



ISSUE 3, 2014

# Keeping in Touch

A PUBLICATION FOR RBC PENSIONERS



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## Change in Leadership at RBC



On December 5, 2013 David P. O'Brien, then Chair of the Board for RBC,\* announced the retirement of Gord Nixon as President and CEO, effective August 1, 2014. In his message to employees, Mr. O'Brien highlighted some of Mr. Nixon's contributions during his 13 years at the helm. He also expressed confidence in Gord's successor, Dave McKay, as well as the future of RBC. Here are excerpts from that message.



*Great leaders inspire, transform, empower, and energize to create great organizations. Gord has done all of that and more.*

*Gord has been a consistent guiding hand for well over a decade, growing the five business segments, focusing on clients and inspiring employees to be their best...he brings out the best of the bank and everyone who*

*works in it...he also makes a tremendous impact on the communities where RBC has a presence, and where our clients and employees live and work.*

*...The Board has great confidence in Dave McKay's leadership and we know that his proven track record of delivering results and his demonstrated commitment to clients, employees and communities will serve*

*all stakeholders well. Dave has been recognized internationally as one of the top retail bankers and in addition, his experience in risk management and international experience in corporate banking round him out very well.*

*This is an exciting time for RBC. The bank has momentum on its side, an excellent executive leadership team, employees who put the customer first and a powerful brand. On behalf of the Board, I want to thank everyone at RBC for all that you do to help build that momentum and deliver on our brand and values each and every day.*

\* Kathleen Taylor was appointed Chair of the Board when David O'Brien retired on December 31, 2013.



## Editor's Note

Dear RBC Pensioner,

As I considered the articles in this edition of *Keeping in Touch*, one word consistently came to mind: "transitions."

Most readers of this publication have transitioned from RBC to new pastimes, volunteer activities or careers. This was even more evident than usual after many of you responded to my request for guest columnists. It's been fascinating to learn about retirees who have begun second careers, or are passionate about travel and other hobbies. We plan to feature guest columnists in every alternating issue of *Keeping in Touch*. To kick off this new feature, Nigel Napier-Andrews, who has been blogging since his retirement, tells us how we too can develop our online journaling skills.

The retirees we're profiling in this edition know a great deal about successful transitions. Marg Robillard and Debbie and Paul Dinner have moved on to new pursuits that are making a difference in their lives – and the lives of others – in significant ways. Their stories are inspiring.

Organizationally, RBC has undergone a transition with the retirement of Gord Nixon after 13 years of tremendous leadership. Dave McKay, who is highly regarded both within RBC and externally, was appointed President of RBC in February 2014 and CEO and Director of the Board on August 1. We wish Gord a happy, healthy retirement and great success to Dave.

Whether you are a long time retiree or currently transitioning to a new career, a better golf score or more quality time with the grandchildren, I hope you enjoy *Keeping in Touch* with your former colleagues through the pages of this publication.

Jill Quinn  
Keeping In Touch Editor

## Marg Robillard

- First joined RBC in 1969
- Retired in 1999
- Role prior to retirement: Cash Cage, Simcoe



*Marg enjoys precious downtime at the Country Doll House.*

## The World at her Doorstep

Most mornings, Marg Robillard wakes before 6:00AM then heads to her kitchen to bake, cook and prepare a tasty, home-made breakfast for her six guests. She'll take a break at 9:00AM, joining them for the meal, then it's back to work; cleaning, organizing, shopping, greeting guests and saying goodbye till mid-afternoon and beyond.

Running a thriving B&B may not be the easiest way to spend one's retirement, but Marg wouldn't have it any other way.

Marg and her husband Jim, opened the *Country Doll House Bed and Breakfast* in Simcoe, Ontario, the same year she retired from RBC. In 1997, they'd purchased the 10-room home, and carefully restored its Victorian-era features. When finished, the soaring ceilings, ornate hardware and stained glass windows looked as beautiful as when it was built, in 1890.

Maintaining a 124-year-old home on 25-acres keeps the Robillards at home for the summer months especially, though the B&B is booked year-round. "It's too big for two and our family is grown," explains Marg. "We had the perfect set up for a B&B. We converted the original nanny quarters, and renovated three rooms before opening for business."

Unlike many B&Bs, the Country Doll House – which is named for Marg's doll collection displayed throughout -- does not have a separate living area for the owners. Yet, in 15-years, none of their possessions have gone missing and they've never feared anyone. "The people who use B&Bs may have different personalities but they do respect your home," says Marg, who credits her public-facing role at RBC with preparing her for her current career. "I learned then that you just have to accept people the way they are sometimes."

The most famous guest they've housed was hockey great Paul Henderson, and his wife. "What a wonderful and interesting man," recalls Marg. Hundreds of couples and individuals from every corner of Europe and from as far as Australia have sat around the breakfast table. And while they are treated to Marg's cooking, Marg savours the conversation. "It's always fascinating to learn why they're here and what they're doing."

The Country Doll House B&B has earned a 5-star rating from TripAdvisor.ca reviewers, and a recent online endorsement makes all the hard work worthwhile: "Beautiful home, lovely atmosphere, breakfast to die for and the most wonderful host and hostess you could wish for." With reviews like that, the Robillards intend to keep their doors open to the world for as long as they can.

[www.countrydollhousebnb.com](http://www.countrydollhousebnb.com)

*"I learned then that you just have to accept people the way they are sometimes."*

## Blogging Essentials

*Nigel retired from Brand and Communications in 2009 and blogs under the title, "Gentleman's Portion" -- a good helping of life, love and whisky*  
[www.gentlemansportion.com](http://www.gentlemansportion.com)

*Watch this space every second edition for more expert advice from RBC retirees.*



*Nigel blogs by candle light in Puerto Vallarta, Mexico.*

For some of us, retirement spreads out like an empty void. Whatever are we going to do to keep busy? For others, we're so busy with travel, new projects, volunteering, that we wonder how we ever found time for our former careers. For me retirement was both extremes, so my perceptive wife, who knows that I have lots to say, suggested I write a blog to fill in the gaps, stories of things I'm doing, things that get my interest or places we've travelled that I want to share. Now, a couple of years later, I've written a web story every week, had a great deal of fun along the way and picked up a few readers too. Here are the essential need-to-knows.

**1. Write what you know.** You're the expert on something and others will want to hear your views. It can be about anything you like -- a diary of your travels, an account of your garden, or if you feel really adventurous, a regular opinion piece on things that matter to you. Cooking and recipes, pets and hobbies, sports or investments are all of interest to someone in the vast web audience.

**2. When you set out, imagine you are just writing for yourself,** be true and honest in your opinions and let your readership grow gently. Perhaps, at first, no one at all will read it and that really doesn't matter if you are just writing for yourself. Eventually you will get into the swing of it and the blogs will start to flow easily, but recognize that at first it will be tough. So you shouldn't post a piece of writing until you're happy with it. Let your spouse or a friend be the first reader. Sooner or later you'll get noticed and you'll start to get some followers.

