



ISSUE 2, 2014

# Keeping in Touch

A PUBLICATION FOR RBC PENSIONERS



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## Royal Bank of Canada reports second quarter 2014 results

On May 22, 2014, RBC reported net income of \$2,201 million for the second quarter ended April 30, 2014, up \$292 million or 15% from the prior year. The results reflect solid performance across all businesses, including record earnings in Wealth Management and higher earnings in Capital Markets, Personal & Commercial Banking and Investor & Treasury Services, and positive operating leverage.

*“We delivered earnings of \$2.2 billion and a return on equity of 19% while maintaining a strong capital position. These results demonstrate the earnings power of RBC, our prudent approach to risk management and our ability to manage costs effectively,” said Gordon M. Nixon, RBC CEO. “We continue to extend our leadership positions in Canada and select global markets through our ongoing focus on our clients.”*



## Editor's Note

Dear RBC Pensioner,

It's rare for us to publish an edition of *Keeping in Touch* without featuring pensioners who are giving back to their communities in some way. It's not that we look for these stories; it's simply that there are so many stories to tell. Many of you are involved in volunteering your time and using your skills to help others. For this reason, I know that our annual reminder about RBC's Volunteer Grant Program, included in this issue, will be timely. Feel free to let us know how these grants are making a difference to the non-profit organizations you work with. We can't promise to feature all the stories you tell us about, but we will follow up with some of you for a future article.

In the previous edition of this publication, we mentioned our “go green” efforts and asked you to send an email if you wanted to opt out of the paper copy of *Keeping in Touch*, in favour of the online version. We received hundreds of responses! This means that many of you are reading my column at [www.rbc.com/pensioners/keeptouch/index.html](http://www.rbc.com/pensioners/keeptouch/index.html) for the first time. The “go-green” option is still available. Simply email me at [keepingintoucheditor@rbc.com](mailto:keepingintoucheditor@rbc.com). Type **“Opt Out”** in the subject line **along with your employee number** so that

we can identify you. Once you opt out, you will no longer receive a paper version of the newsletter. Be sure to visit the Pensioner's website for updated issues that will be posted every three months. If this doesn't appeal to you, then we're happy to continue sending *Keeping in Touch* to your mailing address.

Finally, I invite you to read RBC News in this issue, to take special note of some of the recent workplace awards RBC has received this year. In addition to the awards described, we've also been recognized among Canada's “Top 100 Employers” and “Canada's Best Diversity Employers” in 2014.

As Canadians, we're sometimes hesitant to showcase our own successes. But when you consider RBC's contributions to this country's economy, philanthropic sector, health and social issues, and thought leadership, I hope you agree that it's a story we shouldn't keep to ourselves.

Jill Quinn  
Keeping In Touch Editor

## Jim Walker

- First joined RBC in 1979
- Retired in 2006
- Role prior to retirement: VP and GM, Group Financial Services



*Jim Walker, taking in the flavours and ambience of Place de Crillon in Avignon, France.*

# Raise a Glass to the Intelligent Grape

In his book, “The Silverado Squatters”, Robert Louis Stevenson wrote, “Wine is bottled poetry.” Pundits of the Scottish novelist, poet and travel writer believe he was referring to how wine and poetry – at their best – can engage us in the joy of living.

Jim Walker would agree. Six months after retiring from RBC, he launched his wine importing business, a second career that has certainly increased his joy in life.

Jim established Arthur Sellers & Company, along with Arthur’s Cellar Wine Club, in 2007: “Two years prior, I saw retirement coming up and I wanted to do something in the wine business.” He attributes his initiative to being a long-time student of the grape and having a good palate trained by “years of slurping.”

“We formed the wine club because we love sharing fine wines with good friends and family,” explains Jim. “To us, wine grapes are very intelligent. They only grow where the weather is fair, the scenery is breathtaking and the people are charming, sincere and hospitable.”

Jim and his wife, H el ene Buisson, have travelled more than 30 times to the south of France, befriending the vintners who are passionate for even the pebbles and dirt that nurture the grapes. “We privately import wines from small artisanal wineries, many of which have been owned by the same family for generations,” describes Jim on his website [www.arthursellers.com](http://www.arthursellers.com).

Semi-annual trips to France for wine shows and harvest time visits keep Jim strongly connected with the vintners who are happy to produce small yields. “They spend their entire lives making wonderful products,” says Jim, who takes great pleasure in getting to know the story of each family and winery, then passing it along to his 600 club members.

“RBC’s professionalism and ethical approach rubbed off on me and the way I run my business,” observes Jim. His background also taught him patience, a virtue that helped him through the steep learning curve required to become a qualified agent of Ontario’s liquor regulator.

Jim and H el ene have no grand ambitions to expand their business. Instead, they are looking forward to many more trips to France to ensure that the “bottled poetry” of that country’s intelligent grapes reach the dinner tables of their appreciative club members.

*“RBC’s professionalism and ethical approach rubbed off on me and the way I run my business.”*

# RBC Volunteer Grants Program for RBC Retirees

*“I love this job and find it very rewarding.”*

**Yvon Lévesque** regularly welcomes patients and provides reassurance to them at the emergency department of a Laval, Quebec hospital.

*“Volunteering gives you the satisfaction that you are giving back to the community.”*

**Mridula Srivastava** volunteers with various health related organizations including Alzheimer’s Society.

*“I have direct contact with families. I am blessed and extremely happy...to help people in need.”*


**Irene Mantelos** volunteers with St. John’s Mission.

If, like the pensioner volunteers featured here, you donate at least 40 hours of your time yearly to a registered charity or public school, your organization could be eligible to receive a \$500 RBC grant.

Simply complete the grant application included in this issue. You may submit a grant application each year. (Eligibility information and details about the program are located on the back of the grant application.)

The deadline to submit your application is October 1, 2014. Or you may submit it as soon as you’ve accumulated 40 hours of volunteer time. The form is also available at: [www.rbc.com/pensioners/vol\\_grantprog.html](http://www.rbc.com/pensioners/vol_grantprog.html)

RBC has donated \$12,363,464 (as of fiscal 2013) to support retiree and employee volunteerism, globally. While money is one important way to give back to the community, volunteers like Yvon, Mridula, Irene and Albin (see photo) make a great contribution with their gift of time. RBC is proud of the enormous difference made by those who give back to their communities and encourage all who qualify to apply.



*RBC Pensioner, Albin Moniz, presents a cheque for \$500 to Fran Hitchmough of Providence Healthcare. Albin has been assisting with the Bingo program for residents of the health care facility.*

## From the RBC Archives: A Different Kind of Mobile Banking

In October 1972, Royal Bank introduced a new concept to Canadian banking – the Agri-Bank. Located on the outskirts of Exeter, Ontario, the Agri-Bank served the area’s farmers, providing Royal Bank’s specialized agricultural services in a fully functioning office-on-wheels, with a desk, files and a phone. “Opening the Agri-Bank was a great experience,” says Roger Dowker, the first manager of the Exeter branch. “I arrived on the scene in August with my new Agri-bus to drum up business and I have many good memories of the whole project.”





