



ISSUE 4, 2014

Keeping in Touch

A PUBLICATION FOR RBC PENSIONERS



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Quarterly Comments Dave McKay

As we begin a new year, I'm pleased to report that our clients are continuing to reward us with their loyalty. Customer satisfaction ratings in our banking business continue to climb to new highs. In Capital Markets, we continued to lead the Canadian league tables, and were named Best Investment Bank in Canada across Equity, Debt and M&A for the seventh consecutive year. We are also building on our positions globally as the 10th largest investment bank, fifth largest wealth manager and a top 10 custodian.

We continued to build leadership in our chosen businesses and markets and we have had another great year supporting a wide range of programs in our communities. I am inspired and proud of the way you, our retirees, continue to make a difference in our communities and give back so generously.

On behalf of all my Group Executive colleagues, I wish you the very best for 2015.



Editor's Note

Dear RBC Pensioner,

At the end of each year, many of us take personal stock of our accomplishments. We may ask ourselves, "Did I achieve my goal; finish that project I set out to do; lose those pounds or improve my golf swing?"

In this issue of Keeping in Touch, you'll read two profiles about pensioners who should feel great about 2014. Jim Cooper has been building and selling homes since his retirement and he had another successful year, while Hai-Ping Lee has been preparing her paintings for an exciting, upcoming exhibit of her work.

And what about RBC? If one measure of accomplishment is awards and recognition, RBC has done exceedingly well. At www.rbc.com/aboutus/awards you'll find an impressive list and description of more than 25 awards and honours that have been presented to groups and individuals during 2014. These include Bank of the Year

(by The Banker magazine, a Financial Times publication) and four awards for being among the best in Canada, as follows:

- *Best Diversity Employers*
- *Top Employers for Young People*
- *Greenest Employers*
- *Best Workplaces in Canada*

Mark Twain said, "It is better to deserve honors and not have them than to have them and not deserve them." I am proud to work for a company that not only received these honours but certainly deserves them. And I appreciate how you – RBC's pensioners – contributed so much over the years, to the well-regarded company we have today.

On behalf of the team that brings you this publication, we thank you for Keeping in Touch during 2014. Please accept our best wishes for a happy and healthy 2015.

Jill Quinn
Keeping In Touch Editor

Hai-Ping Lee

- First joined RBC in 1976
- Retired in 2011
- Role prior to retirement: Investment Advisor, Wealth Management

Creating Art from the Heart

Connecting with clients on a personal level was Hai-Ping Lee's approach as an RBC Investment Advisor. "I used to say that I don't know how to sell but I know how to help." Her approach was the basis for many successful client relationships during her long, Vancouver-based career.

While investment banking is a far cry from her current career as an artist, Hai-Ping sees a connection between the two: "Managing people's money is serious business; you're really trying to help people from the bottom of your heart," she observes. "Well with art, you're trying to express yourself from the bottom of your heart too. And people appreciate it."

Hai-Ping's love of art began in Taiwan, where as a child she learned the techniques of traditional Chinese painting, which includes using a special tapered brush dipped in black or coloured ink to draw on rice paper or silk.

Four years of professional training in oil painting followed high school before moving to Canada where she soon enrolled in the Vancouver School of Arts (now the Emily Carr University of Art and Design). By combining her traditional background with new painting methods, Hai-Ping created a

unique approach to oil and watercolour. "I want westerners to see my Chinese background and training, so I use traditional methods and brushwork combined with western themes." The paintings pictured here with Hai-Ping, are fine examples of her technique and skill.

Hai-Ping has been living her dream since retiring from RBC but it's not the first time she has pursued an art career. After moving to Canada and marrying, she and her husband opened a gallery to feature Hai-Ping's work along with that of another artist. "I was also teaching, my husband was employed full-time, and we both worked seven days a week," she recalls. Soon, with a family to support, Hai-Ping put her dream on hold. She took an accounting course and joined RBC. "Working, looking after my home and kids all kept me busy for 35 years."