**3. Getting started is easy.** Check out one of the sites of those who provide web hosting services. There are many, but I use Word Press, which came highly recommended and has stood up well for me. Type [wordpress.com](http://wordpress.com) into your computer and follow the prompts. They'll help you register your domain name of choice and offer you a selection of free or modestly priced design templates that are easy to use. Pick a name that's fun and offers an insight into what you are about. Now you're on your own and the adventure has begun. We'll see you on the web.



## Employee giving – both past and present – An Opportunity to Support Your Community

Since 1967, RBC pensioners and employees have joined together to support local United Way/Centraide charities and other charitable organizations of your choice. It's a tradition that all employees - both past and present - can be proud of.

Every day, we see people in need: the homeless, the abused, the sick, and the elderly. By supporting United Way/Centraide and other charities in your community, you can help make a difference.

### How you can help

Complete the enclosed gift card and return it to the United Way/Centraide location, as outlined on the back of the gift card. You can choose exactly where your donation will go. Just indicate on the gift card the amount you wish to contribute to your local United Way/Centraide and the amount you wish to contribute to any of the 80,000 registered charities in Canada, including local churches, schools, and universities.

### Cheques must be payable to United Way or Centraide.

Thank you for being a part of the 2014 RBC Charity Campaign and for helping to find solutions that will bring hope to so many – children, families, and seniors. If you have any questions, telephone numbers to contact your respective United Way/Centraide locations for assistance have also been outlined on the back of the gift card.

### Important Note for Residents of Quebec:

Centraide du Grand Montréal accepts donations only if designated to Centraide/United Way. If you live in Quebec and wish to donate to a registered charity other than Centraide/United Way, please forward your gift card to the United Way in the nearest province to you outside of Quebec.

# 2014 Gift Card for RBC Pensioners

**1** For receipting and processing purposes, please provide your full name and home address:

☐ Mr. ☐ Ms. ☐ Mrs. ☐ Miss

Name: \_\_\_\_\_  
(First name) (Last Name)

Address: \_\_\_\_\_  
(Street) (City/Town) (Postal Code)

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

**2** This year my total donation is \$ \_\_\_\_\_. (Tax receipts will be issued for gifts of \$25 or more.)

**3** Here's how I want to make my gift: (choose one and sign below)

☐ **Cheque:** in the amount of \$ \_\_\_\_\_ is enclosed. Enclose cheque payable to United Way/Centraide.

☐ **Pre-Authorized Debit:** (min \$10/month) I authorize United Way/Centraide to deduct \$ \_\_\_\_\_ per month from my bank account on the 1<sup>st</sup> day of each month, commencing January 1, 2015, for 12 months.  
Please enclose a personal cheque marked VOID.

☐ **Visa or** ☐ **Master Card** One time donation of \$ \_\_\_\_\_ OR \$ \_\_\_\_\_ per month commencing January 1, 2015 for 12 months (min \$10/month; transactions will be processed on the 1st of every month).

Card Number: \_\_\_\_\_ Expiry: \_\_\_\_\_

Name on Card: \_\_\_\_\_

**4** I want to support my community through my local United Way/Centraide of:

(Please provide the full name of your local United Way/Centraide.)

A United Way/Centraide may direct my gift where it is needed most and will have the maximum impact in our community \$ \_\_\_\_\_

AND/OR

B Donors may forward additional gift(s) to a registered Canadian charity – minimum \$25 (not available to Centraide Donors)

Charity Name: \_\_\_\_\_ \$ \_\_\_\_\_

Address: \_\_\_\_\_

Charitable Business Number: \_\_\_\_\_

To obtain the Charitable Business Number, visit [www.unitedway.ca/ccra](http://www.unitedway.ca/ccra) or call 1-800-267-2384 (English) or 1-888-892-5667 (bilingual).

C My total gift is \$ \_\_\_\_\_

**5** The United Way/Centraide may:

- ☐ List my name for recognition purposes as \_\_\_\_\_  
☐ Please do not list my name in any publication  
☐ Do not forward my name to the Canadian charity listed above

**6** The United Way/Centraide may use my home address/phone number to contact me directly in future years for charitable purposes:

☐ Agree ☐ Disagree

Signature \_\_\_\_\_ Date \_\_\_\_\_

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***Residents of British Columbia, mail to:***

United Way of the Lower Mainland  
4543 Canada Way  
Burnaby, BC V5G 4T4  
[www.uwlm.ca](http://www.uwlm.ca)  
604-294-8929

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***Residents of Alberta, the Yukon,  
Northwest Territories, Nunavut, mail to:***

United Way of Calgary and Area  
600 - 105 12th Avenue SE  
Calgary, AB T2G 1A1  
[www.calgaryunitedway.org](http://www.calgaryunitedway.org)  
403-231-6265

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***Residents of Quebec, mail to:***

Centraide du Grand Montréal  
493, rue Sherbrooke Ouest  
Montréal, QC H3A 1B6  
[www.centraide-mtl.org](http://www.centraide-mtl.org)  
514-288-1261

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***Residents of Saskatchewan, Manitoba,  
Ontario, New Brunswick, Nova Scotia, PEI,  
Newfoundland and Labrador, mail to:***

United Way of Toronto  
26 Wellington Street East, 12th Floor  
Toronto, ON M5E 1W9  
[www.unitedwaytoronto.com](http://www.unitedwaytoronto.com)  
416-777-2001

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If you would like to donate to United Way/Centraide, just complete the gift card and send it to the United Way/Centraide location above nearest you.

**Cheques must be payable to United Way or Centraide.**

If you have any questions, please contact the United Way/Centraide location nearest you.

Centraide du Grand Montreal accepts donations only if designated to Centraide/United Way. If you live in Quebec and wish to donate to a registered charity other than Centraide/United Way, please forward your gift card to the United Way in the nearest province to you outside of Quebec.

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# Retirements and In Memoriam

# Retirements

## JUNE 2014

### Adamek, Anezka

Associate Director  
Toronto, ON  
Joined February 5, 1990

### Aguilar, Paulita

Customer Service  
Representative  
Mississauga, ON  
Joined June 20, 1989

### Akins, Ann

Client Service  
Representative  
Ponoka, AB  
Joined October 20, 2005

### Alix, Carol

Specialized Administrative  
Assistant for Sales  
Managers  
Calgary, AB  
Joined October 25, 1983

### Araujo, Maria

Home Equity Closing  
Officer  
Toronto, ON  
Joined November 5, 1984

### Armstrong, Teresa

Mortgage Specialist  
Fort St. John, BC  
Joined July 24, 2008

### Baker, Debra

Client Service  
Representative  
Halifax, NS  
Joined January 7, 1988

### Belanger, Johanne

Client Service  
Representative  
Longueuil, QC  
Joined June 16, 2003

### Belza, Raymond

Technical Systems  
Analyst  
Toronto, ON  
Joined October 1, 1999

### Bentley, Barbara

Customer Service  
Representative  
Portland, ON  
Joined November 8, 2000

### Bordua, Marielle

Account Manager  
Brossard, QC  
Joined January 24, 2011

### Bracken, Joanne

Service Manager  
Toronto, ON  
Joined September 11,  
1989

### Braconnier, Yvon

Senior Mortgage Specialist  
Vancouver, BC  
Joined December 1,  
1998

### Bradley, Angela

Customer Assistance  
Officer  
Toronto, ON  
Joined December 3, 1987

### Bray, Sue

Customer Assistance  
Officer  
Dauphin, MB  
Joined July 13, 1981

### Briand, JoAnn

Account Manager, PFS  
Timmins, ON  
Joined September 14,  
2009

### Campbell, Kathy

Client Assistance Officer  
Aurora, ON  
Joined June 8, 1981

### Card, Diane

Senior Client Service  
Representative  
(Cash)/Central Teller  
Parksville, BC  
Joined September 8, 1975

