



ISSUE 4, 2013

Keeping in Touch

A PUBLICATION FOR RBC PENSIONERS



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- 5 Five Questions for the Savvy Pensioner





RBC President and CEO Gordon Nixon announces his intention to retire in August 2014

Dave McKay Appointed as Successor

On December 5, 2013, Gord Nixon announced his intention to retire effective August 1, 2014, after 13 years in this role. In line with RBC's succession planning process, the Board of Directors announced that Dave McKay, Group Head, Personal & Commercial Banking will be appointed as President at the Annual Meeting on February 26, 2014, and President and Chief Executive Officer effective August 1, 2014.

"One of the most important roles of a CEO is to develop strong management succession and I believe our executive team has never been stronger. I am confident that Dave McKay's outstanding leadership and financial services experience will continue to drive RBC's industry leadership and growth. I look forward to working with Dave and my colleagues on Group Executive during this transition period," noted Gord Nixon.



Editor's Note

Dear RBC Pensioner,

Once you've read this edition of *Keeping in Touch* I hope you'll agree with me that it is packed with useful information. From "Five Questions for the Savvy Pensioner" to dispelling "Medical Myths" to finding out about the benefits of "Perkopolis", you're sure to learn something new.

And if there's one thing I've discovered since contributing to this publication, it's that learning doesn't end once a pension begins. J Neysmith and Judy Cogo would certainly agree. They are featured in our pensioner profiles and each has found – in their own way since retiring – that learning and applying new skills have had a profound effect on their lives. I'm sure you'll enjoy reading about their inspiring "life after RBC" experiences.

I've also discovered that many of you have treasures at home in the form of photos and memorabilia from your work days. In response to our request some months ago for contributions to RBC's history website www.rbc.com/history we've received emails and letters, pictures and anecdotes. Thank you all! If you are still thinking of donating photos to the history website please note how best to contact us:

- Digital photos should be emailed to history@rbc.com.
- Photo prints should be mailed to transit 01161 from any RBC branch.

We value your donated photos but please don't be disappointed if your contribution is not published. Both this magazine and the history website have space and content restrictions, so we can only use a portion of everything we receive.

Speaking of websites, www.rbc.com/pensioners has been given a face lift. It still contains the same important information as before but you'll find it easier to navigate and read. Improved features include:

- Easy-to-find forms, booklets and e-tutorials.
- Retiree Benefits program information on the homepage; simply select the program that applies to you and "click".
- A single PDF file of this publication.

For the past year or so, we've been alternating the contributions of two columnists: Dr. Bob Snihura and Yvonne Blackwood. Dr. Bob will continue to provide health-related information as he has done in this edition. However, Yvonne, who writes "Quotes, Words and Tips to Live By", is taking a break for the time being. You may recall that among her many accomplishments Yvonne is a published author and like so many retirees, finding time for all of her pursuits is a challenge. We wish Yvonne well and look forward to hearing more from her in the future.

By the time you read this, 2014 will be upon us. Please accept my best wishes for good health and happiness in the coming year and remember...keep in touch!

Jill Quinn
Keeping In Touch Editor

J Neysmith

- Joined RBC in 1976
- Retired in 2004
- Role prior to retirement: Business Account Manager, Commercial Banking, Burlington

Local Hero Makes a World of Difference

Kenya is a country of contrasts: low plains and central highlands; urban skylines and wildlife habitats; tropical coastlines and an arid inland. It is also a country of desperate poverty and in 2002 J (John) Neysmith decided to help.



A widow who has benefited from Hands Up out of Poverty™ shows J her new dairy goat pen. To learn more about the organization, visit www.handsupoutofpoverty.com

J's African connection began in 1969 as a CUSO volunteer in Sierra Leone and Malawi, where he met Jane, his wife. They resumed life in Canada and J joined RBC but was drawn back to the continent when his eldest daughter, Jocelyn, volunteered in Western Kenya. It was 2002 and she asked for J's help to raise text book funds. "I was working at RBC's Burlington Business Centre where I held a Lunch 'n Learn/fundraiser for employees," recalls J. With typical employee generosity, the dollar goal was reached and the stage was set for *Hands Up Out of Poverty™* organized by the J Neysmith – Trust, in 2004. Since J's retirement, the charity has provided education, agriculture and health programs for women and girls in rural Kenya.

Community activity is in J's DNA. As a volunteer on the board of Ronald McDonald House for 10 years he was recognized as an *RBC Local Hero*.

His philanthropy, combined with a long-time interest in women's issues, dovetailed to form Hands Up's mission: to partner with strong and resilient women so that they may earn their own incomes.

"People ask, 'what's this old white male doing with an organization that helps women'," says J, laughing. "I've seen proof that women who lead households and nurture children make for stronger communities. If you educate a girl she stays in the village, shares her knowledge and lends her skills to others."

Interest free loans of \$1,000 to \$2,500 Cdn. allow women to purchase sewing machines, farm animals, water tanks and more, doubling their daily income to about \$3.00. Hands Up has never written off a loan and the community payback has been enormous. But J's personal payback is more precious than dollars. It's the satisfaction of knowing that he and the organization he was inspired to create are making a world of difference to women and children half way around the world.

"I've seen proof that women who lead households and nurture children make for stronger communities."