# 2014 RBC EMPLOYEE VOLUNTEER GRANT PROGRAM RETIREE GRANT REQUEST FORM

TO BE COMPLETED BY VOLUNTEER

Name: \_\_\_\_\_ Home Phone: \_\_\_\_\_

Email: \_\_\_\_\_

Your Home Address: *(cheques made payable to the charity will be mailed to your home address)*

Street \_\_\_\_\_ City \_\_\_\_\_

Province/Territory \_\_\_\_\_ Postal Code \_\_\_\_\_

Name of Charitable Organization Where You Volunteer:

Length of time you have been volunteering with this charity? \_\_\_\_\_

Total # hours volunteered to date: \_\_\_\_\_ *(Since Nov 01/2013 – based on RBC fiscal year)*

Address of Charitable Organization Where You Volunteer:

Street \_\_\_\_\_ City \_\_\_\_\_ Prov/Terr \_\_\_\_\_

Postal Code \_\_\_\_\_ Org. website: \_\_\_\_\_

Contact Name at Charity: \_\_\_\_\_ Telephone: \_\_\_\_\_

Canada Revenue Agency (CRA) Registration #: BN \_\_\_\_\_ RR \_\_\_\_\_

*Note: this number is required by an organization to receive an RBC Employee Volunteer Grant*

The RBC Corporate Contributions department may share information regarding my volunteer work with other RBC employees, retirees and the public for recognition and publicity purposes.

Yes  No *(please tick one)*

To receive a grant in support of the above charitable organization, all of the following information **MUST** be attached to this form:

- A brief description of the purpose and mandate of this charity.
- A brief description of the project, how the grant funds will be used, and the estimated total cost of the project.
- An explanation of how your volunteer time was spent.

**INCOMPLETE OR ILLEGIBLE APPLICATIONS WILL BE RETURNED.**

In signing this document I certify that:

1. I have been an active volunteer in the charitable organization for the number of hours stated.
2. The grant funds will be used to support the described project.
3. I am a retiree of RBC living in Canada.

Signature of Volunteer: \_\_\_\_\_ Date: \_\_\_\_\_

**Submit completed application package no later than October 1st, 2014 to:**

RBC Employee Volunteer Grant Program Coordinator  
RBC Corporate Donations  
RBC Centre – 18th Floor, 155 Wellington Street West,  
Toronto, ON, M5V 3K7  
Transit #16087



## RBC's Employee Volunteer Grants Program

Application deadline: October 1, 2014

### **Do I qualify for an Employee Volunteer Grant?**

All RBC employees and retirees living in Canada may apply. If you volunteer a minimum of 40 hours a year at a registered charity or publicly funded school, RBC will contribute up to \$500 per year to the charitable organization at which you volunteer.

### **Does my volunteer time qualify?**

To qualify, your volunteer hours should include your personal time spent directly involved with the charity's programs, projects and initiatives. Volunteer hours spent with a third party to fundraise 'on behalf' of a charity do not qualify. Your volunteer time must have accumulated since November 1, 2013 to qualify for a 2014 fiscal year grant. You may apply for only one grant per fiscal year.

### **Does my charitable organization qualify?**

A single local organization or local chapter of a charity designated as a "charitable organization" by Canada Revenue Agency (CRA) may be eligible. A 15-character registration number issued by Canada Revenue Agency (CRA) denotes this designation. The Employee Volunteer Grants Program follows the guidelines established for the RBC Donations Program. Organizations that are ineligible are listed below.

### **Ineligible organizations:**

- Federated appeal agencies such as United Way, Centraide etc.
- Individual pursuits raising funds for a charity (i.e. pledged 10K run)
- Lobbying or advocacy groups
- Organizations for which a volunteer receives any personal compensation
- Organizations that are not registered charities
- Political organizations or parties
- Private foundations and private (i.e. fee-based) schools
- Programs that are the responsibility of the government through taxation (i.e. parks), with the exception of schools
- Projects taking place outside of Canada
- Religious organizations (except for secular activities such as operating a home for the elderly open to those of all faiths)
- Service clubs, fraternal organizations, or third parties raising funds for a charity
- Youth sports teams, unless a federally registered charity

### **How the money may be used**

Donations given under the Employee Volunteer Grants Program must be directed at specific projects, not general budgets. The project must be taking place in the present or the future. Funds will not be provided for past projects. The total project cost must equal or exceed the total grant amount requested.

### **What happens when a grant application is submitted?**

The grants administrator will review your application to ensure proper completion and eligibility within the guidelines. A portion of all applications will be selected randomly on an on-going basis for verification with the listed charity.

Once you have submitted your application, please allow up to six weeks to receive a response. Once approved, a cheque made payable to the charity at which you volunteer will be mailed to your home address as provided in the application.

For more information on RBC's Employee Volunteer Grants Program  
Contact the program coordinator at (416) 974-3681 or e-mail [employeevolunteer@rbc.com](mailto:employeevolunteer@rbc.com)

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# Retirements and In Memoriam

# Retirements

## MARCH 2014

### **Armanious, George**

Information Security Host  
Toronto, ON  
Joined March 26, 1990

### **Armstrong, Cindy**

Technical Systems Analyst  
Toronto, ON  
Joined April 9, 1990

### **Arsenau, Ron**

Sales Support Manager  
Shad Bay, NS  
Joined June 22, 1981

### **Avery, Colleen**

Client Service  
Representative  
Lower Sackville, NS  
Joined October 4, 1971

### **Beauchemin, Denis**

Adjudication Associate  
Credit Granting  
Montreal, QC  
Joined November 26, 1973

### **Benvenuto, Loris**

Investment and  
Retirement Planner  
Halifax, NS  
Joined July 26, 2004

### **Boorne, Stephen**

Credit Advisor  
Moncton, NB  
Joined August 14, 2002

### **Chamberland, Guylaine**

Operations Support  
Montreal, QC  
Joined May 24, 1977

### **Chartrand, Celyne**

Senior Client Service  
Representative  
Quebec, QC  
Joined April 11, 1972

### **Chateauvert, Nicole**

Sales and Services  
Representative  
Montreal, QC  
Joined March 31, 2014

### **Cherry, Janet L.**

Data Entry Clerk  
Toronto, ON  
Joined December 2, 1986

### **Clark, Marilyn**

RTAM Transition Officer  
Port Alberni, BC  
Joined July 25, 1977

### **Cochrane, Shelly**

Investment and  
Retirement Planner  
Coquitlam, BC  
Joined July 1, 1998

### **Cole, Robert**

Collections Associate  
Aurora, ON  
Joined May 21, 1991

### **Curran, Noel**

Managing Director,  
RBC Capital Markets  
Oakville, ON  
Joined July 16, 1973

### **Dalton, Sandra**

Client Service  
Representative  
Ancaster, ON  
Joined April 14, 1980

### **Doucette, Lorna**

Client Service  
Representative  
Middle Musquodoboit, NS  
Joined November 16, 1981