During that time, Hai-Ping joined the Chinese Culture Art Association and now as its president, she encourages and develops an appreciation for Chinese painting. The Association organizes four annual art shows and she is currently preparing 50 of her works for a 2015 exhibit. Hai-Ping's formula for success is unchanged from her RBC days. "I still don't know how to sell," she admits, "but I know how to share what I love to do."

*"Working, looking after my home and kids
all kept me busy for 35 years."*





Ask your doctor!

Bob Snihura MD, FRCPC

Early in my medical practice, my 80-year old mother asked me about her sore right hip. When I glibly replied that it was just old age, she said: "Is that so? My left hip is the same age as the right one...how come it doesn't hurt?" She was right (as always).

Aging is a natural part of life. It is *never* a diagnosis. If your doctor blames age for your health concerns or symptoms, don't be afraid to ask about further investigation, referral to a specialist or a different treatment.

Also, with increasing concerns about medical investigations and therapies that may cause more harm than good (sometimes due to so-called falsely positive findings), find out what your doctor thinks about the following:

- The ongoing controversy about which women should have a screening mammogram and at what age such examinations should begin and stop.
- Peri and post-menopausal estrogen supplements for whom; what dose to prescribe; when to discontinue?
- The value of the Prostate Specific Antigen (PSA) as a screening test for prostate cancer is being questioned. (And I urge you to join the "digital" age. Be sure to get a digital rectal exam, which is still the best way for your MD to check your prostate gland.)
- CT Colonography: The so called "Virtual" colonoscopy (a.k.a. CT Colonography) instead of the much more effective "Visual" colonoscopy. The former test will expose you to huge amounts of unnecessary and potentially harmful x-rays.
- High Carb-Low Fat vs. Low Carb-High Fat Diet: Recent studies are raising new questions about the best diet to reduce the risk of developing cardiovascular disease. Avoid fad diets and discuss which diet is best suited to you.
- Aspirin (ASA) For Disease Prevention: Current clinical research suggests that self-prescribed (not prescribed by an MD) daily use of low dose ASA is not as useful as once thought for primary prevention of heart attacks and strokes. Even low, daily doses of ASA can cause brain hemorrhage and/or gastrointestinal bleeding. Talk to your doctor before using such over-the-counter treatment.

Finally, here are two suggestions that will contribute to a more effective meeting with your MD:

- Bring *all* of your prescribed *and* over-the-counter medications to your appointment.
- Leave your piles of Internet research notes at home.

Wishing you the best of good health as always,

Dr. Bob

RBC Archives Women of Winters Past

RBC's long-standing support of men's hockey is an important part of company history. But were the women left out in the cold? Hardly. These wonderful pictures from our archives prove that the women of RBC were serious competitors in winter sports. Pictured here (top



to bottom) are Montreal's Skiing Wurtele Twins (1942), Montreal's Ladies Team Relay Skaters (1932); Regina's Ladies Curling Bonspiel (1961) and Hanna, Alberta Curlers (1948).



If you recognize anyone in these photos or were personally involved in RBC-sponsored sports, drop a line to the *Keeping in Touch* editor (see inside back cover for contact information) and tell us your story.

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Keeping
in Touch
Retirements

Retirements

SEPTEMBER 2014

Agard, Clifton

Business Insurance Advisor
Oakville, ON
Joined July 5, 2006

Aveyard, Sue

Client Service Representative
Regina, SK
Joined April 29, 1999

Avhad, Vasant

Account Manager
Fort McMurray, AB
Joined April 16, 2007

Beaumont, Sylvie

Financial Planning Advisor
Quebec, QC
Joined October 17, 1977

Bruce, Nancy

Adjudication Associate
Vancouver, BC
Joined September 6, 1983

Cabral, Sheila

Client Service Representative
Wheatley, ON
Joined June 28, 2000

Campbell, Joan

Account Manager
Kelowna, BC
Joined September 4, 1979

Childs, Laurie

Investment Advisor Associate
Waterloo, ON
Joined December 22, 2003

Cousineau, Lucie

Senior Client Service
Representative/Central Teller
Levis, QC
Joined January 11, 1999