Medical Myths

Bob Snihura MD, FRCPC

It's a good news, bad news story. Successful mapping of the human genome over a decade ago has led to an explosion of medical information. But occasionally, information is published prematurely and accepted as fact, especially on the internet's 'mis-information highway'.

Here are a just few of the many medical myths I've come across.

Childhood vaccination may cause autism: False ✓

This is my choice for the scariest 21st Century myth. A 1998 research paper was published in a highly respected British medical journal linking MMR (Measles-Mumps-Rubella) childhood vaccine with autism. The journal's editors subsequently discredited the author and his findings yet serious harm resulted. Even today, thousands of frightened parents have opted not to vaccinate their children and we are seeing global resurgence of local epidemics of these three previously well-controlled, totally preventable, and potentially harmful (even fatal) viral infections.

The flu shot can cause the flu: False ✓

The usual seasonal influenza vaccine (including the 2013-2014 trivalent vaccine) does not contain live viruses and cannot cause an actual systemic viral infection. On rare occasions, one's immune system response to the flu shot may result in harmless, NON-infectious "flu-type" symptoms (e.g., headache, muscle aches) for a few days but this is NOT the flu. Get your annual flu shot...it's better than hospitalization due to pneumonia!

Bed rest is the best way to treat back pain: Not necessarily ✓

Lying in bed for more than two or three days may start to weaken the back muscles, possibly leading to worse back pain and delayed recovery. For most uncomplicated cases of back pain, early movement (with or without help from a physiotherapist) is both safe and beneficial.

Over-the-Counter medications are safe: False ✓

Though no prescription is required, many OTC medications contain drugs such as aspirin, codeine, antihistamines, anti-nauseants, etc. that can cause dangerous side effects, including interference with prescription medications, allergic reactions, excessive sedation (workplace and driving impairment), gastrointestinal (and other) bleeding, constipation, and more. Be sure to read the entire label!

The best advice I can offer is this: keep an open mind about all investigations and therapies recommended by your care giver (including diets, supplements, vitamins, etc.). To ensure that you don't fall victim to serious medical myths, remember that while an internet search is fine, nothing can replace a candid discussion with your healthcare provider and/or pharmacist.

Dr. Bob

RBC Named Among "Top 100 Employers" and "Best Private Bank in Canada"

RBC was selected as one of Canada's "Top 100 Employers" by Mediaparc Canada Inc. in its annual survey of Canadian businesses.

The recognition program looks at people practices at thousands of Canadian employers and assesses many aspects of the workplace from training and career development to community involvement.

"The stars in this story are RBC employees, who make the difference for our clients and RBC a great place to work," said Zabeen Hirji, chief human resources officer at RBC.

For a second consecutive year, RBC has been recognized as the "Best Private Bank in Canada" in the Global Private Banking Awards 2013, presented by PWM (Professional Wealth Management) and The Banker magazines, publications of the Financial Times Group.

"This honour is yet another testament to the ongoing commitment of RBC Wealth Management to provide our clients with a world-class experience," said David Agnew, chief executive officer, RBC Wealth Management - Canada.

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Retirements and In Memoriam

Retirements

MAY 2013

Allard, Louiselle

Central Teller
Victoriaville, QC
Joined March 20, 1989

Arthur, Ken

Account Manager
London, ON
Joined May 16, 1983

Bacon, Chris

Client Service Representative
Moncton, NB
Joined June 20, 1973

Beaulieu, Louise

Account Manager
Laval, QC
Joined January 23, 1978

Bedard, Louise

Collections Agent
Westmount, QC
Joined October 17, 1983

Bell, Karen

Branch Manager
Hamiota, MB
Joined July 26, 1976

Bizzarro, Eleonora

Administrative Assistant
Toronto, ON
Joined June 12, 1972

Bizzell, Kim

Senior Analyst - Money
Service Businesses
Toronto, ON
Joined August 10, 1998

Bonneville, Pierre

Senior Commercial
Credit Advisor
Montreal, QC
Joined May 12, 1980

Burton, Sylvie

Market Operations
Support Officer
Toronto, ON
Joined March 12, 1990

Butterfield, Phillip

Mortgage Specialist
Calgary, AB
Joined November 14, 2005

Candaza, Virginia

Client Service Representative
Calgary, AB
Joined February 25, 2008

Ciebin, Barbara

Financial Planning Associate
Vancouver, BC
Joined February 01, 1982

Cinq-Mars, Mervin

Mortgage Specialist
Edmonton, AB
Joined October 01, 2005

Cisneros, Rosita

Account Manager, PFS
Scarborough, ON
Joined July 02, 1980

Corken, Bev

Home Equity Closing Officer -
National Branch Mortgages
Toronto, ON
Joined May 24, 1988