### Chartier, Heather

Client Service  
Representative  
Calgary, AB  
Joined March 27, 2000

### Chung Wing, Denise

Private Banking Associate  
Pointe-Claire, QC  
Joined May 4, 1981

### Cole, Cindy

Banking Advisor  
Winnipeg, MB  
Joined April 3, 2000

### Coombs, Louise

Technician  
Calgary, AB  
Joined September 6, 1994

### Cooper, Deborah

Customer Service Officer  
Vancouver, BC  
Joined April 14, 1992

### Daku, Geri

Client Service  
Representative Expert  
Regina, SK  
Joined July 26, 1991

### Dale, Marcia

Senior Account  
Manager, PFS  
Saskatoon, SK  
Joined November 1, 1984

### Davis, Paul

Vice President  
Commercial REM  
Toronto, ON  
Joined September 12,  
1977

### De Castro, Nimfa

Client Service Officer  
Toronto, ON  
Joined June 5, 1989

### DeClerico, Ralph

Senior Manager  
Sault Ste Marie, ON  
Joined December 1, 1998

### Dickson, Margie

Branch Manager  
North Sydney, NS  
Joined August 24, 1981

### Eckland-Hoath, V-Jean

Senior Account Manager  
Cranbrook, BC  
Joined June 14, 1976

### Egan, Sandy

Client Service  
Representative Expert  
Aurora, ON  
Joined June 30, 1986

### England-Crispo, Karen

Manager, Client Care  
Port Hawkesbury, NS  
Joined January 3, 1984

### Fiorucci, Joanne

Personal Banker  
Mississauga, ON  
Joined February 26, 1974

### Fortin, Celine

Représentant service  
à la clientèle  
Chicoutimi, QC  
Joined August 14, 1978

### Gauthier, Estelle

Client Service  
Representative  
Sudbury, ON  
Joined May 1, 1980

# Retirements

**Gauthier, Jean**

Commercial Account  
Manager  
Levis, QC  
Joined June 29, 1987

**Gavin, Robert**

Account Manager  
Winnipeg, MB  
Joined November 27, 2000

**Gingras, Anne**

Relationship Manager  
Montreal, QC  
Joined April 30, 2001

**Gingras, Monique**

Credit Analyst  
Montreal, QC  
Joined September 8, 1986

**Godwin, Peter**

Audit Manager  
Toronto, ON  
Joined January 6, 1997

**Gough, Leslee**

Senior Account Manager  
Georgetown, ON  
Joined May 15, 1989

**Graham, Evonne**

Micro Film Retrieval  
Toronto, ON  
Joined November 24, 1975

**Grobowsky, Jane**

Account Services  
Representative  
Calgary, AB  
Joined October 23, 1990

**Hahn, Karen**

Client Service  
Representative  
Vernon, BC  
Joined December 27, 1978

**Hebert, Jane**

Client Service  
Representative  
Mission, BC  
Joined July 2, 1986

**Ho, Grace**

Administrative Assistant  
Toronto, ON  
Joined October 28, 2002

**Hogan, Judy**

Relationship Manager  
Toronto, ON  
Joined June 26, 1972

**Horne, Penny**

Central Teller  
Calgary, AB  
Joined May 8, 1989

**Howie, Brenda**

Technical Service Analyst  
Toronto, ON  
Joined July 14, 1980

**Hulan, Cheryl**

Client Service  
Representative  
Stephenville, NL  
Joined October 27, 2008

**Hume, Alison**

Estate Officer  
Calgary, AB  
Joined June 18, 1984

**Huynink, Linda**

Branch Manager  
Regina, SK  
Joined June 25, 1974

**Intini, Elizabeth**

Market Operations  
Burlington, ON  
Joined September 12,  
1974

**Isert, Debra**

Adjudication Associate  
Vancouver, BC  
Joined March 12, 1981

**Jones, Maureen**

Director  
Toronto, ON  
Joined October 2, 1978

**Kenney, Michael**

Account Manager  
Barrie, ON  
Joined May 27, 1974

**Labelle, Manon**

Specialized Services  
Montreal, QC  
Joined June 20, 1988

**Lapadat, Sandy**

Client Service  
Representative  
St. Thomas, ON  
Joined June 30, 1975

**Ledoux, Prescilla**

Account Services Agent  
Montreal, QC  
Joined July 26, 1978

**Leet, Gail**

Service Representative  
Moncton, NB  
Joined October 28, 2002

**Lefebvre, Manon**

Agent Conseil  
Chambly, QC  
Joined May 13, 1985

**Lefrançois, Claire**

Technical Service Agent  
Montreal, QC  
Joined November 3, 1975

**Legare, Kathy**

Account Manager  
Etobicoke, ON  
Joined November 1, 1984

**Lobo, Lorna**

Specialized Services  
Toronto, ON  
Joined April 19, 1985

**Lomnitzer, Betty**

Customer Service Officer  
Montreal, QC  
Joined September 15,  
1969

**MacDonald, Heather**

Senior Account Manager  
Dartmouth, NS  
Joined November 17, 2004

**Majeran, Pat**

Manager, Client Care  
Saskatoon, SK  
Joined February 17, 1976

**Mallin, Bridget**

Centre Support Officer  
Vancouver, BC  
Joined June 26, 1978

**Mccarthy, Eunice**

Client Service  
Representative  
Spruce Grove, AB  
Joined November 1, 2005

**McCavour, Maria**

Client Service  
Representative  
Port Moody, BC  
Joined July 4, 1978

**McDaniel, Joanne**

Financial Planner  
Kamloops, BC  
Joined November 2, 1976

**McMichael, James**

Mortgage Specialist  
Mississauga, ON  
Joined February 20, 1989

**Mead, Jennifer**

Client Service  
Representative  
Steinbach, MB  
Joined April 8, 1997

# Retirements

## JUNE 2014

(CONTINUED)

### Mead, John

Client Service  
Representative  
Toronto, ON  
Joined October 17, 2006

### Melvin, Sandra

Associate Account  
Manager  
Halifax, NS  
Joined August 11, 1986

### Milani, Robert

Account Manager  
Winnipeg, MB  
Joined November 3, 1986

### Moore, Carolyn

Documentation Specialist  
Toronto, ON  
Joined May 1, 1974

### Morete, Julietta

Senior Client Service  
Representative  
100 Mile House, BC  
Joined December 2, 1985