D'adamo, Anna Maria

Financial Planning Analyst,
Wealth Management
Montreal, QC
Joined October 25, 1976

Davis, Janet

Manager, Corporate Planning
Mississauga, ON
Joined February 5, 1974

Davis, Joanne

Client Service Representative
Toronto, ON
Joined June 16, 1975

De Leon, Teodora

Specialized Services Officer
Toronto, ON
Joined August 8, 1990

D'Ornellas, Gary

Financial Analyst
Toronto, ON
Joined September 26, 1997

Dubois, Carole

Client Service Representative
Trois-Rivieres, QC
Joined June 22, 1992

Dussault, Danielle

Mortgage Specialist
Montreal, QC
Joined January 14, 1991

Elliott, Carol Ann

Private Banker
Victoria, BC
Joined January 7, 1980

Elms, Irene

Financial Advisor
Thunder Bay, ON
Joined March 1, 2000

Emory, Jim

Senior Manager, Verification
Toronto, ON
Joined September 12, 1977

Ferguson, Maria

Account Services Agent
Toronto, ON
Joined February 13, 2006

Fleurant, Marie-Claude

Administrative Assistant
Montreal, QC
Joined August 24, 1981

Freschi, Dale

Regional Vice-President
Kamloops, BC
Joined May 16, 1983

Gibson, Sue

Branch Manager
Gibsons, BC
Joined April 1, 1981

Grant, Richard

Account Services Agent
Dartmouth, NS
Joined December 8, 1975

Hazen, Roberta

Client Service Representative
High River, AB
Joined March 27, 2006

Hogan, Ron

Manager, Contact Centre
Toronto, ON
Joined June 13, 1977

Kaidar, Sara

Client Service Representative
North York, ON
Joined September 18, 2000

Kennedy, Leanne

Client Service Representative
Three Hills, AB
Joined October 22, 2007

Klink, Toni

Senior Account Manager Small
Business/Personal
Moose Jaw, SK
Joined April 22, 1975

Retirements

Lerer, Dorit

Client Service Representative
Cote Saint-Luc, QC
Joined September 25, 1996

Lewis, Margaret

Client Service Representative
Winnipeg, MB
Joined May 16, 1983

Linton, Linda

Central Teller
Brockville, ON
Joined September 27, 1998

Lovell, Rosemary

Adjudication Associate
Mississauga, ON
Joined February 12, 2001

Ma, Alice

Sales Support Representative
Toronto, ON
Joined April 4, 1994

Mak, Billy

Technical Systems Analyst
Toronto, ON
Joined August 11, 1986

Malaugh, Linda Louise

Associate Investment Advisor
Mississauga, ON
Joined June 29, 1988

Mathon, Michael

Account Services Agent
Toronto, ON
Joined August 7, 2007

Muldoon-Fournier, Maureen

Client Service Representative
Nepean, ON
Joined August 18, 1980

Murdoch, Ernie

Senior Vice President,
Career Sales, RBC Insurance
Mississauga, ON
Joined July 13, 1998

Neville, David J.