Côté, Marcella

Client Service Representative
Fredericton, NB
Joined July 10, 2000

Côté, Paul

Account Services
Representative
Montreal, QC
Joined November 24, 1997

Cowley, Robert

Estate Planning Specialist
Halifax, NS
Joined March 01, 2006

Dalgarno, Ann

Client Service Representative
Fort McMurray, AB
Joined June 08, 1994

Dewitt, Jean

Client Assistance Officer
Ottawa, ON
Joined December 19, 1983

Dippold, Patricia

Client Service Representative
Newmarket, ON
Joined July 06, 2009

Dorval, Gaetane

Customer Assistance Officer
Rouyn-Noranda, QC
Joined August 19, 1985

Eichinger, Richard

Technical System Analyst
Toronto, ON
Joined October 16, 1978

Enge, Carole

Client Service Representative
Prince Albert, SK
Joined November 05, 1990

Flynn, Karen

Client Service Representative
Peterborough, ON
Joined September 10, 1990

Gagnon, Louise

Relationship Account
Associate
Montreal, QC
Joined September 15, 1986

Getzlaf, Sheila

Senior Account Manager
Moose Jaw, SK
Joined July 17, 1979

Giercke, Terry

Customer Assistance Officer
Portage La Prairie, MB
Joined October 22, 2000

Goldberg, Francine

Client Service Representative
Scarborough, ON
Joined February 13, 2007

Gummo, Karen

Central Teller
Kingston, ON
Joined July 21, 1988

Gyonyor, Marylou

Field Operations Specialist
Calgary, AB
Joined January 17, 1984

Hatt, Karen

Central Teller
Cambridge, ON
Joined April 14, 1997

Hayes, Bryan

Senior Audit Manager
Toronto, ON
Joined November 01, 1976

Jansons, Modris

Director, Interbank
Operations
Toronto, ON
Joined February 16, 1976

Jensen, Sherri

Project Manager
Toronto, ON
Joined September 20, 1976

Jones, Deborah

Client Service Representative
Winnipeg, MB
Joined July 06, 1998

Joseph, Marcella

Customer Assistance Officer
Milton, ON
Joined November 20, 1989

Lalani, Farida

Administrative Assistant
Toronto, ON
Joined September 15, 1974

Lavictoire, Debbie

Client Service Representative
Milton, ON
Joined August 29, 1988

Legault, Therese

Manager, Market Operations
Montreal, QC
Joined June 20, 1983

Lind, Deb

Manager, Market Operations
Sudbury, ON
Joined March 21, 1977

MacLean, Diane

Client Service Representative
New Germany, NS
Joined November 01, 1976

Retirements

Marshall, Kevin

Investment & Retirement
Halifax, NS
Joined August 08, 2005

McConnell-Dunbar, Dorothy

Executive Admin Assistant
Toronto, ON
Joined September 25, 1989

McIsaac, Gloria

Learning Design &
Development Manager
Toronto, ON
Joined May 24, 1995

McLean, Patricia

Client Service Representative
Rockwood, ON
Joined August 12, 1991

McMillan, Carol

Customer Assistance Officer
Winnipeg, MB
Joined May 08, 1974

Millette, Solange

Customer Assistance Officer
Longueuil, QC
Joined December 02, 1996

Mitchell, Al

Commercial Account Manager
London, ON
Joined May 30, 1988

Montecalvo, Mary

Client Service Representative
Montreal, QC
Joined September 01, 1977

Nord, Linda

Financing Specialist
Toronto, ON
Joined December 22, 1986

Olegario, Tesoro

Mailroom Clerk
Toronto, ON
Joined August 07, 1990

Otto, Eva

Associate Account Manager
Sudbury, ON
Joined October 19, 1982

Palmer, Eleanor

Central Teller
Coldbrook, NS
Joined June 14, 2004

Papero, Fran

Mortgage Specialist
Calgary, AB
Joined July 29, 1969

Parenteau, Helene

Administrative Assistant
Saint-Hyacinthe, QC
Joined August 28, 1972

Pasquini, Maureen

Verification Officer
Montreal, QC
Joined March 01, 1982

Phillips, Diane

Client Service Representative
Thunder Bay, ON
Joined June 25, 1990

Plante, Linda

Mortgage Specialist
Montreal, QC
Joined November 05, 1979

Plante, Michelyne

Account Services Agent
Montreal, QC
Joined December 05, 1974

Poisson, Larry

Manager Technical Service
Toronto, ON
Joined January 15, 1973

Portas, Linda

CSR/Central Teller
Sault Ste. Marie, ON
Joined May 03, 1986

Price, Kelly

Commercial Account Manager
Regina, SK
Joined June 05, 1979

Rheume, Lorraine

Client Service Representative
Chelmsford, ON
Joined August 18, 2008

Roberts, Sharon

Account Manager
Calgary, AB
Joined January 31, 1994

Rodrigues, Lorraine

Department Manager,
Collections Litigation
New Westminster, BC
Joined October 18, 1976

Roy, Dianna

Senior Customer Service
Representative
Niagara On The Lake, ON
Joined April 14, 1975

Schmidt, Lynne

Customer Assistance
Edmonton, AB
Joined September 06, 1994

Senay, Philip

Branch Manager
Windsor, ON
Joined June 18, 1990

Seymour, Kathryn

Mortgage Retention Officer
Vancouver, BC
Joined June 22, 1978

Simard, Guylaine

Agente de résolution
de problème
Westmount, QC
Joined August 25, 1986

Simes, Brenda

Client Service Representative
Winnipeg, MB
Joined July 07, 1983

Sinden, Glenn

Regional Vice President
Saskatoon, SK
Joined September 10, 1979

Sladen, Marlene

Relationship Manager,
Relocations
Mississauga, ON
Joined April 16, 1990

Smith, Pam

RBC Investments,
Associate Advisor
Langley, BC
Joined July 03, 1984

Smith, Shirley

Customer Service
Representative
St. Thomas, ON
Joined April 19, 1999

Somerville, Cheryl

Financial Planner
Perth, ON
Joined May 05, 1980

Stratichuk, Shirley

Associate Account Manager
Kelowna, BC
Joined December 11, 1978

Strutt, Mona

Team Leader - Administrative
Service Representative
Winnipeg, MB
Joined July 13, 1976