### Murgg, Anne

Client Service  
Representative  
Langley, BC  
Joined September 11,  
1976

### Myers, Deborah

Manager  
Torbay, NL  
Joined August 6, 1984

### Nelson, Bruce

Head, Group Risk  
Management North,  
RBC Caribbean  
Nassau, Bahamas  
Joined November 19, 1973

### Nicol, Jean

Senior Licensed  
Insurance Agent  
Montreal, QC  
Joined June 23, 1999

### Niddrie, Trudy

Market Operations  
Support Officer  
Toronto, ON  
Joined June 10, 1974

### Norris, Nancy

Manager, Client Care  
Winnipeg, MB  
Joined February 18, 1991

### Norwich, Brenda

Central Teller  
Shubenacadie, NS  
Joined September 2, 1986

### O'Connor, Heather

Underwriting Consultant  
Mississauga, ON  
Joined November 16, 1981

### Palade, Ileana

Account Manager  
Waterloo, ON  
Joined March 8, 1993

### Parnell, Carole Anne

Financial Planning Agent  
Perth, ON  
Joined December 3, 1984

### Powers, Linda

Treasury Solutions  
Specialist  
Toronto, ON  
Joined November 10, 1980

### Primeau, Johanne

Conseillère Adjointe  
Montreal, QC  
Joined February 23, 1976

### Racine-Laflamme, Manon

Client Service  
Representative  
Laval, QC  
Joined June 6, 1979

### Reddick, Linda

Account Manager/CSR  
Carlyle, SK  
Joined February 21, 1978

### Riel, Debbie

Mortgage Specialist  
Calgary, AB  
Joined July 4, 2000

### Ross, Jennifer

Field Operations Specialist  
Vancouver, BC  
Joined December 16,  
1985

### Santoro, Rosemary

Market Operations  
Support Officer  
Sudbury, ON  
Joined September 25,  
1978

### Seewald, Susan

Senior Manager,  
Enterprise Access  
Administration/  
Information Security  
Services  
Toronto, ON  
Joined April 23, 1990

### Seymour, Barb

Client Service  
Representative  
Oakville, ON  
Joined April 1, 1977

### Singroy, Rita

Technical Service Analyst  
Toronto, ON  
Joined July 31, 2006

### Sivacantharasa, Thurairatnam

Senior Account Manager  
Markham, ON  
Joined March 7, 1994

### Smith, Gary

Operations Support Officer  
Montreal, QC  
Joined January 25, 1993

### Sowa, Alina

Senior Account Manager  
Lively, ON  
Joined May 14, 1990

### Speer, Jane

Senior Account Manager  
Nanaimo, BC  
Joined December 4, 1989

### Squire, Margaret

Client Service  
Representative  
London, ON  
Joined June 24, 1974

### Steeves, Debbie

Client Service  
Representative  
Saint John, NB  
Joined September 23,  
1991

### Tam, Juliana

Team Leader, Valuation  
Toronto, ON  
Joined September 9, 1996

### Truscott, Deborah

Account Manager  
Victoria, BC  
Joined January 21, 1985

### Walker, Paul

Financial Analyst  
Calgary, AB  
Joined August 15, 1988

# Retirements

**Walker, Stephen**

Managing Director &  
Head of Global Credit,  
Capital Markets and Vice  
Chairman of Investor &  
Treasury Services  
Toronto, ON  
Joined November 2, 1981

**Webber, Cathy**

Representative (RBC Ins)  
Mississauga, ON  
Joined February 1, 2010

**Wendland, Janet**

Client Service  
Representative  
Vernon, BC  
Joined April 8, 1986

**Wood, Catherine**

Client Service  
Representative  
Richmond, BC  
Joined August 24, 1981

**Woodfine, Mona**

Underwriting Consultant  
Mississauga, ON  
Joined November 4, 1991

## JULY 2014

**Abeysondera,  
Chandralekha**

Client Service  
Representative  
Brampton, ON  
Joined February 16, 1987

**Alstrom, Lynette**

Senior CSR /  
Central Teller  
Cambridge, ON  
Joined July 24, 1987

**Aziz, Mohammad**

Customer Service  
Representative  
Mississauga, ON  
Joined July 30, 2002

**Bacchus, Angie**

Manager, I&TS  
Account Services  
Toronto, ON  
Joined May 12, 1975

**Ball, Judy**

Senior Client Service  
Representative  
Calgary, AB  
Joined September 19,  
1988

**Bell, Irene**

Client Assistance Officer  
Edmonton, AB  
Joined August 6, 1991

**Blake, Beverley**

Senior Client Service  
Representative  
Niagara Falls, ON  
Joined September 19,  
2007

**Boomer, Dallas**

Account Service Agent  
Toronto, ON  
Joined July 12, 2004

**Boulanger, Benoit**

Senior Account Manager  
Dorval, QC  
Joined May 16, 1977

**Brule, Denise**

Field Operations Specialist  
Montreal, QC  
Joined November 1, 1976

**Carmen (Ross), Karen**

Field Operations Specialist  
Calgary, AB  
Joined October 27, 1983

**Caty, Nicole**

Client Service  
Representative  
Montreal-Nord, QC  
Joined August 6, 1984

**Crowe, Lori**

Customer Assistance  
Officer  
Calgary, AB  
Joined October 7, 1994

**Daoust-Belanger, Louise**

Documentation Specialist  
Montreal, QC  
Joined September 13,  
1989

**Deslongchamps, Huguette**

Directrice de comptes  
La Sarre, QC  
Joined May 14, 1985

**Deveau, Yvette**

Client Assistance Officer  
Meteghan, NS  
Joined November 7, 1977

**Di Nella, Cathy**

Client Effectiveness Coach  
Winnipeg, MB  
Joined November 26, 1984

**Doyon, Jacynthe**

Project Manager  
Montreal, QC  
Joined April 28, 1981

**D'Souza, Charlotte**

Client Service  
Representative Expert  
Montreal, QC  
Joined November 30, 1998

**Fages, Edith**

Senior Manager, RBC  
Online & Mobile Channel  
Management  
Toronto, ON  
Joined May 29, 1989

**Fan, Karen**

Financial Planning  
Associate  
Vancouver, BC  
Joined April 15, 1991

**Finelli, Lucy**

Administrative Assistant  
Hamilton, ON  
Joined July 23, 1973

**Fonzo, Dante**

Banking Advisor Inbound  
Montreal, QC  
Joined October 23, 2006

**Fougere-Collins, Gail**

Account Services  
Representative  
Dartmouth, NS  
Joined September 19,  
2005

**Fraser, Dianne**

Account Manager  
Kirkland Lake, ON  
Joined October 10, 1978

**Fung, Amy**

Credit Process Assistant  
Toronto, ON  
Joined March 7, 1988

**Gagnon, Louise**

Client Service  
Representative  
Chicoutimi, QC  
Joined January 7, 1985

**Gallop, Elizabeth**

Audit Manager  
Toronto, ON  
Joined April 4, 1988

**Gauthier, Francine**

Senior Team Leader  
Westmount, QC  
Joined June 20, 1972

**Grichmanoff, Tania**

Senior Client Service  
Representative  
St-Sauveur, QC  
Joined October 26, 1998