### **Ducharme, Carol**

Trade Services Consultant  
Bedford, NS  
Joined September 17,  
1990

### **Duncan, Kazimiera**

Relationship Manager  
Ottawa, ON  
Joined December 14,  
1987

### **Dutchak, David**

Director, Group Risk  
Management Credit  
Hamilton, ON  
Joined April 12, 1982

### **Fisher, Susan**

Customer Assistance  
Officer  
Vancouver, BC  
Joined September 23,  
1996

### **Gagnon, Lynn**

Human Resources  
Representative  
Mississauga, ON  
Joined September 10,  
2001

### **Gatschene, Jim**

Mortgage Specialist  
Mississauga, ON  
Joined March 5, 2001

### **Gauthier, Dorothea**

Account Manager  
Peterborough, ON  
Joined February 10, 2014

### **Grandillo, Gina**

Account Services Agent  
Westmount, QC  
Joined February 18, 1980

### **Gratton, Karen**

Associate Account  
Manager  
Calgary, AB  
Joined June 5, 1989

### **Habinski, Sara**

Customer Assistance  
Edmonton, AB  
Joined October 26, 1998

### **Hamilton, Mark**

Regional Director, Finance  
Toronto, ON  
Joined February 6, 2006

### **Hebert, France**

Senior Account Manager  
Thetford Mines, QC  
Joined May 8, 1978

### **Hewitt, Corinne**

Client Service  
Representative  
Vernon, BC  
Joined September 11,  
2001

### **Hillman, Alicia**

Client Service  
Representative  
Bedford, NS  
Joined May 23, 2000

### **Horbaczyk, Barbara**

Documentation and  
Securities  
Toronto, ON  
Joined January 4, 1982

### **Hutlet, Georgette**

Client Service  
Representative  
Glenboro, MB  
Joined September 11,  
2007

### **Jatsura, Glenda**

Junior Business Analyst  
Westmount, QC  
Joined June 22, 1976

### **Kampers, Eleanor**

Assistant Project Manager  
Toronto, ON  
Joined October 4, 1976

### **Kiefl, Helena**

Client Service  
Representative  
Manotick, ON  
Joined April 12, 2004



# Retirements

**Kingsbury, Beverly**  
Customer Assistance  
Kelowna, BC  
Joined September 12,  
1974

**Klugman, Stephen**  
L&LB Insurance Advisor  
Mississauga, ON  
Joined February 19, 2013

**Lessard-Desbiens, Nicole**  
Account Services Agent  
Westmount, QC  
Joined July 20, 1998

**Leung, Anthony**  
Technical Systems Analyst  
Toronto, ON  
Joined September 8, 1997

**Lotz, Janice**  
Client Service  
Representative  
Kanata, ON  
Joined April 24, 2000

**Lubin, Karen**  
Relationship Manager  
Vancouver, BC  
Joined August 3, 1971

**Lui, Kate**  
Account Manager  
Richmond, BC  
Joined January 12, 1988

**Magnuson, Grant**  
Account Manager  
Moose Jaw, SK  
Joined December 12, 1977

**Maharaj-Wagner, Renuka**  
Cage Clerk  
New Westminster, BC  
Joined March 18, 2002

**McDonald, Amy**  
Senior Adjudication  
Mississauga, ON  
Joined February 11, 1980

**McGinn-McTeer, Gloria**  
Commercial Account  
Manager  
London, ON  
Joined September 5, 1978

**McKenzie, Beverly**  
**Specialized Services**  
**Toronto, ON**  
**Joined November 7, 1994**

**Messner, Linda**  
Personal Banking  
Representative  
Somerset, MB  
Joined November 6, 1967

**Mitchell, Louise**  
Specialized Services  
St. Mathias Sur Richelieu,  
QC  
Joined June 13, 1977

**Morse, Kathy**  
Account Manager  
Middleton, NS  
Joined March 4, 1974

**Murray, David**  
Cash Management Officer  
Toronto, ON  
Joined June 15, 1987

**Ohlund, Carol**  
Senior Client Service  
Representative  
100 Mile House, BC  
Joined July 4, 2000

**Paskar, Janis**  
Client Assistance Officer  
Port Coquitlam, BC  
Joined July 8, 1982

**Perry, Patricia**  
Investment and  
Retirement Planner  
Calgary, AB  
Joined October 27, 1986

**Peterson, Terry**  
Private Client Associate  
Calgary, AB  
Joined May 3, 2005

**Pinto, Joseph**  
Wire Payments Officer  
Toronto, ON  
Joined July 23, 1990

**Prevost, Claude**  
Financial Planner  
Laval, QC  
Joined June 6, 1988

**Price, Lynn**  
Client Service  
Representative  
Timmins, ON  
Joined June 2, 1986

**Provins, Wendy**  
Client Service  
Representative  
Winnipeg, MB  
Joined October 12, 2004

**Rehorst, Olga**  
Manager, Tools &  
Process Support  
Toronto, ON  
Joined December 29, 1987

**Sawka, Debbie**  
Manager, Special Projects  
Toronto, ON  
Joined July 20, 1976

**Seddon, Eileen**  
Account Manager, Credit  
Kelowna, BC  
Joined November 23, 1987

**Smith, Deborah**  
Senior Account Manager  
Espanola, ON  
Joined August 22, 1983

**Smyth, Victoria**  
Client Service  
Representative  
Niagara Falls, ON  
Joined June 18, 1987

**St-Laurent, Nicole**  
Associate  
Montreal, QC  
Joined February 26, 2013

**St-Onge, Marc**  
Sales & Service  
Representative  
Montreal, QC  
Joined April 20, 2009

**Tanner, Bev**  
Market Operations  
Support Officer  
Toronto, ON  
Joined July 5, 1976

**Tokarek, Joyce**  
Sales & Service  
Representative  
Vancouver, BC  
Joined January 22, 2001

**Tower, Gary**  
Branch Manager  
Amherst, NS  
Joined February 22, 1982

**Urso Costantino, Marisa**  
Adjudication Associate  
Montreal, QC  
Joined June 2, 1988

**Wagner, Mariann**  
Customer Service  
Representative  
Regina, SK  
Joined October 25, 1977

**Willis, Marilyn**  
Operations Analyst  
Toronto, ON  
Joined March 19, 1979

# Retirements

## MARCH 2014

(CONTINUED)