Tam, Dora

Senior Distribution Analyst
Toronto, ON
Joined June 24, 1974

Tapai, Johanna

Staff Payroll Officer
Mississauga, ON
Joined October 26, 1981

Tenhave, Iris

Client Service Representative
Fredericton, NB
Joined December 17, 2001

Tokarek, Joyce

Sales & Services
Representative
Vancouver, BC
Joined January 22, 2001

Tomaszewski, Barbara

Account Manager
Thunder Bay, ON
Joined May 07, 1990

Retirements

MAY 2013

(CONTINUED)

Van Damme, Mary
Account Manager, PFS
Wallaceburg, ON
Joined June 07, 1988

Van Dusen, Donna
Manager, Facility Operations
Toronto, ON
Joined February 09, 1976

Wawryk, Wendy
Market Operations
Support Officer
Regina, SK
Joined July 10, 1978

Wilhelm, Colleen
Department Manager,
Liability and Collateral
Processing
Toronto, ON
Joined October 27, 1987

Wong Chiu, Stella Wan Han
Financial Planner
Beaumont, AB
Joined July 21, 1986

Yule, Elizabeth
Adjudication Associate,
Mortgage Specialist Credit
Mississauga, ON
Joined July 16, 1992

JUNE 2013

Amin, Pushpa
Specialized Service Officer
Toronto, ON
Joined October 24, 1977

Balderson, Jo
Customer Service
Representative
Turner Valley, AB
Joined January 18, 1982

Balik, Helen
Quality Verification Officer
Toronto, ON
Joined September 04, 1981

Baroni, Anita
Market Operations
Support Officer
Montreal, QC
Joined August 15, 1975

Bastead, Wendy
Market Operations
Support Officer
Burlington, ON
Joined October 13, 1981

Bedard, Daniel
Senior Manager,
Commercial Mortgage
Montreal, QC
Joined May 12, 1975

Beggs, Yvonne
Customer Assistance Officer
Oshawa, ON
Joined March 01, 1988

Belisle, Ghislaine
Business Banking
Representative
Montreal, QC
Joined October 04, 1971

Borecky, Jan
Account Manager
Langley, BC
Joined March 30, 1985

Calabretta, Antoinette
Senior Adjudicator
Montreal, QC
Joined August 01, 1977

Chakravarti, Maitreyi
Associate, Financial Planning
Vancouver, BC
Joined August 07, 1979

Chisholm, Joanne
Adjudication Associate
Vancouver, BC
Joined June 19, 1978

Church, Cindy
Customer Assistance Officer
Swan River, MB
Joined January 17, 1977

Craig, Karen
Client Service Representative
Parksville, BC
Joined October 15, 1979

Debnath, Nill
Account Services
Representative
Toronto, ON
Joined November 02, 1998

D'Entremont, Clara
Mutual Funds Representative
West Pubnico, NS
Joined July 18, 1977

Desrosiers, Ron
Commercial Account Manager
Sudbury, ON
Joined July 06, 1976

Douville, Johanne
Client Service Representative
Quebec, QC
Joined August 23, 1990

Dryden, Rob
Senior Account Manager
Winnipeg, MB
Joined July 31, 1978

Elphick, Barb
Senior Account Manager
Delta, BC
Joined November 01, 1984

Fairn, Beth
Branch Manager
Annapolis Royal, NS
Joined June 19, 1978

Fay, Betty
Account Manager
Mount Brydges, ON
Joined April 03, 1972

Fernandes, Veronica
Project Manager
Toronto, ON
Joined October 10, 1989

Fillion, Francine
Service Manager
Montreal, QC
Joined September 30, 1985

Fournier, Louise
Customer Service Officer
Montreal, QC
Joined January 30, 1989

Fowler, Deb
Client Service Representative
Moosomin, SK
Joined June 19, 2000

Fraser, Jo-Ann
Senior Manager, Corporate
Communications
Calgary, AB
Joined May 26, 2008

Furnell, Marian
Client Service Representative
Courtenay, BC
Joined January 11, 1993

Gagnon, Celine
Senior Account Manager
Roberval, QC
Joined April 15, 1974

Gallo, Carmela
Client Service Representative
Saint-Leonard, QC
Joined September 26, 2005