# Retirements

## JULY 2014

(CONTINUED)

**Hamilton, Jim E.**  
Regional Vice-President,  
Commercial Financial  
Services  
Calgary, AB  
Joined July 7, 1980

**Haynes, Margaret**  
Client Service  
Representative  
Regina, SK  
Joined November 23, 1998

**Hutton, Linda**  
Senior Account Manager  
Thunder Bay, ON  
Joined December 24, 1979

**Hutton, Pat**  
Senior Account Manager  
Acton, ON  
Joined December 5, 1983

**Jacques, Claudette**  
Senior Client Service  
Representative  
Quebec, QC  
Joined February 22, 1988

**Khoury, Juliet**  
Senior Functional Manager  
Toronto, ON  
Joined April 18, 1977

**Kryway, Gini**  
Customer Assistance  
Officer  
Windsor, ON  
Joined September 14,  
1998

**Kwan, Monica**  
Adjudication Associate  
Vancouver, BC  
Joined July 13, 1977

**Labossiere-Dalglish, Mariette**  
Client Assistance Officer  
Winnipeg, MB  
Joined August 24, 1992

**Lambie, Grace**  
Audit & Control Officer  
Toronto, ON  
Joined September 30,  
1986

**Lanns-Lopes, Debra**  
Senior Client Service  
Representative  
Mississauga, ON  
Joined December 7, 1998

**Layfield, Belinda**  
Senior Account Manager  
Courtenay, BC  
Joined February 11, 1985

**Lebel, Sylvie**  
Account Manager  
Waterville, QC  
Joined October 31, 1977

**Lucci, Carmen**  
Financial Planner  
Ancaster, ON  
Joined October 25, 1983

**Lussier, Claude**  
Senior Advisor  
Montreal, QC  
Joined April 18, 1977

**MacMichael, Barbara**  
Administrative Assistant  
Ajax, ON  
Joined July 28, 1969

**Matis, Vita**  
Customer Assistance  
Thunder Bay, ON  
Joined August 27, 2007

**Mayes, Louise**  
Senior Account Manager  
100 Mile House, BC  
Joined June 6, 2000

**McCavour, John**  
Manager, SLG  
Coquitlam, BC  
Joined July 4, 1978

**McCullagh, Sally**  
Senior Auditor Analyst  
Oakville, ON  
Joined September 4, 1979

**McDonald, Liz**  
Client Service  
Representative  
Burlington, ON  
Joined February 19, 1990

**McInnis-Pettitt, Maria**  
Sales Manager  
Surrey, BC  
Joined January 21, 1986

**McKeogh, Norman**  
Manager, IT  
Toronto, ON  
Joined March 8, 1976

**Miller, Brenda**  
Manager, Client Care  
Gibsons, BC  
Joined October 11, 1989

**Mulligan, Kelley**  
Operation Risk Associate  
Sherwood Park, AB  
Joined August 8, 1974

**Oberkovych, Nick**  
Senior Licensed Insurance  
Mississauga, ON  
Joined June 9, 2004

**Onorati, Mary**  
Program Manager  
Woodbridge, ON  
Joined September 20,  
1976

**O'Reilly, Barbara**  
Account Manager  
Placentia, NL  
Joined April 7, 1978

**Owens, Pat**  
Senior Account Manager  
West Vancouver, BC  
Joined January 15, 1974

**Panaram, Royston**  
Investigation Agent  
Toronto, ON  
Joined July 17, 1989

**Phillips, Melody**  
Client Service  
Representative  
Burnaby, BC  
Joined August 19, 1996

**Porlier, Regis**  
Analiste en Informatique  
Montreal, QC  
Joined March 12, 1979

**Power, Leslie Jayne**  
Senior Client Service  
Representative  
Duncan, BC  
Joined August 4, 1999

**Preweda, Barbra-Jean**  
Client Service  
Representative  
Winnipeg, MB  
Joined January 17, 2000

**Randall, Rob**  
Director, Internal Audit  
Toronto, ON  
Joined August 31, 1981

**Reid, Belinda**  
Mortgage Specialist  
Mississauga, ON  
Joined February 20, 1978

**Rheume, Lucie**  
Senior Client Service  
Representative  
Quebec, QC  
Joined May 9, 1977

# Retirements

**Rice, Angela**  
Client Service  
Representative  
Ottawa, ON  
Joined November 1, 1984

**Roy, France**  
Commercial Account  
Manager  
Saint-Hyacinthe, QC  
Joined June 1, 1970

**Roy, Lynda**  
Client Assistance Officer  
Quebec, QC  
Joined August 8, 1977

**Saulnier-Guilbord, Lynn**  
Administrative Assistant  
Ottawa, ON  
Joined July 17, 2000

**Semotiuk, Grace**  
Senior Client Service  
Representative  
Edmonton, AB  
Joined March 2, 1998

**Shilka, Angela**  
Mortgage Specialist  
Assistant  
Calgary, AB  
Joined July 24, 2008

**Simpson, Kay**  
Financial Planner  
Burnaby, BC  
Joined July 14, 1975

**Smith, Marianne**  
Account Manager  
Calgary, AB  
Joined August 8, 1983

**Spitzig, Neva**  
Client Service  
Representative  
St Albert, AB  
Joined July 30, 2001

**Sterling, Wendi**  
Branch Manager  
Calgary, AB  
Joined August 24, 1981

**Stoddart, Mike**  
Audit Manager  
Toronto, ON  
Joined August 3, 1982

**Taylor, Angela**  
Financial Planner  
Brantford, ON  
Joined August 24, 1981

**Taylor, Nancy**  
Security Administrator  
Toronto, ON  
Joined January 4, 1988

**Townend, Maria**  
Administrative Assistant  
Kamloops, BC  
Joined September 16,  
1975

**Trepanier, Suzanne**  
Branch Manager  
La Sarre, QC  
Joined November 13, 2007

**Van Gerven, Rosemary**  
Investigation Agent  
Toronto, ON  
Joined May 23, 1984

**Vu-Nguyen, Hongloan**  
Trust Officer  
Montreal, QC  
Joined July 14, 1980

**Welch, Wendy**  
Senior Business Analyst  
Mississauga, ON  
Joined August 13, 2007

**Wong, Rupert**  
Manager, Capital  
Implementation & Analyst  
Toronto, ON  
Joined January 18, 1988

**Wright, Eunice**  
Customer Service  
Representative  
Mississauga, ON  
Joined February 1, 1988

**Yates, Melody**  
Account Manager  
Sherwood Park, AB  
Joined August 21, 1989

## AUGUST 2014

**Balac, Olga**  
Central Teller  
Stoney Creek, ON  
Joined May 2, 1977

**Bilan, Frieda**  
Database Analyst  
Toronto, ON  
Joined March 30, 2001

**Boucher, Danielle**  
Specialized Services  
Westmount, QC  
Joined August 7, 1979

**Bourque, Cindy**  
Manager, Client Care  