### Winters, Henry

Senior Account Manager  
Newmarket, ON  
Joined June 7, 1974

### Woo, Kim

Account Services  
Representative  
Calgary, AB  
Joined March 26, 1979

### Woo, Rosalind

Resource Manager of  
Solutions Architecture  
Toronto, ON  
Joined November 16, 1981

### Zaminskis, Carrol

Customer Service  
Representative  
Dauphin, MB  
Joined May 23, 1989

## APRIL 2014

### Auld, Patricia

Mortgage Specialist  
Calgary, AB  
Joined September 8, 1980

### Bank, Catharine

Tax Analyst  
Mississauga, ON  
Joined January 8, 2007

### Bartkow, Beverley

Global Loans Administrator  
Toronto, ON  
Joined October 17, 1988

### Beauchemin, Lise

Adjointe administrative,  
Région Rive-Sud  
Brossard, QC  
Joined April 23, 1985

### Bellemare, Denyse

Mortgage Specialist  
Montreal, QC  
Joined April 25, 1977

### Berry, Mike

Manager, Shift Operations  
Toronto, ON  
Joined October 29, 1973

### Bezubiak, Julia

Senior IT Auditor  
Toronto, ON  
Joined June 25, 2001

### Bitove, Stephen

VP Internal Audit  
Toronto, ON  
Joined March 2, 1998

### Bogle, Brian

Mortgage Specialist  
Mississauga, ON  
Joined February 3, 1997

### Boisvert, Kathy

Client Service  
Representative  
Nipawin, ON  
Joined March 23, 1955

### Bonneville, Barbara

Regional Manager  
Operations & Control  
Effectiveness  
Vancouver, BC  
Joined March 22, 1976

### Bouchard, Suzanne

Directrice, Approche Client  
Chicoutimi, QC  
Joined April 12, 1974

### Brunette, Anne

Client Service  
Representative  
Ottawa, ON  
Joined June 9, 1975

### Burden, Audrey

Client Assistance Officer  
Stephenville, NL  
Joined May 8, 1978

### Cravero, Massimo

Director, Global Credit  
Toronto, ON  
Joined May 29, 1978

### Cornell, Larry

Technical Support  
Moncton, NB  
Joined May 11, 1998

### Cowan, Lynn

Conseillère en prêts  
hypothécaires  
Montreal, QC  
Joined November 3, 1978

### Cullen, Catherine

Client Service  
Representative  
Halifax, NS  
Joined January 23, 1989

### Cummings, Terry

Branch Manager  
Spruce Grove, AB  
Joined November 5, 1973

### D'Aleo, Lillian

Director, Corporate  
Banking  
Calgary, AB  
Joined July 10, 1995

### Davey, Heather

Associate Account  
Manager  
Kingston, ON  
Joined April 24, 1979

### Demkes, Joyce Audrey

Client Service  
Representative  
White Rock, BC  
Joined March 15, 1983

### DeSilva, Chandrika

Operations Manager,  
Client Service Support  
Fulfillment  
Mississauga, ON  
Joined January 29, 1979

### Di Tillo, Anna

Adjudication Associate  
Montreal, QC  
Joined April 11, 1972

### Dorp, Dieter

Head of Business  
Optimization  
Mississauga, ON  
Joined August 30, 1993

### Dublado, Remedios

Insurance Adviser  
Calgary, AB  
Joined April 5, 2010

### Dupont, Johanne

Associé Revision du crédit  
Montreal, QC  
Joined July 1, 1983

### Elksnitis, Gail

Senior Analyst  
Toronto, ON  
Joined August 2, 1983

### Filippelli, Donna

Customer Service  
Representative  
Mississauga, ON  
Joined December 4, 1985

### Fortin, Louise

Directrice de comptes  
associée  
Laval, QC  
Joined November 7, 1988

### Gabriel, Brian

Commercial Account  
Manager  
Moose Jaw, SK  
Joined April 19, 1977

### Gaw, Gloria

Client Service  
Representative  
Cut Knife, SK  
Joined March 4, 1974

# Retirements

**Giles, Debra**

Managing Director, RBC  
Capital Markets  
Calgary, AB  
Joined August 21, 2000

**Ginter, Aileen**

Client Service  
Representative  
Abbotsford, BC  
Joined April 6, 1992

**Grant, Debbie**

Financial Planner  
Calgary, AB  
Joined March 21, 1983

**Gravel, Marie-Josée**

Trade Specialist  
Montreal, QC  
Joined November 17, 1988

**Hargreaves, Pamela**

Manager, Implementation  
Toronto, ON  
Joined October 12, 1994

**Higdon, Brenda**

Client Service  
Representative  
Paradise, NL  
Joined August 20, 2007

**Hildering, Teresa**

Account Manager  
Hamilton, ON  
Joined September 3, 1970

**Howie, Cindy**

Customer Assistance  
Officer  
Almonte, ON  
Joined August 10, 1981

**Januszczak, Mary**

Commercial Account  
Manager  
Edmonton, AB  
Joined April 16, 1984

**Kimchiaw, Micheline**

Supervisor, Estate  
Accounts  
Montreal, QC  
Joined April 5, 1978

**Kohlman, Judy**

Senior Client Service  
Representative  
Prince George, BC  
Joined June 24, 1974

**Laforest, Constance**

Mobile Mortgage  
Specialist  
North Bay, ON  
Joined March 31, 1988

**Larivière, Carole**

Account Services Agent  
Westmount, QC  
Joined May 7, 1980

**Lavertu, Claude**

Operations Manager  
Port Alberni, BC  
Joined November 4, 1974

**Lerner, Maryjo**

Client Service  
Representative  
Spruce Grove, AB  
Joined February 3, 1986

**Lund, Lorraine**

Client Service  
Representative  
Mission, BC  
Joined January 26, 1976

**Lynch, Jean**

Senior Account Manager  
West Vancouver, BC  
Joined September 29,  
1975

**Malcangi, Danny**

Project Manager  
Toronto, ON  
Joined February 17, 1975

**Malley, Marylou**

Branch Manager  
Rockland, ON  
Joined August 20, 1990

**Marak, Larry**

Account Manager  
Edmonton, AB  
Joined July 2, 1975

**Marcia, Diana**

Customer Assistance  
Officer  
Regina, SK  
Joined May 1, 1987

**Masse, Lise**

Client Service  
Representative  
Chateauguay, QC  
Joined September 20,  
1993

**Mathiesen, Rose**

Investment and Retirement  
Planning Specialist  
Vancouver, BC  
Joined November 14, 1988