Geggie, Marlene
Branch Manager
Almonte, ON
Joined February 16, 1976

Girouard, Sylvie
Verification Officer
Montreal, QC
Joined October 28, 1987

Glen, Helen
Commercial Account Manager
Richmond Hill, ON
Joined March 13, 1979

Goodine, Gail
Business Support Advisor
Toronto, ON
Joined January 09, 1995

Graham, Sylvia
Client Service Representative
Regina, SK
Joined January 13, 1997

Retirements

Gray, Debbie

Financial Planning Advisor
Ottawa, ON
Joined December 01, 1975

Graydon, Kathy

Business Systems Analyst
Toronto, ON
Joined September 11, 1972

Hebert, Monique

Compliance Officer
Montreal, QC
Joined April 04, 1977

Heroux, Ginette

Adjudication Associate
Montreal, QC
Joined September 22, 1975

Hickey, Judy

Account Manager
Dalhousie, NB
Joined August 07, 1979

Hogan, Darlene

Mortgage Specialist
Mississauga, ON
Joined June 21, 1976

Holte, Chris

Client Service Representative
Kamloops, BC
Joined May 26, 1986

Hookey, Ken

Manager, IT
Toronto, ON
Joined December 15, 1975

Hopson, Linda

Senior Client Service Representative
Kamloops, BC
Joined October 17, 1995

Houlden, Barb

Department Manager
Toronto, ON
Joined September 05, 1978

Hunt, Margaret

Manager Client Care Services
High Prairie, AB
Joined December 06, 1999

Jeske, Darlene

Client Service Representative
Swan River, MB
Joined May 16, 1973

Jocelyn, Donna

Account Manager
Moose Jaw, SK
Joined December 29, 1975

Johnson, Sue

Senior Account Manager
Burlington, ON
Joined January 04, 1977

Joyce, Elaine

Senior Account Manager
Sydney, NS
Joined May 31, 1971

Kirkwood, Kay

Adjudication Associate
Mississauga, ON
Joined February 11, 1974

Kotusiewicz, Eve

Client Assistance Officer
Barrie, ON
Joined April 04, 1988

Laurin, Johanne

Manager, Cash Operations
Montreal, QC
Joined January 15, 1979

Leffler, Cathie

Client Service Representative
Vancouver, BC
Joined November 05, 1991

Leung, Elsie

Telecom Analyst
Toronto, ON
Joined October 23, 1995

Leung, Florence

Trust Officer
Toronto, ON
Joined February 18, 2002

Lindsay, Karl

Commercial Account Manager
Toronto, ON
Joined September 17, 2001

Mageau, Sylvie

Account Manager
Kirkland, QC
Joined June 06, 1979

McMahon, Jim

General Manager
Toronto, ON
Joined April 30, 1993

Mezon, Linda

Chief Accountant
Toronto, ON
Joined June 24, 2003

Mitchell, Kim

Consultant, P&BC
Toronto, ON
Joined October 19, 1981

Morency, Sylvie

Customer Service Representative
Dolbeau - Mistassini, QC
Joined September 08, 1975

Murdoch, Norma

Senior Manager
Toronto, ON
Joined February 03, 1981

Mustillo, Gina

Investigations Officer
Toronto, ON
Joined February 10, 1975

Nowosielski, Adam

Financing Specialist
Hamilton, ON
Joined May 17, 1976

Oldfield, Gail

Project Coordinator
Calgary, AB
Joined September 05, 1978

Paolo, Vince

Program Manager - Systems Management
Toronto, ON
Joined December 05, 1988

Parenteau, Fabienne

Client Service Representative
Drummondville, QC
Joined May 24, 1977

Pathmanathan, Nageswari

Central Teller
North York, ON
Joined July 25, 1988

Peever, Diny

Director, RBC Capital Markets
Toronto, ON
Joined September 10, 1970

Pharand, Manon

Mortgage Specialist
Montreal, QC
Joined May 12, 1975

Powers, Florence

Senior Account Manager
Fort Hawkesbury, NS
Joined May 31, 1984

Rankin, Kathryn

Client Service Representative
Maple Ridge, BC
Joined January 15, 1985

Roberts, Anne

Client Service Representative
Moncton, NB
Joined August 20, 1992

Rosa Delvecchio, Linda

Manager
Montreal, QC
Joined January 20, 1986

Russell, Sally

Central Teller
Waterloo, ON
Joined May 14, 1973

Sanford, Doreen

Market Operations Support Officer
Halifax, NS
Joined June 12, 1973

Schwager, Mildred

Client Service Representative
Renfrew, ON
Joined July 20, 1994

Schwets, Helen

Financial Advisor
Toronto, ON
Joined October 01, 1976

Retirements

JUNE 2013

(CONTINUED)

Simpson, Karen
Project Manager
Toronto, ON
Joined November 21, 1988

Smith, Linda
Market Operations
Support Officer
Toronto, ON
Joined November 15, 1985

St-Laurent, Rollande
Central Teller
Longueuil, QC
Joined August 25, 1986

Sutton, Rick
Investment & Retirement
Thunder Bay, ON
Joined October 20, 1997

Thorne, Glenda
Market Operations
Support Officer
Bathurst, NB
Joined January 07, 1987

Tilbury, Charles
Client Service Representative
Delta, ON
Joined August 15, 2005

Tobiassen, Shirley
Field Operations Specialist
Burlington, ON
Joined March 01, 1989

Trevors, Wendy
Financial Planner
Ottawa, ON
Joined October 12, 1976

Turton, Laurie
Manager Client Care Services
Kelowna, BC
Joined October 28, 1985

Van Veen, Sonja
Senior Business
System Analyst
Toronto, ON
Joined September 22, 1975

Varfalvy, Noemi
Client Service Representative
St-Romuald, QC
Joined June 01, 1979

Walker, Barry
Senior Technical
Systems Analyst
Toronto, ON
Joined August 13, 1979

Webster, Judy
Central Teller
Fort Frances, ON
Joined February 18, 1991

Weisbrot, Glenn
Capacity Support Assistant
Calgary, AB
Joined June 06, 1977

Young, Brigitte
Central Teller
St Catharines, ON
Joined November 21, 1973

JULY 2013

Amizola, Alexander
Distribution Analyst
Toronto, ON
Joined November 21, 1988

Anderson, Debbi
Customer Service
Representative
Niagara Falls, ON
Joined October 07, 1977