Saint John, NB  
Joined August 7, 2007

**Breen, Patricia**  
Specialty Officer  
Montreal, QC  
Joined November 3, 1969

**Buffett, Brenda**  
Account Manager  
Kingston, ON  
Joined November 6, 1995

**Bulich, Sara**  
Cards Advisor  
Vancouver, BC  
Joined August 20, 1979

**Chandler, Paul**  
Account Manager  
Essex, ON  
Joined September 14,  
1987

**Collyer-Holmes, Cathryn**  
Senior Project Manager  
Toronto, ON  
Joined June 7, 1971

**Crusson, Catherine**  
Estate Administrator  
Montreal, QC  
Joined September 9, 1996

**Durand, Danielle**  
Associate Account  
Manager  
Laval, QC  
Joined June 20, 1977

**Falardeau, Linda**  
Financial Planning  
Associate  
Quebec, QC  
Joined May 12, 1975

**Frizzell, Debbie**  
Mortgage Specialist  
Calgary, AB  
Joined January 19, 1999

**Gagnon, Nicole**  
Account Manager  
Quebec, QC  
Joined May 21, 1985

**Gaudet, Roberta**  
Client Service  
Representative  
Summerside, PEI  
Joined January 26, 1982

**Girard, Gini**  
Client Service  
Representative  
Mississauga, ON  
Joined October 3, 1990

# Retirements

## AUGUST 2014

(CONTINUED)

### Hews, Pauline

Investigation Agent  
Westmount, QC  
Joined May 17, 1982

### Hurst, Leslie

Client Service  
Representative  
Dartmouth, NS  
Joined September 30,  
1991

### Isles, Debra

Client Service  
Representative  
Digby, NS  
Joined December 3, 1990

### Iverson, Debbie

Senior Manager, Risk  
Toronto, ON  
Joined August 7, 1979

### Jamani, Shemin

Trade Officer  
Toronto, ON  
Joined December 10, 1973

### Jull, Frances

Adjudication Agent  
Vancouver, BC  
Joined September 26,  
1977

### Keough, Brian

Sales & Service  
Representative  
Moncton, NB  
Joined July 21, 1992

### Kingsbury, Joanne

Senior Account Manager  
Nepean, ON  
Joined May 30, 1983

### Lainchbury, Laurie

Financial Planner  
Edmonton, AB  
Joined October 24, 1977

### Lapointe, Louise

Administrative Assistant  
Chicoutimi, QC  
Joined January 8, 1979

### Leclerc, Lise

Licensed Insurance Agent  
Montreal, QC  
Joined April 2, 1984

### Logan, Heather

Client Service  
Representative  
Langley, BC  
Joined April 26, 1976

### Mackenzie, Vicky

Resolution Officer  
Toronto, ON  
Joined June 3, 1989

### Maclean, Karen

Client Service  
Representative  
Inverness, NS  
Joined July 11, 1994

### MaGee, Donald

Branch Manager  
Bridgewater, NS  
Joined August 6, 2002

### Marjadsingh-Rajmoolie, Rosanna Olive

Client Service  
Representative  
Toronto, ON  
Joined July 16, 2003

### Miranda, Evelyn

Account Manager,  
Client Services  
Vancouver, BC  
Joined November 10, 1997

### Montgomery, Jane

Client Service  
Representative  
Aurora, ON  
Joined March 17, 1997

### Moreau, Ginette

Distributed Print  
Coordinator  
Montreal, QC  
Joined May 24, 1977

### Mulvihill, Dennis

Managing Director  
Regina, SK  
Joined April 1, 1974

### Nemeth, Philip

Regional VP  
(BC, Man/Sask)  
Vancouver, BC  
Joined November 5, 2001

### Nice, Linda

Client Service  
Representative  
Saint John, NB  
Joined September 13,  
1993

### Nowicki, Karen

Senior Trust Officer  
Calgary, AB  
Joined April 16, 2007

### Parenteau, Guylaine

Quality & Internal  
Control Agent  
Montreal, QC  
Joined November 7, 1979

### Reasbeck, Claire

Senior Client Service  
Representative  
Hanmer, ON  
Joined July 16, 1990

### Roache, George B.

Head, Risk Initiatives,  
Caribbean Banking  
Nassau, Bahamas  
Joined October 20, 1975

### Rowland, Joan

Client Service  
Representative  
Toronto, ON  
Joined March 1, 1982

### Ruffolo, Teresa

Account Services Agent  
Toronto, ON  
Joined September 11,  
2000

### Rushton, Leslie

Client Service  
Representative  
Ottawa, ON  
Joined July 31, 1989

### Ryan, Donna

Associate Account  
Manager  
Burlington, ON  
Joined August 8, 1988

### Salsa, Maria

Client Service  
Representative  
Winnipeg, MB  
Joined August 8, 1983

### Satkunasivam, Uma

Client Service  
Representative  
Toronto, ON  
Joined January 25, 1993

### Singh, Raj

Team Leader, Account  
Opening CSF  
Toronto, ON  
Joined April 6, 2004

### St-Germain, Jocelyne

Client Assistance Officer  
Montreal, QC  
Joined January 20, 1986

### Turner, Penelope

Assistant Branch Manager  
Coquitlam, BC  
Joined July 13, 1982

### Van Der Tol, Pierrette

Credit Transaction  
Manager  
Montreal, QC  
Joined July 10, 1989

# Retirements

## PREVIOUS RETIREMENTS

### **Digero, Gail**

Client Service  
Representative  
New Waterford, NS  
Joined February 24, 2005  
Retired March 30, 2014

### **Kosakowski, Brenda**

Client Service  
Representative  
Hamilton, ON  
Joined September 8, 2008  
Retired May 31, 2014

### **McKelvey, Corinne Ann**

Client Service  
Representative  
Cambridge, ON  
Joined December 10, 2009  
Retired May 31, 2014

### **McLeod, Evelyn**

Account Manager,  
Client Services  
Hastings, ON  
Joined April 28, 2008  
Retired May 31, 2014

### **Mecozzi, Robert**

G.O.C.C. Midrange  
Operations Analyst  
Toronto, ON  
Joined June 16, 1976  
Retired May 31, 2014

### **Roy, Luce**

Client Service  
Representative  
St-Georges, QC  
Joined January 12, 2009  
Retired May 31, 2014

### **Russell, Arlene**

Senior Team Leader  
Card Operations  
Toronto, ON  
Joined October 2, 1978  
Retired May 31, 2014

### **Stavropoulos, Aspasia**

Client Service  
Representative  
Toronto, ON  
Joined February 17, 1994  
Retired May 31, 2014

# In Memoriam

We extend our condolences to the families and friends of:

**Angus, Marguerite**  
Whitby, ON  
July 25, 2014  
Retired April 1, 1988

**Arlow, Dave**  
Halifax, NS  
July 6, 2014  
Retired August 1, 1989

**Arsenault, Alfred**  
Brossard, QC  
May 29, 2014  
Retired May 1, 1992

**Belisle, Gilles**  
Montreal, QC  
July 15, 2014  
Retired August 1, 1997

**Bell, Robert**  
London, ON  
June 23, 2014  
Retired May 1, 1995

**Bordun, Olga**  
Toronto, ON  
July 11, 2014  
Retired December 1, 2000

**Bowkett, Trevor**  
Winnipeg, MB  
July 26, 2014  
Retired March 1, 1996

**Boyle, James**  
Calgary, AB  
July 17, 2014  
Retired July 1, 1980

**Butler, James**  
Kelowna, BC  
June 22, 2014  
Retired December 1, 1997

**Campbell, Irene**  
Toronto, ON  
June 27, 2014  
Retired August 1, 1994

**Clark, Leigh**  
Oakville, ON  
July 30, 2014  
Retired June 1, 1996

**Dobson, Douglas**  
Willowdale, ON  
May 10, 2014  
Retired April 1, 1997

**Donald, Thomas**  
Windsor, ON  
June 29, 2014  
Retired January 1, 2003

**Duckett, Nancy**  
Waterloo, ON  
June 11, 2014  
Retired May 1, 2011

**Dummett, Sylvia**  
Qualicum Beach, BC  
May 10, 2014  
Retired May 1, 1983

**Dunlop, Marguerite**  
Fredricton, NB  
May 7, 2014  
Retired June 1, 1996

**Ellis, Jim**  
Port Stanley, ON  
August 24, 2014  
Retired November 1, 2012

**Fader, Marjorie**  
Eastern Passage, NS  
July 17, 2014  
Retired February 1, 1989

**Fithern, Roy**  
Hudson, QC  
July 5, 2014  
Retired June 1, 1993

**Flanagan, Barbara**  
Calgary, AB  
June 21, 2014  
Retired August 1, 1987

**Forster, Vern**  
Hudson, QC  
July 31, 2014  
Retired November 1, 1989

**Gallagher, Edythe**  
Toronto, ON  
May 14, 2014  
Retired November 9, 1982

**Gibson, Dorothy**  
Charlottetown, PEI  
June 2, 2014  
Retired June 1, 1983

**Hainsworth, John**  
Calgary, AB  
July 1, 2014  
Retired September 1, 1981

**Halliwell, Albert**  
Burlington, ON  
August 11, 2014  
Retired February 1, 1983

**Hawthorne, Jack**  
Selkirk, MB  
July 7, 2014  
Retired June 1, 2011

**Hrischin, Victor**  
Oakville, ON  
May 26, 2014  
Retired August 1, 2001

**Hurley, George**  
Mississauga, ON  
July 12, 2014  
Retired September 1, 1990

**Joss, Andrew**  
Stratford, ON  
August 19, 2014  
Retired March 1, 1984

**Kappel, Patricia**  
Hamilton, ON  
June 3, 2014  
Retired July 1, 2011

**Langlois, Leon**  
Montreal, QC  
March 23, 2014  
Retired April 1, 1993

**Law, Ron**  
Ancaster, ON  
June 12, 2014  
Retired November 1, 2007

**Leslie, Ian**  
Stoney Creek, ON  
May 26, 2014  
Retired February 1, 2006

**Leung, May**  
Richmond, BC  
June 19, 2014  
Retired April 1, 2007

**Lord, Ivy**  
Toronto, ON  
June 6, 2014  
Retired October 1, 1992

**Macadam, Mary**  
Glance Bay, NS  
July 19, 2014  
Retired July 1, 1988

**MacLachlan, C. Kent**  
St. Catharines, ON  
February 19, 2014  
Retired January 1, 1989

**Madsen, Margaret Daisy**  
Cobourg, ON  
August 19, 2014  
Retired February 1, 1990

**Maillet, Annette**  
Meteghan, NS  
June 17, 2014  
Retired September 1, 1994

**Mayneord, Mignon**  
Peterborough, ON  
June 17, 2014  
Retired October 1, 1969

# In Memoriam

We extend our condolences to the families and friends of:

**Mccrady, Joyce**

Montreal, QC  
June 1, 2014  
Retired April 1, 1996

**Nowak, Janina Christina**

Toronto, ON  
June 21, 2014  
Retired June 1, 1979

**Shaw, Gordon**

Chester, NS  
July 6, 2014  
Retired August 1, 1991

**White, Fay**

White Horse, Yukon  
August 7, 2014  
Retired June 1, 2002

**Mcintyre, Jack**

Port Severn, ON  
June 13, 2014  
Retired May 1, 1988

**Orme, Margaret**

Toronto, ON  
August 15, 2014  
Retired July 1, 1980

**Skulmoski, Sylvia**

Swan River, MB  
August 26, 2014  
Retired December 1, 2001

**Williams, Des**

Brampton, ON  
June 3, 2014  
Retired August 1, 1994

**Mclean, Gordon**

Toronto, ON  
June 12, 2014  
Retired September 1, 1989

**O'Shea, Peter**

Oakville, ON  
July 11, 2014  
Retired March 1, 2006

**Tarazi, Samir**

Willowdale, ON  
July 14, 2014  
Retired December 1, 2005

**Wittman, Ruth**

Roxboro, QC  
June 29, 2014  
Retired June 1, 1982

**McMillan, William**

Ottawa, ON  
June 11, 2014  
Retired April 1, 1987

**Ouellette, Pierre**

Boisbriand, QC  
June 7, 2014  
Retired December 1, 1995

**Taylor, Larry**

Mississauga, ON  
July 29, 2014  
Retired April 1, 2007

**Wood, Raymond**

Toronto, ON  
June 22, 2014  
Retired February 1, 1983

**McShane, James Donald**

Nepean, ON  
August 1, 2014  
Retired February 1, 1981

**Quon, Jean**

Calgary, AB  
July 30, 2014  
Retired October 1, 2006

**Travers, Brian Claude**

Canmore, AB  
July 4, 2014  
Retired January 1, 2010

**Wright, Leonard**

Barrie, ON  
June 4, 2014  
Retired November 1, 1984

**Morrison, Freda**

Truro, NS  
May 22, 2014  
Retired September 1, 1994

**Randle, Elsa**

Barrie, ON  
August 4, 2014  
Retired January 1, 2005

**Walters, Helene**

Guelph, ON  
July 14, 2014  
Retired January 1, 1999

**Morton, Desmond**

Toronto, ON  
June 25, 2014  
Retired December 1, 2009

**Reed, Irene**

Ottawa, ON  
July 8, 2014  
Retired August 1, 1983

**Ward, Angela**

Thunder Bay, ON  
July 27, 2014  
Retired November 1, 1982

**Nagy, Caroline**

North Vancouver, BC  
August 3, 2014  
Retired October 1, 2008

**Ripp, Rose**

Scarborough, ON  
June 22, 2014  
Retired February 1, 1986

**Welsh, Tom**

Halifax, NS  
May 2, 2014  
Retired December 1, 2006



## The Royal Bank Players

The 1930s and '40s were dramatic times on the world scene, and the Royal Bank Players captured some drama (as well as comedy) of their own by performing plays for staff, hospitals and WWII benefits.

Bankers by day and amateur actors by night, employees from Montreal branches and

Head Office took to the stage and even entered competitions, at one point winning a Western Quebec regional contest, in 1935.

The RBC Archives house three gems, shown here, from that period: two publicity posters as well as a photo of Olive Turner (from a Montreal branch) as the nurse, and W.V.G. Neish (manager at the Sherbrooke and Montclair branch) as the doctor, in the play "...and Sendeth Rain".