**McHardy, Ross**

Mortgage Specialist  
Mississauga, ON  
Joined March 4, 1996

**McIntyre, Susan**

Branch Manager  
Victoria, BC  
Joined July 3, 1979

**McLeod, Cheryl**

Client Service  
Representative  
North Vancouver, BC  
Joined March 24, 1986

**Moran, Darcy**

Collection Associate  
New Westminster, BC  
Joined May 1, 1986

**Morrison, Kerry**

Executive Assistant  
Toronto, ON  
Joined October 15, 1990

**Murphy, Bernadine**

Clinical Specialist  
Toronto, ON  
Joined February 26, 2001

**Neumann, Allison**

Mortgage Specialist  
Vancouver, BC  
Joined May 12, 2008

**Norkus, Dale**

Senior Account Manager  
Stratford, ON  
Joined June 17, 1991

**Paddison, Karen**

Team Leader  
Calgary, AB  
Joined June 16, 1980

**Pelletier, Diane**

Specialized Services  
Montreal, QC  
Joined March 14, 1977

**Poon, Queenie**

Mortgage Specialist  
Mississauga, ON  
Joined April 9, 1998

**Powers, Anita**

Private Banking Associate  
Ottawa, ON  
Joined September 1, 1978

**Rambold, Bernice**

Senior Account Manager  
Kamloops, ON  
Joined November 7, 1983

**Robertson, Ann**

Senior Client Service  
Representative  
Bathurst, NB  
Joined July 9, 2007

# Retirements

## APRIL 2014

(CONTINUED)

### Rosic, Rona

Operations Risk Advisor  
Vancouver, BC  
Joined August 30, 1976

### Ryan, Rick

Account Manager  
Thorold, ON  
Joined December 8, 1975

### Ryce, Donna

Branch Manager  
Pickering, ON  
Joined November 17, 1980

### Savignac, Louise

Branch Manager  
Berthierville, QC  
Joined January 7, 1980

### Schreiner, Brian

Senior Account Manager  
Kelowna, BC  
Joined May 15, 1979

### Seemin, Vivien

Financial Analyst  
Vancouver, BC  
Joined February 15, 1988

### Sheridan, Bob

Manager, Group Risk  
Management Credit  
Westminster, BC  
Joined October 28, 1991

### Smart, Jeffrey

Branch Sales Manager  
Guelph, ON  
Joined February 2, 1981

### Smith, Barbara

Client Service  
Representative  
Vancouver, BC  
Joined December 19, 1989

### Smith, Lisa

Senior Account Manager  
St. Catharines, ON  
Joined January 26, 1976

### Stathers, Brenda

Team Leader  
Vancouver, BC  
Joined November 19, 1984

### Stevens, Verna

Senior Account Manager  
Orleans, ON  
Joined August 8, 1978

### Stoesz, Wendy

Associate Account  
Manager  
Winnipeg, MB  
Joined February 16, 1981

### Tanner, Lianne

Manager, Operations,  
Risk & Projects  
Mississauga, ON  
Joined February 6, 1990

### Templeton, Marian

Senior Account Manager  
St. John, NL  
Joined September 26,  
1980

### Therriault, Raymonde

Customer Assistance  
Officer  
Moncton, NB  
Joined April 9, 2001

### Tilokani Gujadhur, Kamini

Administration Manager  
Toronto, ON  
Joined July 4, 2006

### Tourigny Poirier, Johanne

Sales Assistant  
Montreal, QC  
Joined March 1, 1980

### Turgeon, Christiane

Account Services Agent  
Westmount, QC  
Joined June 27, 1979

### Uyeyama, Alice

Market Operations Officer  
Vancouver, BC  
Joined March 15, 1974

### Vandenbosch, Debra

Client Service  
Representative  
McCreary, MB  
Joined October 7, 1985

### Vo, Susan

Client Service  
Representative  
Vancouver, BC  
Joined May 4, 2004

### Walsh, Rick

Associate Advisor  
Red Deer, AB  
Joined September 16,  
2002

### Wilken, David

Manager, Business  
Financial Services  
Montreal, QC  
Joined October 24, 1977

### Wong Kee Song, Felix

Senior Account Manager  
Montreal, QC  
Joined July 7, 1981

### Wood, Bruce

Adjudication Associate  
Mississauga, ON  
Joined May 21, 1985

### Yoh, Kathy

Business Support  
Coordinator  
Toronto, ON  
Joined November 1, 1995

### Young, John A.

Head, Investments,  
RBC Insurance  
Mississauga, ON  
Joined June 25, 1984

### Young, Linda

Executive Assistant  
Toronto, ON  
Joined April 27, 1977

## MAY 2014

### Beadle, Jennifer

Regional Sales Coach  
Vancouver, BC  
Joined May 15, 1978

### Bischoff, Leona

Branch Manager  
Chase, BC  
Joined January 31, 1983

### Boivin, Ginette

Mortgage Specialist  
Montreal, QC  
Joined November 24, 1976

### Bonnell, Dexter

Account Manager  
St. John's, NL  
Joined October 8, 2007

### Boulanger, Christiane

Adjudication Officer  
Montreal, QC  
Joined October 5, 1981

### Boyce, Linda

Senior Team Leader  
Vancouver, BC  
Joined December 7, 1998

### Breard, Carole

Specialized Service Officer  
Westmount, QC  
Joined March 31, 1986

# Retirements

**Brown, Lorraine**

Client Service Representative  
Whitby, ON  
Joined January 18, 1990

**Burns, Sandra**

Branch Manager  
Clinton, ON  
Joined January 7, 1974

**Cardinale, Phyllis**

Quality Assurance Consultant  
Toronto, ON  
Joined February 23, 1987

**Caron, Manon**

Account Services Agent  
Westmount, QC  
Joined August 7, 1972

**Chow, Anna**

Senior Account Manager  
Nanaimo, BC  
Joined April 27, 1982

**Collins, Linda**

Client Service Representative  
Mill Bay, BC  
Joined April 27, 1992

**Cox, Laurie**

Customer Assistance Officer  
Peace River, AB  
Joined September 30, 1985

**Crevier, Robert**

Collections Agent  
Westmount, QC  
Joined September 18, 1979

**Cruikshank, Barb**

Client Service Representative  
Ancaster, ON  
Joined May 3, 1982

**Cunningham, Eileen**

Senior Client Service Representative  
Clarks Harbour, NS  
Joined May 29, 1978

**Davis, Gerry**

Director, Program & Project Management  
Toronto, ON  
Joined May 8, 1978

**Dineen, Audrey**

Client Service Representative  
Guelph, ON  
Joined January 4, 1982

**Dolman, Sandra**

Client Service Representative  
Ottawa, ON  
Joined May 7, 1990

**Draho, Susie**

Investment/Retirement Planner  
Winnipeg, MB  
Joined June 25, 1990

**Dufour, Lyse**

Account Manager  
Rosemere, QC  
Joined September 18, 1995

**Ferreira, Margaret**

Collections Associate, Late Stage  
Mississauga, ON  
Joined April 8, 1975

**Friesen, Ernie**

Account Manager  
Winnipeg, MB  
Joined April 23, 1979

**Gagnon, Jocelyne**

Administrative Assistant  
Montreal, QC  
Joined April 3, 1979

**Girardin, Marlene**

Account Manager  
Levis, QC  
Joined May 26, 1986

**Girardo, Angie**

Audit Analyst  
Toronto, ON  
Joined September 15, 1986

**Gooding, Penny**

Senior Manager, Equipment Finance  
Burlington, ON  
Joined December 29, 1975

**Goodman, Stacy**

Will and Estate Advisor  
Calgary, AB  
Joined April 1, 2005

**Grant, Terri**

Coordinator - Technical Support  
Vancouver, BC  
Joined June 20, 1977

**Grenier, Jocelyne**

Senior Client Service Representative  
St-Jean-Sur-Richelieu, QC  
Joined January 3, 1979