Director, Foreign Exchange
Toronto, ON
Joined May 14, 1991

O'Reilly, Kathleen

Personal Banking Officer
Placentia, NF
Joined November 14, 1967

Ragbirsingh, Nancy

Senior Client Service Representative
Brampton, ON
Joined November 24, 1984

Ranches, Louella

Senior Client Service Representative
Richmond, BC
Joined December 18, 2000

Reabel, Nancy

Client Service Representative
Brockville, ON
Joined January 19, 1990

Robertson, Judy

Client Service Representative
Winnipeg, MB
Joined September 8, 1992

Rogoza, Ruth

Client Service Representative
Dryden, ON
Joined July 18, 2005

Ryz, Gerald

Mortgage Specialist
Winnipeg, MB
Joined July 21, 2003

Shibicky, Lori

Cage Administrator
Surrey, BC
Joined June 26, 1974

Stefanson, Carol

Client Service Representative
Hamilton, ON
Joined July 24, 1972

Tambimuttu, Eugis

Account Services Agent
Toronto, ON
Joined October 26, 1988

Taus, Barb

Mortgage Specialist
Mississauga, ON
Joined November 27, 1978

Ulcnik Creusot, Jorgelina

Senior Client Service Representative
Prince George, BC
Joined March 3, 1998

Viscoff, Grace

Documentation Specialist
Toronto, ON
Joined January 26, 1981

Zvonarich, Sheila

Financial Planner
Kelowna, BC
Joined January 2, 1979

OCTOBER 2014

Bastien, Marielle

Associate Account Manager
Saint-Hyacinthe, QC
Joined February 6, 1978

Bater, Jacqueline

Financial Planner
Vancouver, BC
Joined September 5, 2006

Baubie, Colleen

Financial Specialist
Toronto, ON
Joined August 12, 1974

Boroff, Solveig

Market Operations Support Officer
Montreal, QC
Joined June 27, 1995

Bortolon, Susan

Market Operations Support Officer
Sudbury, ON
Joined June 18, 2001

Retirements

OCTOBER 2014

(CONTINUED)