Ball, Doris
Customer Service
Representative
Campbell River, BC
Joined September 20, 1989

Beauchamp-Dahan, Diane
Account Services Agent
Montreal, QC
Joined February 19, 1991

Belyea, Laura
Mortgage Specialist
Vancouver, BC
Joined July 08, 1982

Benson, Marlys
Senior Account Manager
Moose Jaw, SK
Joined November 28, 1974

Bourque, Susan
Client Service Representative
Quispamsis, NB
Joined March 26, 2001

Brandon, Kelly
Client Service Representative
Blind River, ON
Joined August 07, 1984

Brummund, Marilou
Customer Assistance Officer
Red Deer, AB
Joined February 23, 2001

Butac, Thomas
Operations Administrator
Toronto, ON
Joined June 16, 1980

Butterfield, Phillip
Mortgage Specialist
Calgary, AB
Joined November 14, 2005

Callaghan, Edna Mae
Cards Sales and Service
Representative
Vancouver, BC
Joined September 14, 1998

Campbell, Daniel
Manager, Recruitment
Montreal, QC
Joined July 20, 1982

Chua, Irene
Senior Account Manager
Toronto, ON
Joined November 25, 1985

Churchill, Darlene
Operations Officer -
Private Banking
Calgary, AB
Joined August 08, 1989

Ciz, Debbie
Senior Client Service
Representative
Digby, NS
Joined April 22, 2002

D'Arcy, Deborah
Managing Director
Toronto, ON
Joined June 16, 1986

Desgagnés, Martine
Customer Service
Representative
Ottawa, ON
Joined October 08, 1985

Diodati, Vivian
Compliance Officer
Toronto, ON
Joined September 09, 1987

Dobson, Mary
Client Service Representative
Kingston, ON
Joined September 07, 1988

Doll, Shirley
Account Manager,
Commercial Markets
Grande Prairie, AB
Joined July 21, 1969

Émard, Carole
Home Equity Closing Officer
Westmount, QC
Joined August 06, 1984

Flynn, John
Sales Manager
Small Business
Thunder Bay, ON
Joined August 20, 1975

Garrecht, Ed
Infrastructure Support
Toronto, ON
Joined February 09, 1981

Gauthier, Carolyn
Client Service Representative
Chilliwack, BC
Joined July 05, 1976

Retirements

Gauvin, Lynn

Senior Account Manager
Trois-Rivieres, QC
Joined November 15, 1971

Gervais, Catherine Jeanette

Client Service Representative
Thunder Bay, ON
Joined May 22, 1996

Godin, Carole

Account Manager, PFS
Trois-Rivieres, QC
Joined June 09, 1971

Herbert, Chuck

Commercial Account Manager
Edmonton, AB
Joined June 02, 1981

Im, Sonia

Account Services
Representative
Vancouver, BC
Joined September 21, 1987

Isber, Vince

Regional Vice President
Hamilton, ON
Joined May 12, 1980

Kennedy, Pauline

Senior Client Service
Representative
Brantford, ON
Joined March 03, 1979

Kerr, Eleanor

Senior Client Service
Representative
Manotick, ON
Joined December 11, 2000

Klassen, Robin

Mortgage Specialist
Vancouver, BC
Joined June 24, 1987

Kowbuz, Barbara

Admin Assistant
Mississauga, ON
Joined April 17, 2000

Lange, Colleen

Senior Client Service
Representative
Kelowna, BC
Joined June 12, 1986

Lequesne, Dianne

Financial Planner
Victoria, BC
Joined December 01, 1980

Mann, Baljit

Account Manager
Kanata, ON
Joined December 24, 1990

Moreau, Valerie

Customer Assistance Officer
Nanaimo, BC
Joined February 14, 1986

Murray, Johanne

Verification Officer
Montreal, QC
Joined October 17, 1983

Ng, Ursula

Central Teller
Vancouver, BC
Joined October 03, 2005

Onofriechuck, Dwayne

Commercial Account Manager
Prince Albert, SK
Joined September 08, 1975

Pelkey, Elizabeth

Client Service Representative
Winchester, ON
Joined July 24, 1978

Rajendran, Wijitha

Account Services Agent
Toronto, ON
Joined December 01, 2004

Rinaldi, Carmelina

Senior Team Leader
Westmount, QC
Joined September 03, 1974

Servant, Pauline

Account Manager
Bouctouche, NB
Joined June 15, 1976

Simard, Lucie

Client Service Representative
Boucherville, QC
Joined April 11, 1994

Sin, Wai Bun

Trade Officer
Mississauga, ON
Joined June 15, 1998

Spong, Gail

Client Service Representative
Brantford, ON
Joined July 11, 1983

Sullivan, Chris

Client Service Representative
Ridgeway, ON
Joined October 15, 1985

Thawer, Sitara

Account Manager
Scarborough, ON
Joined September 25, 1989

Therrien, Margaret

Financial Planner
Ottawa, ON
Joined December 28, 1977

Vasquez, Tarcela

Collection/Bankruptcy Agent
Toronto, ON
Joined February 26, 1990

Willett, Shirley

Client Service Representative
Bridgetown, NB
Joined November 16, 1981

Williams, Valerie

Manager,
Documentation & Security
Toronto, ON
Joined September 08, 1980

Willson, Marlene

Client Service Representative
Winnipeg, MB
Joined October 28, 1985

Wong, Evelyn

Specialized Services Officer
Toronto, ON
Joined April 27, 1981

Yuen, Losita

Mortgage Specialist
Mississauga, ON
Joined April 22, 2002

Zillman, Anna

Resolution Officer
Calgary, AB
Joined April 10, 2000

“Retirements” and “In Memoriam” are generated by RBC lists that may, at times, require clarification. Our apologies for incorrect information in past issues about Sandra Dever and Denise Gray, who both retired in Kamloops, and Helen Reynolds, who retired in Kitchener-Waterloo.