**Hannah, Pat**

Branch Manager  
Victoria, BC  
Joined August 24, 1970

**Heales, Cheryl**

Customer Assistance Officer  
Campbellford, ON  
Joined June 16, 1975

**Holloway, Mike**

Financial Analyst  
Halifax, NS  
Joined January 12, 1976

**Jackson, Jacqueline**

Investment Retirement Planner  
Vancouver, BC  
Joined February 3, 1997

**Jennings, Susan**

Market Operations  
Toronto, ON  
Joined September 11, 1989

**Joseph, Shereen**

Specialized Service Officer  
Toronto, ON  
Joined October 27, 1981

**Kalagian, Heather**

Associate Account Manager  
St Catharines, ON  
Joined September 19, 1983

**Kassim, Kameni**

Verification Officer  
Toronto, ON  
Joined September 19, 1988

**Kohler, Raymond**

Manager, Treasury and Trading  
Toronto, ON  
Joined July 14, 1975

**Kosmack, Darlene**

Client Assistance Officer  
Burlington, ON  
Joined December 11, 1978

**Krakovsky, Linda**

Project IT Manager  
Toronto, ON  
Joined September 15, 1986

**Lalonde, Wanda**

Financing Specialist  
Grande Prairie, AB  
Joined July 18, 1983

# Retirements

## MAY 2014

(CONTINUED)

### Lam, Emily

Account Officer  
Calgary, AB  
Joined August 10, 1987

### Lauzon, Claude

Relationship Manager  
Toronto, ON  
Joined November 20, 1978

### Leaman, Angela

Service Representative  
Moncton, NB  
Joined January 20, 1997

### Leblanc, Renée

Client Service Representative  
Chicoutimi, QC  
Joined February 4, 2003

### Lebsack, Nancy

Associate Account Manager  
Edmonton, AB  
Joined July 8, 1981

### Lepine, Suzanne

Client Service Representative  
Montreal, QC  
Joined April 7, 2010

### MacKay, David

Manager, Operations  
Mississauga, ON  
Joined February 1, 1982

### MacKinnon, Joan

Account Manager  
Kentville, NS  
Joined July 2, 1974

### Mandarino, Filomena

Client Service Representative  
Burnaby, BC  
Joined January 22, 1991

### Martin, Jacqueline

Senior Account Manager  
Montmagny, QC  
Joined November 30, 1981

### Martinot, Anne

Client Service Representative  
Calgary, AB  
Joined April 30, 1979

### McClenaghan, Betty

Client Service Representative  
Edmonton, AB  
Joined December 1, 1975

### McKeag, Tammy

Client Service Representative  
North York, ON  
Joined May 13, 1991

### Monfette, Alain

Senior Functional Manager  
Montreal, QC  
Joined May 19, 1982

### Moran, Patricia

Manager, GRM Intranet - Financial Specialist  
Toronto, ON  
Joined March 5, 1990

### Nelson, Christine

Analyst, Corporate Investigation Services  
Toronto, ON  
Joined May 28, 1990

### Painter, Carole

Associate Account Manager  
Fort St John, BC  
Joined December 16, 1985

### Palmeter, Joy

Mortgage Specialist  
Vancouver, BC  
Joined March 5, 2001

### Paterson, Joan

Voice Telecom Analyst  
Toronto, ON  
Joined December 5, 1983

### Payne, Myrtle

Customer Assistance Officer  
Strathroy, ON  
Joined July 31, 1988

### Phelaln, Mary

Client Service Representative  
Calgary, AB  
Joined October 19, 1987

### Poon, Carol

Central Teller  
Vancouver, BC  
Joined August 5, 1997

### Remillard, Nicole

Senior Client Service Representative  
Chateauguay, QC  
Joined December 1, 2000

### Romikat, Louise

Senior Account Manager  
Saint John, NB  
Joined May 31, 1982

### Roy-Martineau, Linda

Associate Account Manager  
Quebec, QC  
Joined July 29, 1985

### Russell, Patricia

Transition Management Advisor  
Vancouver, BC  
Joined January 24, 2003

### Saelhof, Connie

Client Assistance Officer  
Regina, SK  
Joined February 25, 1991

### Smith, Ronald

Account Manager  
Commercial  
Burlington, ON  
Joined July 13, 1998

### St-Aubin, Carole

Account Manager  
St-Sauveur, QC  
Joined February 11, 1991

### Stefan, Sue

Financial Planner  
Calgary, AB  
Joined August 29, 1977

### St-Jean, Nicole

Account Services Agent  
Westmount, QC  
Joined June 11, 1984

### Swann, Lawrence

Account Manager, Commercial Financial Services  
Regina, SK  
Joined May 27, 1985

### Thompson, Donna

Mobile Mortgage Specialist Assistant  
Mississauga, ON  
Joined April 30, 1979

### Thompson, Paulette

Senior Client Service Representative  
Kitchener, ON  
Joined August 23, 1976

### Tobacca, Linda

Client Service Representative  
Courtenay, BC  
Joined June 18, 1986

### Trepanier, Pam

Account Manager  
Belle River, ON  
Joined September 3, 1974

# Retirements

## Ward, Sandy

Client Service  
Representative  
Regina, SK  
Joined May 13, 1980

## Watson, Jim

Senior Risk Manager  
Toronto, ON  
Joined September 28,  
1987

## Watterworth, Paula

Operations and Control  
Effectiveness  
Burlington, ON  
Joined July 24, 1972

## Weir, Ron

Account Manager  
Nanaimo, BC  
Joined August 18, 1969

## Welock, Lynne

Branch Manager  
Revelstoke, BC  
Joined September 25,  
1989

## Yan, Angela

Account Services  
Representative  
Vancouver, BC  
Joined October 23, 1978

## PREVIOUS RETIREMENTS

### Auger, H el ene

Client Service  
Representative  
Sherbrooke, QC  
Joined December 5, 1997  
Retired February 28, 2014

### Campbell, Sandra

Account Services Agent  
Montreal, QC  
Joined November 25, 1997  
Retired February 28, 2014

### Carter, Judy

Branch Manager  
Kimberley, BC  
Joined December 6, 2004  
Retired February 28, 2014