## Debbie and Paul Dinner

- First joined RBC  
Debbie in 1971;  
Paul in 1972
- Both Retired in 2008
- Roles prior to retirement:  
Debbie -- Real Estate  
Account Manager  
Paul -- VP Hospitality  
Markets in Real Estate

## Journey to Jinja

It's midnight and your internal radar is on high alert at the Entebbe airport terminal. Canada is not only 24-hours away, it's a world away. A voice in the darkness tells you there's another power outage. Shadows emerge slowly as your eyes adjust. You strain for the familiar voices of Debbie and Paul Dinner and ask yourself, "What have I got myself into?"

Two weeks later, after experiencing the warmth of the people and the beauty of the country, you have your answer.

"It's life changing," says Paul, speaking of the annual journeys to Uganda that he and Debbie have been organizing since 2011.

The story of how Paul and Debbie came to lead yearly visits to Uganda began with a six-month around-the-world trip in 2009, soon after their retirement. "In Africa, we went on a safari and two-week volunteer stint in Jinja, Uganda with GIVE International," recalls Paul. They were so moved by their experience that they wanted to share it with others. They've done so in conjunction with GIVE, four times since then, with the next trip scheduled for January/February, 2015.

The trip promises the experience of a lifetime with opportunities to volunteer, learn, connect and explore.

After jet-lag recuperation and cultural orientation, hands-on volunteer activities begin in the town of Jinja. Whether it's distributing essentials to homes in need, teaching at a local school, assisting with painting orphanages or learning about the local impact of HIV/AIDS, the participants are pushed way out of their comfort zone. "But we've never had one person tell us that they wouldn't return if they could," says Debbie of the 45 volunteers who've accompanied them over the years.

"What we do is valued there," explains Paul. "But the long-term value for us -- the volunteers -- outweighs whatever we achieve."

Achievements have been significant. Two rain water-retention systems have brought water for the first time to isolated locations, and over one thousand school and 60 family kits have been distributed to jungle communities each year. "We also take mountains of clothing for the kids," says Debbie. Fundraising in advance pays for all supplies.

Each journey includes recreation time and concludes with one night at a rainforest lodge where the volunteers debrief, process their experiences and discuss how their world view has been affected.

While Debbie and Paul have seen Uganda change those in their charge, they marvel at the ongoing personal impact. "There's an expression about Africa that's so true," says Debbie: "The first time you go, you're a visitor. The second time, you're a friend. The third time, you're family."

The Dinners will keep visiting their "family" for as long as they can. For further information, email [pauldebbiedinner@gmail.com](mailto:pauldebbiedinner@gmail.com).



*Paul (middle row, left end), Debbie (middle row, centre) and the volunteers, refreshed a former garage with new flooring and wall cartoons, creating a happy atmosphere for the children who use the room for physiotherapy.*



## RBC CANADIAN RETIREMENT PROGRAM

# Message from the Chairman of the Pension Plan Management Committee

**RBC is committed to supporting you in planning and saving for the future, and the RBC Retirement & Savings Programs include a number of features for building savings that support you through different phases of life. The Pension Plan Management Committee (PPMC) helps protect the interest of RBC pension plan members by ensuring that the pension plans have a strong governance and compliance structure in place.**

### Performance of the Defined Benefit (DB) Plan

The funded status of the DB plan in Canada improved during 2013 due to strong asset returns and an increase in the discount rate used to determine the plan's obligations. On a solvency basis<sup>1</sup>, our largest plan in Canada, the Royal Bank Pension Plan is fully funded as at January 1, 2014, compared to a funded position of 87% as at January 1, 2013.

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

The performance of the DB plan assets was strong in 2013. The plans achieved an overall return of 11.7% for the year, versus our benchmark return of 9.3%.

### Features of the Defined Contribution (DC) Plan

The DC plan includes many features designed to support plan members with their retirement savings objectives including both automatic and matching contributions from RBC – an immediate return on members' contributions before investing.

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

### For More Information

If you have any questions, please contact the Human Resources Service Centre at 1-800-545-2555.

Sincerely,  
Neil Skelding Chairman, PPMC

<sup>1</sup> The solvency funded status is a measure that is required by pension regulators. It determines the funded status of the DB plan under a hypothetical scenario where the plan is terminated immediately and all benefits are paid to members. Assumptions used to determine the solvency funded status are prescribed by legislation.

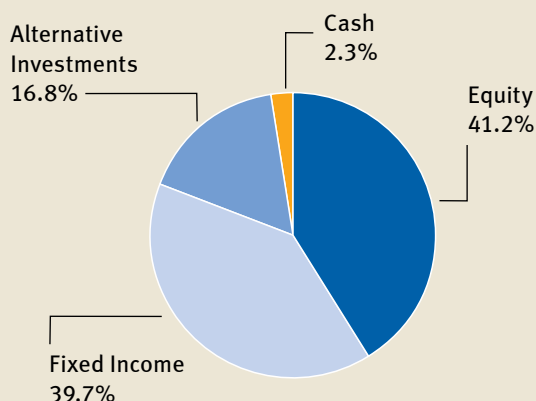
## Pensioner Pay Dates

RBC Pensioners who would like to know payroll dates for the remainder of 2014 can find the schedule at [www.rbc.com/pensioners](http://www.rbc.com/pensioners). Go to the right hand side of the web page to find the document under “Related Links.” Currently, all pay dates are listed to the end of 2014. Payroll dates for 2015 will be posted next year.

## Defined Benefit Pension Plan Assets

### Defined Benefit Pension Plan – Asset Mix (Dec. 31, 2013)

The asset mix policy reflects the plan's long-term investment strategy. As at December 31, 2013, the actual asset mix was within the allowable range of its policy.

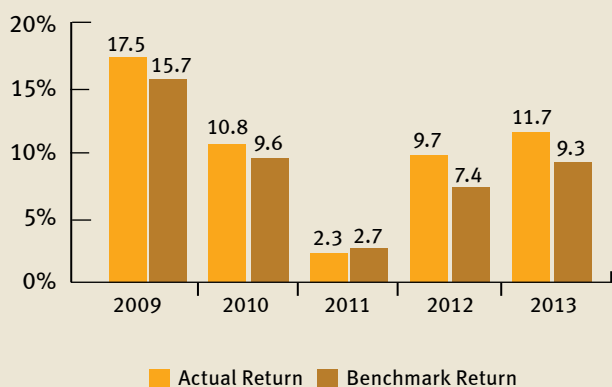


### Investment Policy vs. Actual Asset Mix

Asset Class	Policy Allowable Range	Actual
Equity	25% to 55%	41.2%
Fixed Income	25% to 55%	39.7%
Alternative Investments	6% to 25%	16.8%
Cash	0% to 5%	2.3%

### Royal Bank Pension Plan – Annual Performance

Our active management strategy continues to be effective, achieving results above our benchmark in four of the past five calendar years. In 2013, the DB pension plan assets earned an annual return of 11.7%, outperforming our benchmark return of 9.3%.



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