In Memoriam

We extend our condolences to the families and friends of:

Bernier, Lise
Boucherville, QC
July 04, 2013
Retired July 31, 1996

Fowler, Helen
Rockwood, ON
June 09, 2013
Retired July 31, 1981

Lindsay, Ethel
Tillsonburg, ON
July 01, 2013
Retired September 30, 1993

Russell, Eileen
Richmond, BC
May 15, 2013
Retired April 30, 1992

Burnett, Hugh
West Vancouver, BC
May 17, 2013
Retired July 31, 1988

Grainger, Cam
Brantford, ON
June 23, 2013
Retired January 31, 1989

Lynskey, John
Toronto, ON
June 13, 2013
Retired December 31, 1994

Smyth, Doris
Alliston, ON
June 22, 2013
Retired December 28, 1990

Conrad, Gloria
Dartmouth, NS
June 19, 2013
Retired October 31, 2001

Gray, Carole
Hepworth, ON
May 27, 2013
Retired May 31, 1993

Macdonald, Frances
North River, NS
June 07, 2013
Retired October 31, 1990

Sullivan, James
Halifax, NS
May 16, 2013
Retired July 31, 2000

Deugo, Dorothy
Pakenham, ON
June 20, 2013
Retired March 31, 1990

Gura, Jan
Maple Ridge, BC
July 08, 2013
Retired May 31, 1989

Manley, Dorothy
Moose Jaw, SK
June 02, 2013
Retired September 30, 1993

Thomson, Laurie
Oakville, ON
May 06, 2013
Retired October 31, 1994

Devries, Jan
Winnipeg, MB
May 05, 2013
Retired September 30, 1986

Gurushanta, Diana
Mississauga, ON
May 09, 2013
Retired August 31, 1999

Mccall, Barbara
Victoria, BC
May 04, 2013
Retired January 31, 1989

Tong, Ruth
Scarborough, ON
July 03, 2013
Retired December 31, 2009

Donalds, Audrey
Maple, ON
May 30, 2013
Retired January 31, 1995

Harrington, Doug
Comox, BC
June 09, 2013
Retired June 30, 2010

Mcgowan, Janet
Uxbridge, ON
July 03, 2013
Retired February 28, 1993

Waddington, Kathleen
Vancouver, BC
May 13, 2013
Retired August 31, 1982

Durling, Evelyn
Fredericton, NB
May 25, 2013
Retired June 30, 1981

Johnson, Wayne
Denare Beach, SK
May 23, 2013
Retired September 30, 1991

Nistor, Carol
Three Hills, AB
July 05, 2013
Retired May 31, 1993

Wigham, Anne
Calgary, AB
June 27, 2013
Retired November 30, 1991

Evans, Velma
Calgary, AB
May 07, 2013
Retired April 30, 1990

Kissel, Ksenia
Edmonton, AB
May 09, 2013
Retired September 30, 1995

Paul, Paul Emile
Terrebonne, QC
May 17, 2013
Retired June 30, 1990

Evans, Wayne E.
Edmonton, AB
July 17, 2013
Retired May 31, 2008

Knight, Elaine
Delhi, ON
May 06, 2013
Retired August 31, 1995

Redmond, John
Moncton, NB
July 09, 2013
Retired May 31, 2010

Ferrin, Sharon
Oakville, ON
May 12, 2013
Retired October 31, 2009

Levasseur, Joseph
Pickering, ON
May 19, 2013
Retired April 03, 1988

Riedel, Albert
Pender Island, BC
July 04, 2013
Retired April 30, 2000

Judy Cogo

- Joined RBC in 1974
- Retired in 2009
- Role prior to retirement: Manager in Operations, Toronto

Designing Woman Makes it to Nashville and Hollywood

It's the ubiquitous red carpet question: "Who are you wearing?"

On two occasions in the past 12-months the answer could have been: "Judy Cogo."



Judy Cogo Designs have been included in celebrity gift bags at both the 2012 Country Music Association Awards (CMAs) and the 2013 Grammy Awards. And while Judy doesn't know which entertainer received her custom-made crystal necklace at the Grammy's, she knows that another one-of-a-kind creation was presented to mega-star Taylor Swift, at the CMAs.

Judy, who lives in Uxbridge, Ontario explains how her jewellery was discovered for the music awards shows. "I was first approached by a New York company that promotes small businesses by providing gift bags to celebrities at award shows. They found me on Facebook and asked me to submit a piece for consideration at the CMA awards." Judy's creation was accepted and given to the current queen of country music. Later on, the same company asked her for a piece to be included at the Grammy's. "I don't know how it happened but the exposure at both award shows generated business and people found me at trade and craft shows where I was selling my jewellery."

Judy Cogo at work. Each gemstone provides inspiration for her unique designs.