## Dunham, Erica

Manager Client Care  
Langley, BC  
Joined November 24, 1980  
Retired February 28, 2013

## Fojak, Peter

Service Representative  
Montreal, QC  
Joined May 10, 1976  
Retired June 30, 2013

## Hultin, Chris

Sales Manager,  
Mortgage Specialist  
Calgary, AB  
Joined August 28, 1978  
Retired June 30, 2013

## Langlois Routhier, Sylvie

Client Service  
Representative  
Quebec City, QC  
Joined October 22, 2007  
Retired December 31,  
2013

## Mawji, Yasmin

Mortgage Officer  
Vancouver, BC  
Joined October 11, 1988  
Retired December 31,  
2013

## Pensenev, Karen

Senior Project Manager  
Toronto, ON  
Joined October 15, 1996  
Retired October 31, 2013

## Reyes, Augusto

Operations Analyst  
Toronto, ON  
Joined October 6, 1976  
Retired October 31, 2013

## Thompson, Donalda

Client Service  
Representative  
Russell, MB  
Joined January 2, 2002  
Retired February 28, 2014

# In Memoriam

We extend our condolences to the families and friends of:

**Bannister, Kay**

Upper Rawdon, NS  
April 8, 2014  
Retired August 31, 1987

**Baxter, Owen**

Toronto, ON  
March 20, 2014  
Retired July 1, 1985

**Cameron, Chris**

Shanty Bay, ON  
April 11, 2014  
Retired November 30,  
1997

**Campbell, Diane**

Sechelt, BC  
May 10, 2014  
Retired March 31, 2009

**Carrier, Rubina**

Pierrefonds, QC  
March 10, 2014  
Retired February 1, 1993

**Charron, Fay**

Vanier, ON  
March 18, 2014  
Retired September 30,  
2001

**Copley, Fred**

Larry's River, NS  
March 25, 2014  
Retired June 30, 1998

**Cousineau, Gail**

Saint-Eustache, QC  
March 25, 2014  
Retired November 30,  
2009

**Cyr, Carmelle**

Terrebonne, QC  
May 8, 2014  
Retired February 28, 1991

**Dooley, Mary**

Edmonton, AB  
March 1, 2014  
Retired February 1, 2004

**Duval, Constance**

Bolton-Est, QC  
April 12, 2014  
Retired July 31, 1980

**Ferguson, Donald John**

Whycomomagh, NS  
April 23, 2014  
Retired September 30,  
1989

**Flear, Lynda**

Barrie, ON  
April 20, 2014  
Retired May 31, 1998

**Gandy, Linda**

Mississauga, ON  
March 16, 2014  
Retired September 1,  
2002

**Goodwin, Charles**

Winsloe, PEI  
May 16, 2014  
Retired July 31, 1992

**Gurushanta, Vijayendra**

Mississauga, ON  
March 8, 2014  
Retired February 1, 2003

**Hagel, Velli**

Montreal, QC  
March 22, 2014  
Retired January 31, 1982

**Harrower, Gordon**

Regina, SK  
May 15, 2014  
Retired June 30, 1984

**Hindle, Paul**

Port Hope, ON  
February 26, 2014  
Retired April 1, 2013

**Hoole, Morach**

Duncan, BC  
March 25, 2014  
Retired March 31, 1981

**Hussain, Sharon**

Mississauga, ON  
April 13, 2014  
Retired June 30, 2002

**Insanally, Sheikh**

North York, ON  
May 11, 2014  
Retired August 30, 1996

**Janmohamed, Roshan**

North York, ON  
April 16, 2014  
Retired September 30,  
1998

**Johns, Glenda**

Berwick, NS  
April 2, 2014  
Retired January 31, 2003

**Langley, Phyllis**

Burnaby, BC  
March 24, 2014  
Retired December 31,  
1987

**Lawrence, Jim**

Brandon, MB  
May 11, 2014  
Retired July 31, 1997

**Lee, Colette**

Hamilton, ON  
May 10, 2014  
Retired October 31, 1987

**Leonard, Rita**

Salmon, BC  
March 31, 2014  
Retired May 31, 1995

**Low, Larry**

Munster, ON  
May 6, 2014  
Retired May 31, 1994

**McBeth, John**

Beaconsfield, QC  
February 27, 2014  
Retired July 31, 1981

**Merz, Albert**

Toronto, ON  
April 13, 2014  
Retired May 31, 1983

**Morgan, John**

Kitchener, ON  
May 12, 2014  
Retired June 30, 1995

**Morison, David**

Willowdale, ON  
March 10, 2014  
Retired December 1, 1976

**Moser-Jewers, Jean**

Moser River, NS  
March 14, 2014  
Retired March 1, 1985

**Muirhead, Leslie**

Ste-Anne-de-Bellevue, QC  
March 22, 2014  
Retired January 31, 1982

**Nantel, Pauline**

Brossard, QC  
May 24, 2014  
Retired December 31,  
2007



# In Memoriam

We extend our condolences to the families and friends of:

**Oliver, Lillian**  
Chilliwack, BC  
April 13, 2014  
Retired September 25,  
2001

**Pahl, Liz**  
Coquitlam, BC  
February 9, 2014  
Retired October 31, 2012

**Peterson, David**  
Coquitlam, BC  
March 10, 2014  
Retired February 1, 1999

**Seguin, Lise**  
Montreal, QC  
April 17, 2014  
Retired June 30, 1994

**Steele, Alexander**  
Mississauga, ON  
March 14, 2014  
Retired December 1, 1986

**Sturm, Edith**  
North York, ON  
March 15, 2014  
Retired September 1, 1990

**Vear, John**  
Aurora, ON  
March 17, 2014  
Retired January 1, 2014

**Walker, Daphne**  
St Hubert, QC  
May 11, 2014  
Retired May 31, 1994

**Williams, Glenda**  
Harrington, QC  
April 1, 2014  
Retired November 30,  
2004

**Woolridge, Princeline**  
Dunfield, NL  
April 23, 2014  
Retired December 31,  
2010

Long before the RBC Canadian Open existed, golf was a popular pastime for RBC employees. Captured here are memories of golf games long past.