Bouchard, Josette

Client Assistance Officer
L'Ancienne-Lorette, QC
Joined October 11, 1994

Boudreau, Patricia

Branch Manager
Moncton, NB
Joined June 28, 1976

Bourrier, Lynne

Credit Adjudicator
Vancouver, BC
Joined August 21, 1995

Bray, Karen

Financial Planner
Winnipeg, MB
Joined May 4, 1981

Bridgett, Gail

Client Service Representative
Otterville, ON
Joined February 1, 1984

Campbell, Maria

Associate Account Manager
Moncton, NB
Joined November 1, 1976

Clift, Debbie

Client Service Representative
Surrey, BC
Joined August 23, 1986

Collingridge, Helen

Client Assistance Officer
Fort Erie, ON
Joined October 22, 1984

Correia, Fatima

Audit & Control Officer
Toronto, ON
Joined June 18, 1974

Davidson, Tim

Commercial Account Manager Trainer
Nanaimo, BC
Joined May 3, 1982

De Silva, Manokumari

Account Services Agent
Toronto, ON
Joined January 10, 2005

Denton, Joanne

Specialized Services Officer
New Westminster, BC
Joined December 30, 1980

Djeredjian, Adele

Client Service Representative
St-Laurent, QC
Joined March 14, 1988

Fairles, Bruce

Financial Planner
Mississauga, ON
Joined November 1, 1976

Fanning, Kimberly

Senior Account Manager
Business & Personal
Stratford, ON
Joined January 5, 1987

Fontaine, Gloria

Central Teller
Richibucto, NB
Joined February 4, 1985

Gagne, Carole

Financial Planner
Quebec, QC
Joined October 4, 1976

Gardner, Carol

Client Service Representative
Winnipeg, MB
Joined February 5, 1979

Graham, Marjorie

Client Service Representative
Carleton Place, ON
Joined September 5, 2000

Graw, Gemma

Commercial Account Manager
Prince Albert, SK
Joined July 24, 1978

Grunerud, Darlene

Field Operations Specialist
Regina, SK
Joined May 2, 1983

Harding, Rachel

Technical Service Analyst
Toronto, ON
Joined November 1, 1996

Heath, Mike

Senior Account Manager
Kanata, ON
Joined June 3, 1974

Ho, Jane

Specialized Services Officer
Toronto, ON
Joined January 6, 1985

Jallad, Jeandark

Ajudication Officer
Vancouver, BC
Joined February 15, 1999

Jones, Charlotte

Regional Manager
Vancouver, BC
Joined September 22, 1987

Kosiw, Peter

Branch Manager
Sudbury, ON
Joined November 19, 1973

Kourlas, Olympia

Senior Tax Officer
Montreal, QC
Joined May 13, 1986

Kung, Carolyn

Associate Account Manager
Victoria, BC
Joined February 13, 1978

Retirements

Landry, Dianne

Senior Client Service Representative
St Peters, NS
Joined May 17, 1994

Latchman, Kanyapatie

Relationship Accountant
Toronto, ON
Joined September 15, 1980

Lefavre, Lise

Admin Assistant
Quebec, QC
Joined June 25, 1986

Leishman, Debra

Client Service Representative
Cambridge, ON
Joined August 26, 1986

Lepage, Louise

Market Operations Support Officer
Montreal, QC
Joined April 8, 1986

Lombard, Alan

Commercial Account Manager
Dartmouth, NS
Joined May 31, 1976

Lowe, Linda

Admin Assistant
Edmonton, AB
Joined October 24, 1983

Lucci, Debbie

Commercial Account Manager
Vancouver, BC
Joined May 18, 1981

Lyon, Jennifer

Manager, AML
Toronto, ON
Joined April 15, 1996

Macinnis, Beryl

Client Service Representative
North Sydney, NS
Joined June 14, 1982

MacLean, David

Mortgage Specialist
Halifax, NS
Joined February 2, 1997

MacLeod, Margo

Client Service Representative
Dartmouth, NS
Joined October 1, 2007

MacRae, Randy

Manager, Project IT
Toronto, ON
Joined February 27, 1984

Marcus, Elaine

Sales, Money Market
Toronto, ON
Joined July 16, 1979

Marion, Lynda

Commercial Client Officer
Toronto, ON
Joined March 30, 1998

Mathe, Sylvie

Collections Associate
Westmount, QC
Joined April 17, 1979

McKay, Audrey

Commercial Account Manager
New Westminster, BC
Joined August 9, 1976

McNabb, Sandi

Mortgage Specialist
Calgary, AB
Joined December 31, 1999

Meyer, Lorraine

Senior Client Service Representative
Toronto, ON
Joined January 16, 1989

Misenas, Jose

Adjudication Agent
Vancouver, BC
Joined December 19, 1977

Mulligan, Bob

Regional Vice President
Edmonton, AB
Joined June 5, 1978

Naegeli, Rosmarie

Admin Assistant
Calgary, AB
Joined February 8, 2011

Nelson, Barrie

Mortgage Specialist
Winnipeg, MB
Joined September 14, 1981

Nimeh, Michael

Commercial Account Manager
Kingston, ON
Joined February 25, 1985

Nolan, Dorothy

Senior Client Service Representative
Duncan, BC
Joined August 5, 1986

O'Halloran, Roberta

Account Manager
Winnipeg, MB
Joined March 3, 1987

Paris, Barbara

Account Manager
Welland, ON
Joined April 8, 2002

Pelland, Diane

Branch Manager
Joliette, QC
Joined February 3, 1988

Penno, Bradley

Commercial Mortgage Specialist
Saskatoon, SK
Joined January 30, 1989

Philibert, Sylvie

Branch Manager
Gatineau, QC
Joined April 1, 1985

Retirements

OCTOBER 2014

(CONTINUED)