Judy started making jewellery years ago to accessorize her own outfits but before long coworkers and friends asked her to design pieces for them. While still at RBC she launched a website to showcase her designs. "It was a good transition," she recalls. Now in business for more than eight years, clients have discovered her online from as far afield as Abu Dhabi and Australia. "I love creating a design, bringing it to life and have someone say 'wow'."

Surprisingly, Judy is a self-taught artisan but she credits her RBC career for the valuable knowledge she applies to her own business. "Keeping track of inventory, balancing the books, scheduling time and keeping records...what I learned at RBC has been very helpful."

Though Judy's business is international thanks to the internet, she stays close to home as primary care giver for her mother. She soon plans to expand her line to eco-friendly wood products that are "more edgy and current", and expects to continue her business for many years.

View Judy's designs at www.judycogodesigns.com

"I love creating a design, bringing it to life and have someone say 'wow'."

Five Questions for the Savvy Pensioner

RBC and its pensioners share a common goal when it comes to health benefits: each wants a meaningful and financially sustainable program over the long term. That's why RBC examines benefit costs closely, reviews the claims experience, and regularly assesses the impact of inflation and legislative changes. As health care consumers, retirees can also contribute to the goal. Knowing the answers to these five questions will help...



- **Am I paying the best dispensing fee?** Pharmacies charge between \$4 and \$12 to dispense a drug and provide advice. Shop around or go to www.rbc.com/pensioners for Canadian dispensing fees comparisons.
- **Are “lifestyle” drugs necessary?** Many “new and improved” versions of existing products are on the market (e.g., a skin patch vs. an oral medication). In most cases, these so-called lifestyle drugs may be more convenient but are not more effective. Convenience comes at a greater cost so unless your doctor provides a medical reason for prescribing a lifestyle drug, stick with the original format and sizeable savings.
- **Can I buy in bulk?** Ask your doctor or pharmacist for a three-month supply of a drug you take regularly. A single dispensing fee or a reduced flat rate saves you and RBC the monthly dispensing fee.
- **Do I know my benefits?** Understand what's covered, what's not and what limits apply to avoid misunderstanding when you submit claims. www.mysunlife.ca outlines your medical and dental coverage. Click on “my coverage” then “medical coverage” or “dental coverage” to check for specific providers and procedures that are covered for you or a family member, as well as the details related to your specific benefits plan.
- **How can I help control fraud?** Since even a small percentage of improper claims increases the cost of our retiree benefits programs, it's wise to keep the following in mind:
 - Understand exactly which health treatments, products and services you receive or ask your provider if you're unsure; ask your provider if he or she would recommend the same treatment product or service if you didn't have benefits coverage;
 - Ensure the receipts you receive from your provider are complete, accurate and properly reflect the services you received;
 - If your provider submits your claim electronically for you, obtain a copy of what was submitted; review and ensure it reflects what you received; if your provider asks you to pre-sign a blank form don't do it and notify Sunlife right away;
 - Your benefits card, contract number and other plan details are confidential; store them in a secure place.

Retiree health benefits can be viewed like insurance... a valuable asset. But the more we use them, the more they cost over time. Please keep our common goal in mind and be a savvy healthcare consumer.

Be Sure to Check out Perkopolis Discounts

RBC retirees now have access to merchant discounts through *Perkopolis* – “Canada's discount program”. Receive special offers on theatre tickets, hotels, attractions, movies and sporting events by signing up for this free service available to all RBC employees and pensioners.



It only takes a minute to join:

Contact the HR service Centre at 1-800-545-2555 to obtain your member ID number

- Go to www.perkopolis.com
- Click on “Not a member? Register Now” to create your profile and password
- Enter your Member ID

Once a member, you can login from any computer with Internet access, 24/7!



Rachel (left) and Nicole proudly display their Summer Games accreditation.

Warm Memories

It may be chilly in Sherbrooke, Quebec right now, but between August 2 and 17, it heated up to the Canada Summer Games by welcoming 4,200 athletes from 13 provinces and territories. They were in town to participate in 20 sports disciplines across 18 competitions. And RBC retirees were there.

Sherbrooke is the first city in Quebec to have hosted the Canada Summer Games. More than 5,000 volunteers were on site to greet participants, offer their know-how and provide assistance.

For retirees Nicole Houde and Rachel Lacombe, working as volunteers at the Games proved an unforgettable experience.

“We welcomed people from all over Canada in a joyful and friendly spirit,” recalls Nicole. “They came in droves to encourage the athletes and were delighted to discover our beautiful city, nestled in a picturesque and friendly corner of the province. What a wonderful experience!”



From the RBC Archives: A Century of Client Service

Happy anniversary to the Yonge and Grenville branch in Toronto! Pictured here in the 1950s, the branch reached the grand old age of 100 on December 5, 2013. To help celebrate, all former employees from the branch were invited to come back and reminisce. If you attended the party or worked at the branch but were unable to attend, tell us your fondest memory from your time there. Information about how to reach the Editor is below.

Keeping in Touch

Here's how to reach us:

The Editor, *Keeping in Touch*
RBC, 200 Bay Street, North Tower, 11th Floor
Toronto, Ontario M5J 2J5

Via internal mail at any RBC branch: transit 7201
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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

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



Catching up with your daughter, volunteering at the local school, taking care of your ailing husband – you lead a very busy life. Remember that the RBC EmployeeCare Program is available to you – even after you retire.

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