*Senior Managers at Woodbridge Tournament, 1979*



*Montreal Golf Finals, 1930*



*Regina Tourney, 1941*



*Calgary Supervisors Department Golf Tourney, 1930*



*Central Nova Scotia Tournament, 1952*



*Alberta Staff Tournament, 1942*



## The Language of Medicine

Bob Snihura MD, FRCPC

As a child, I learned English as a second language. While that was a difficult time, even more difficult was learning the language of “MedSpeak” when I entered medical school. Years later, shortly after I started my private medical practice, I realized that most of my patients – understandably – did not understand this foreign language. However, they taught me a great deal about the importance of listening and communicating clearly. Here are just a few examples of what I’ve learned:

- I had a picture of a beautiful cat in my examining room. Whenever I checked someone’s blood pressure (BP), I would ask the patient to look at the picture, thinking that this would be relaxing. Yet, one patient always had unexplained, elevated BP readings. After several visits, I discovered the reason. She confessed to an intense fear of all cats. Her BP returned to normal as soon as I checked it in another room. I learned the importance of non-verbal communication.
- A patient was complaining of forgetfulness. During a preliminary memory test, I asked him if he could spell my name backwards. He replied, “Sure...B-O-B”. I learned that I needed to ask better questions.
- One patient complained of a very painful shoulder. She said that this condition prevented her from reaching her G-String! I wasn’t sure what she meant until she added that she was a violinist. I am not a musician but I quickly learned something about music.
- A patient came to the emergency room after a car door was slammed against his hand. The “Reason For Visit”, typed on the admission form by the emergency room clerk, had a one-letter spelling error that sent shivers up my spine. It read: “Got Dinger Caught in Door.” I learned not to rely on written communication for the whole story.

Admittedly, the medical visits I’ve cited here may not be like any you’ve experienced. But all visits to your doctor provide an opportunity to improve the quality of your conversations. And if your physician is like me, he or she will admit that while nothing replaces an excellent medical education, we learn so much more about the language of medicine from our wonderful patients.

Dr. Bob



## UPDATE for Perkopolis Deals

In recent issues of *Keeping in Touch* we’ve reminded you about visiting [www.perkopolis.com](http://www.perkopolis.com) to access exclusive offers and discounts available to RBC Pensioners. Please note that the process for registering has slightly changed, as follows:

*To obtain your Perkopolis member ID number, contact the HR Service Centre at 1-800-545-2555, then follow these easy steps...*

1. Go to [www.perkopolis.com](http://www.perkopolis.com)
2. Click on “Not a member? Register Now” to create your profile and password
3. Enter your Member ID
4. Check out the deals!





## RBC News



### One of Canada's "Top Employers for Young People"

RBC's contribution to the employment of young people is at the heart of MediCorp Canada Inc.'s annual recognition

of the nation's leaders who attract and retain younger workers. The competition reviews a variety of initiatives, from mentorship to training and advancement opportunities, important to younger Canadians starting their careers. RBC initiatives that were highlighted by MediaCorp included:

- *Next Great Innovator Challenge*, an annual innovation competition for post-secondary students.
- *Graduate Leadership Program*, designed to attract young professionals with strong leadership capabilities.
- *Finance Management Development Program*, focused on helping finance specialists reach their full potential.

RBC hires more than 2,400 young people annually into positions and provides more than 900 internships, co-ops and summer experiences.



### One of Canada's Greenest Employers

For the sixth consecutive year, MediCorp Canada Inc.

selected RBC as one of *Canada's Greenest Employers* in a competition recognizing employers that lead the nation in creating a culture of environmental awareness and leadership. Reasons for selecting RBC included:

- Establishment of the RBC Environmental Blueprint in 2007 to address ways in which the bank and its employees deal with environmental issues.
- Energy efficient lighting installed across the organization as part of a number of tangible energy efficient upgrades.
- Waste diversion initiatives, including recycling programs, the reuse of furniture and other fixtures where possible and the proper disposal of electronic waste.
- Celebration of Earth Day by more than 600 employees, as well as the RBC Green Innovation Challenge, which generated "green ideas" from 3,400 employees.



### RBC Recognized as a Great Place to Work®

For the sixth consecutive year, RBC has been selected as one of *Canada's Best Workplaces* by Great Place to Work® Institute in its annual study of Canadian businesses. According to the Institute, RBC's ranking largely resulted from employees who told them they trust management, have pride in their jobs, and enjoy the people they work with. This year's list received more than 300 nominations and more than 60,000 employees participated in the 2014 "Best Workplaces in Canada" survey.

## RBC Insurance Supports Canada's Swim Team Initiative and Promotes Water Safety

Swimming Canada and RBC Insurance has announced a new multi-year partnership to teach every Canadian child how to swim. With this initiative, the two organizations aim to reach an estimated 700,000 Canadian children and their families over the next three years. The sponsorship is part of RBC's *Learn to Play Project* that is committed to donating \$750,000 to community-based organizations across the country to ensure children become happy, healthy and active for life.



## PGA Tour Stars at the RBC Canadian Open

In June, Golf Canada and RBC announced that several PGA Tour Stars intended to compete in the 2014 RBC Canadian Open, July 21-27 at The Royal Montreal Golf Club in Île-Bizard, Quebec, including World No. 15 Dustin Johnson, World No. 21 Charl Schwartzel, World No. 41 Chris Kirk, World No. 46 Matt Every and World No. 80 Charley Hoffman.

By the time *Keeping in Touch* readers see this item, the field of players who will have competed, also included eight past champions who sought Canada's National Open title. Among them were Brandt Snedeker (2013), Scott Piercy (2012), Sean O'Hair (2011), Carl Pettersson (2010), Nathan Green (2009), Jim Furyk (2006 & 2007), Vijay Singh (2004) and John Rollins (2002).

Past major champions such as Lucas Glover, Stewart Cink, Retief Goosen and Trevor Immelman also confirmed their intention to play at Canada's National Open Championship, at the time *Keeping in Touch* went to print.

Beon Yeong Lee of Montreal will have had the benefit of a home crowd behind him after earning his spot by winning the RBC Canadian Open Quebec Regional Qualifier on June 16th at Elm Ridge Country Club in Île-Bizard, Que.

### Support of Ronald McDonald House Charities Canada:

When the stars of the PGA TOUR played at The Royal Montreal Golf Club in the RBC Canadian Open title, they also supported Ronald McDonald House Charities (RMHC) Canada, the tournament's official charity partner. Working in collaboration with RBC, RMHC held numerous on-site initiatives at the Royal Montreal Golf Course to raise profile and funds for their 14 Houses nationally.

## Keeping in Touch

Here's how to reach us:

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*Keeping in Touch* is published for all Canadian pensioners of RBC. It is also available online at [www.rbc.com/pensioners](http://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](mailto:hrscpensions@rbc.com)

If you have questions about your 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



# RBC Insurance



## For a perfect vacation, cover your tracks.

Whether you're exploring new destinations or returning to a favourite vacation spot, protect yourself. After all, the cost of travel insurance is minimal compared to the risk of being faced with a medical emergency expense while away from home. With affordable coverage from RBC Insurance®, you can be taken care of with:

- Our toll-free number offering immediate multilingual emergency assistance, available 24/7.
- Medical care that will help get you back on your feet as quickly as possible.
- Coverage for Trip Cancellation, Trip Interruption and Baggage & Personal Effects.
- Upfront payments for eligible emergency medical and hospital expenses whenever possible, so you won't pay out of pocket.

For more information on travel insurance from RBC Insurance or to purchase, call your travel professional today.



Insurance advice for your life™