families and friends of:

Campbell, Mike

Carp, ON April 5, 2017 Retired August 1, 1994

Carroll, Velma

Toronto, ON January 12, 2017 Retired October 1, 1976

Chang, Sou-Wah

Toronto, ON May 17, 2017 Retired August 1, 2001

Cooney, Edward

Lasalle, QC April 21, 2017 Retired August 1, 1992

County, Charles

Calgary, AB May 12, 2017 Retired January 1, 1985

Dal Bello, Lorraine

Niagara Falls, ON April 19, 2017 Retired January 1, 1995

Dalgity, Freda

London, ON March 5, 2017 Retired May 1, 1979

Demanche, Ray

Longueuil, QC March 24, 2017 Retired March 1, 1994

Douglas, Allan

Kelowna, BC February 27, 2017 Retired November 1, 1986

Duffy, Darlene

Penticton, BC March 12, 2017 Retired January 1, 1998 **Dumas, Guy**

Montreal, QC March 13, 2017 Retired August 1, 1991

Franham, Joan

St. John's, NL April 20, 2017 Retired May 1, 1984

Fraser, Nathalie

Ottawa, ON April 24, 2017 Retired September 1, 1986

Fraser, Mary

Little Harbour, NS April 13, 2017 Retired May 1, 2002

Gillies, Yvonne

St. Thomas, ON March 24, 2017 Retired December 1, 2009

Grady, Allan

Kingston, ON February 25, 2017 Retired April 1, 1990

Gustavson, Karl

Oliver, BC February 25, 2017 Retired July 1, 1994

Hardy, Hugh

Guelph, ON April 19, 2017 Retired July 1, 1986

Hasselrot, Carl

Bracebridge, ON March 7, 2017 Retired June 1, 1980

Henry, John Freeman

Pierrefonds, QC February 16, 2017 Retired May 1, 1999 Hopkins, Harold

Hamilton, ON March 29, 2017 Retired June 1, 1983

Hyland, Catherine

New Westminster, BC March 29, 2017 Retired January 1, 2007

Ireson, Raymond

Roxboro, QC April 13, 2017 Retired November 1, 1986

Irwin, Rita

Mississauga, ON March 24, 2017 Retired October 1, 1994

Jefferies, Albert

Dundas, ON April 8, 2017 Retired November 1, 1976

Johnson, Jessie

Roxboro, QC April 23, 2017 Retired May 1, 1985

Jordanides, Chris

Toronto, ON May 4, 2017 Retired September 1, 2003

Klassen, Rosetta

Abbotsford, BC February 21, 2017 Retired December 1, 1994

Kochuk, Betty

Edmonton, AB February 11, 2017 Retired April 1, 1995

Lagrange, Pierrette

Montreal-Nord, QC March 23, 2017 Retired August 1, 1991 Lahaise, Jean

Surrey, BC February 14, 2017 Retired August 1, 1990

Levesque, Jenny

Montreal, QC April 6, 2017 Retired August 1, 1994

Luke, Ena

Waterloo, ON March 9, 2017 Retired October 1, 1986

Lynch, Heather

Winnipeg, MB April 27, 2017 Retired September 1, 2007

Mackenzie, Donald

Lethbridge, AB February 26, 2017 Retired April 1, 2009

Martin, Beverley

St. John's, NL April 6, 2017 Retired March 1, 2007

Mattis, Mercedes

Scarborough, ON March 22, 2017 Retired January 1, 2007

McBain, Cameron

Burlington, ON February 25, 2017 Retired April 1, 1994

McCallum, Hilda

Burlington, ON December 6, 2016 Retired April 1, 1981

McLaughlan, Annie

Burlington, ON May 6, 2017 Retired September 1, 1986

In Memoriam

We extend our condolences to the families and friends of:

Mernett, Diana

Surrey, BC May 9, 2017 Retired March 1, 2001

Mills, Thelma

Nestleton, ON April 23, 2017 Retired February 1, 1977

Mlynarsky, Pauline

Woodstock, ON March 8, 2017 Retired October 1, 2007

Moldowin, Evelyn

Vancouver, BC February 6, 2017 Retired January 1, 2006

Moores, Lily

Trenton, ON March 1, 2017 Retired April 1, 1987

Morton, Francis

Ottawa, ON February 26, 2017 Retired November 1, 1981

Nation, George

Victoria, BC March 12, 2017 Retired January 1, 1985

O'Connor, Rosalie

Markham, ON February 17, 2017 Retired October 1, 1983

Pemberton, Kate

Peterborough, ON February 24, 2017 Retired February 1, 2005 **Peters, Ross**

Victoria, BC April 4, 2017 Retired October 1, 1995

Pfeifer, Hilda

Scarborough, ON February 26, 2017 Retired July 1, 1978

Pigeon, Rita

Tobermory, ON April 24, 2017 Retired August 1, 1981

Pynkoski, Phyllis

Toronto, ON April 11, 2017 Retired March 1, 1984

Robinson, Barbara

Delta, BC February 4, 2017 Retired September 1, 2010

Ross, Judy

Brossard, QC March 2, 2017 Retired August 1, 2001

Salamon, Ron

Barrie, ON March 26, 2017 Retired November 1, 1995

Schneider, Erna

Peterborough, ON April 20, 2017 Retired January 1, 1977

Shaw, Marlene

Stoney Point, ON May 6, 2017 Retired August 1, 1994 Sherbo, Stella

Winnipeg, MB February 28, 2017 Retired November 1, 1990

Shymkiw, Eleanor

Winnipeg, MB April 2, 2017 Retired April 1, 1993

Slawek, Henryk

St-Laurent, QC April 15, 2017 Retired July 1, 1987

Sloan, Nancy

Cardinal, ON March 2, 2017 Retired September 1, 2009

Smith, Duncan

Wentworth, QC April 26, 2017 Retired August 1, 1994

Splaine, Ronald

Bolton, ON April 26, 2017 Retired May 1, 2003

Statham, Marylou

New Westminster, BC February 17, 2017 Retired April 1, 2012

Strothard, James

Woodstock, ON April 6, 2017 Retired October 1, 1980

Thompson, Robert

High River, AB May 13, 2017 Retired June 1, 1998 Tiffin, Kathleen

Thamesford, ON February 19, 2017 Retired September 1, 1980

Virani, Noorjehan

Chilliwack, BC March 8, 2017 Retired April 1,1999

Vogan, Sharon

Osoyoos, BC April 23, 2017 Retired April 1, 2012

Wain, Catherine

North Vancouver, BC May 18, 2017 Retired May 1, 1987

Walker, Charlie

Halifax, NS February 7, 2017 Retired July 1, 1990

Wardrop, Bev

Ottawa, ON March 24, 2017 Retired October 1, 1995

Wiebe, Eve

Winnipeg, MB April 15, 2017 Retired July 1, 2007

Wilkes, Janice

Regina, SK March 9, 2017 Retired August 1, 2008

Wingfield, Donald

Burlington, ON February 18, 2017 Retired March 1, 1995

Nigel Napier-Andrews

- First joined RBC staff in 1996 (independent contractor since 1986)
- Retired in 2009
- Role prior to retirement: Director, Video & Event Production, Corporate Communications



Nigel on location with Market to Table.

"I don't have to diet, die my hair, whiten my teeth or learn lines."

This Gentleman's Portion Overflows

A Gentleman's Portion is a free pouring of liquor...where the server does not use a measure. It may not amount to as much as a double, but it seems generous.

While this definition appears on the blog, *Gentleman's Portion*, it also describes the life of the blog's creator, Nigel Napier-Andrews, who publishes weekly essays under the subtitle: "A good helping of life, love and whisky".

Keeping in Touch readers may recall Nigel from 2014 when he wrote a "how-to" guest column about blogging. *Gentleman's Portion* was two years old at the time. Now in its sixth year, 2,500 readers visit the blog weekly to read about food, drink and travel as presented by Nigel and fellow RBC pensioners, David Moorcroft and Jim Walker. The blog has since inspired a community TV program, which has morphed into a cooking show. None of this is surprising, considering Nigel's background.

Shortly after arriving in Canada from England in 1966, Nigel began a successful television career, producing and directing at the CBC. "Ever since, I've been in the TV business," he explains. Eventually, he established a corporate video production company, with RBC as a major client. When RBC asked him to come on board to produce videos (and later, to organize events like the Annual General Meeting), he accepted and never looked back.

Retirement didn't end Nigel's production career. He soon had projects including behind-the-scenes videos for movies and TV. "When that slowed, a friend who knew about my blog suggested doing a travel show," he recalls. That suggestion launched *Escapes with Nigel* in 2014, on Bell Media's community channel. For two seasons, Nigel visited events and people in and around Toronto. Then *Market to Table* was born. In its first season, Nigel ventured to Toronto's most popular markets in search of unusual and interesting foods, that were prepared on-camera by local chefs.

Now in season two, Nigel has stepped away as *Market to Table* host. "I don't have to diet, die my hair, whiten my teeth or learn lines," laughs Nigel. Instead, a young chef who appeared in the inaugural season hosts, while Nigel writes, produces and directs.

Nigel's motivation for the blog, the program and *Market to Table: The Cookbook*, now available online, has little to do with fame or money -- both of which are in meagre supply for blogging or community TV, admits Nigel. "It's been critically important for me to keep my brain active by organizing a TV series, writing, thinking up creative approaches, and working with other people. It's fun and I'm passionate about it."

Each 30-minute segment of *Market to Table* requires Nigel's attention for two weeks, full-time. This, combined with his blog, cookbook, sailing and biannual trips to England with Diane, his wife, make for a full life. You could say Nigel's *cup runneth over* but he might tell you it's nothing more than a gentleman's portion.

Nigel's blog, episodes of Escapes with Nigel and his cookbook are at www.gentlemansportion.com

Find Market to Table at www.tv1.bell.ca/fibetv1/shows/market_to_table.html or search the title at www.youtube.com

Yvonne Blackwood

- First joined RBC in 1976
- Retired in 2007
- Role prior to retirement: Commercial Credit Advisor



Yvonne Blackwood holds her first children's book.

"Nosey Charlie's adventures will make you laugh and cry," says the author.
"I hope children will cheer Charlie along as he explores his new environment and finds himself in desperate situations."

Perseverance Leads to Publishing

There are 22 species of squirrels in Canada -- 23 if you count Nosey Charlie. He's the one-of-a-kind product of Yvonne Blackwood's imagination. And like all squirrels, Charlie is curious, a characteristic that inspired Yvonne to write a children's book featuring a mischievous country squirrel who finds himself thrown into big-city adventures.

In 2005, Yvonne found herself in her own big-city adventure. RBC asked her to move from her suburban branch to a new role in downtown Toronto. Her leisurely drive to work was replaced with packed subways, city noise and traffic so on her walk from the train station to the office, Yvonne would sometimes stop to enjoy nature at a small park. "One fall day, ripe crab apples were on the ground and a gang of squirrels were having a good time feasting on them," she recalls. That's when the idea struck to write a children's book about city-dwelling squirrels. She returned to the park to take pictures and the ideas started to flow.

Writing for children was a natural next step for Yvonne. Concurrent with working for RBC, she had already published several short stories and won a millennium short story contest held by the Toronto branch of the Canadian Authors Association. She'd also published *Into Africa, A Personal Journey*, in 2002, and was working on a second book. While accustomed to writing for adults, Yvonne understood that appealing to young readers would require different skills, so she did extensive research, read countless children's books and joined a children's author group for meetings and workshops, before writing two stories about Charlie. Her stories attracted interest and positive feedback from a major U.S. publishing house, but no contract materialized. So Charlie was put into hibernation while she continued to focus on other writing projects.

"I never gave up on the idea of becoming a children's author," says Yvonne.

"Perseverance kicked in when earlier this year, I retrieved the manuscripts, dusted them off, polished them up, and made changes." With the collaboration of an artist who translated Charlie's colourful character into appealing illustrations, Yvonne recently published the first two Nosey Charlie books with Amazon, under the titles, Nosey Charlie Comes to Town and Nosey Charlie Goes to Court.* "Amazon has an international reach," explains Yvonne. "There's a whole world of children out there."

International readers also offer the potential for international royalties, but Yvonne's motivation lies elsewhere. "The goal is to get kids to read and have people talk about the book, while making a name for myself," she admits.

The book covers describe the content as, "One of the Adventures of Nosey Charlie". With his inquisitive and energetic nature combined with the author's love of writing and determination to reach her goals, there's no doubt that many more city adventures featuring Charlie are on the way for young readers and their parents.

*Find Nosey Charlie books by searching the titles at www.amazon.ca

RBC Corporate Archive

Here's a trivia question: "Which is older -- Canada or RBC?" With celebrations taking place across the country, there's no doubt that 2017 is Canada's 150th anniversary of confederation. But in fact, RBC predates that important milestone, as shown in the time line here.

> 1864

1869

1901

1925

Merchants Bank begins In Halifax

The company gains a government Charter as the Merchants' Bank of Halifax The company becomes a national institution: the Royal Bank of Canada has branches from coast to coast International presence is in the Caribbean, South America and Europe

The Early Days of RBC



The Jasper Ave., Alberta branch (pictured here in 1925), opened in 1901 in what was then known as the North-West Territories. Four years later, the "new" province of Alberta joined the Canadian Confederation.



In 1911, branches like this one in Saskatchewan had to be warmed by the pot belly stove before daily business could begin.
Read more about this in "The Legacy of Two Royal Families", in this issue.



RBC Pensioner Associations Bulletin Board



Victoria BC

Save the Date

The 2017 RBC South Vancouver Island Pensioners Lunch will be held on Wednesday, September 20 at the Gorge Vale Golf Course. The address is 1005 Craigflower Road, Victoria, BC, V9A 2X9. Doors will open at 11:00 a.m. A buffet lunch will be served at noon. We'll have door prizes, a charity raffle, and our host will be RVP, Mark Lovick. For more information, please contact b.p.hannah417@gmail.com or call Pat Hannah at 250-592-3202.



Central & North Vancouver Island BC

The 29th annual luncheon of the RBC Pensioners VI North was held on May 4 at the Nanaimo Golf Club with 125 in attendance. Our host was Kelly Bissell and special guest Lisa Wittet, who joined us from the Vancouver office.

If you are an RBC Pensioner Association representative and wish to publish an event or brief announcement here, please email keepingintoucheditor@rbc.com.

All RBC pensioners are welcome to access the news and activities of their provincial associations at

http://www.rbc.com/pensioners/associations/index.html

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 for all Canadian pensioners of RBC. It is also available online at www.rbc.com/pensioners

If you have questions about your pension contact RBC Human Resources Services Centre at 1-800-545-2555 or hrscpensions@rbc.com

If you have questions about your healthcare benefits contact Sun Life at 1-800-305-5905

If you have questions about the sale of RBC Shares or RESSOP contact Sun Life at 1-866-733-8612

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