Pryce, Kathy

Admin Assistant
Vancouver, BC
Joined August 6, 1974

Rajkumar, Anan

Foreign Exchange Officer
Toronto, ON
Joined September 2, 1997

Ramsaran, Rosaleen

Financial Planner
Richmond Hill, ON
Joined November 30, 1981

Raymond, Lise

Account Manager
Shawinigan, QC
Joined March 31, 1986

Rota, Enrico

Senior Counsel
Toronto, ON
Joined May 5, 1986

Rouette, Michel

Director, Money Markets
Montreal, QC
Joined January 6, 1986

Salter, Kerry

Financial Adviser
Sidney, BC
Joined March 20, 1979

Savinkoff, Lynn

Account Manager
Morinville, AB
Joined March 1, 1983

Scott, Gladys

Client Service Representative
Edmonton, AB
Joined February 12, 2007

Silk, Mimi

Branch Manager
Sault Ste Marie, ON
Joined April 25, 1977

Smith, Cathy

Manager, Group Risk Management
Westminster, BC
Joined January 7, 1974

Smythe, Lynn

Resolution Officer
Moncton, NB
Joined April 12, 1994

Spracklin, Joanna

Client Service Representative
Calgary, AB
Joined May 19, 1981

Stanley, Sheryl

Client Service Representative
Rodney, ON
Joined May 3, 2005

Strickland, Maureen

Branch Manager
Regina, SK
Joined August 19, 1974

Sweeting, Monica

Senior Account Manager, Business
Moose Jaw, SK
Joined July 2, 1974

Thomson, Joan

Customer Service Officer
Winnipeg, MB
Joined November 28, 2000

Tremblay, François

Managing Director Liquidity
Management, Corporate Treasury
Toronto, ON
Joined June 9, 1981

Tucker, Allison

Private Banker
Vancouver, BC
Joined August 7, 1972

Turner, Sue

Financial Planner
Barrie, ON
Joined August 26, 1985

Vankoughnet, Sheila

Senior Account Manager
Belleville, ON
Joined September 11, 1975

Wharton-Stoute, Cecelia

Senior Manager, IT
Toronto, ON
Joined September 7, 1972

Wong, Mai

Account Services Agent
Toronto, ON
Joined October 5, 1993

Yap Chan, Didie

Senior Client Service Representative
Scarborough, ON
Joined July 20, 1998

Yeung, Mike

Senior Project Manager
Toronto, ON
Joined June 22, 1981

Zaika, Nina

Investment & Retirement Planning
Mississauga, ON
Joined July 11, 2011

Zambrano, Sonia

Client Service Representative
Toronto, ON
Joined August 21, 2000

Zavitz, Diane

Manager, Market Operations
Burlington, ON
Joined May 23, 1972

Retirements

NOVEMBER 2014

Bhimji, Shamira

Senior Client Service Representative
Edmonton, AB
Joined November 25, 1974

Bourque, David

Small Business
Credit Coach
Dartmouth, NS
Joined June 23, 1975

Burneo, Isabel

Account Services Agent
Toronto, ON
Joined June 19, 2006

Carstairs, Joan

Director, Strategic Initiatives &
Professional Development
Toronto, ON
Joined March 16, 1981

Christmas, Wendy

Donations Officer
Halifax, NS
Joined February 4, 1992

Crooks, Helen

Operational Support Officer
Calgary, AB
Joined July 11, 1996

Dodds, Vera

Project Coordinator
Toronto, ON
Joined April 17, 2006

Fitzsimmons, Catherine

Mortgage Specialist
Halifax, NS
Joined November 25, 2002

Gauthier, Michele

Collections Associate
Westmount, QC
Joined August 20, 1990

Gervais, Suzanne

Collections Administrator
Westmount, QC
Joined July 14, 1986

Godin, Barbara

Account Manager
Pembroke, ON
Joined March 15, 1999

Green, Eleanor

Senior Client Service Representative
Lake Cowichan, BC
Joined June 4, 1979

Horne, Kathleen

Manager, Operations Support
Calgary, AB
Joined February 7, 1986

Huntley, Penny

Manager, Client Care
Balcarres, SK
Joined August 26, 1974

Jang, Luana

Investment & Retirement
Vancouver, BC
Joined May 15, 1973

Jeffrey, Christine

Specialized Services
Toronto, ON
Joined April 8, 1974

Koshyk, Greg

Mortgage Specialist
Vancouver, BC
Joined September 29, 2003

Kovacs, Tom

Telemarketing Assistant
Calgary, AB
Joined March 24, 2003

Lagopoulos, Michael

Deputy Chairman & Executive VP,
RBC Wealth Management
Toronto, ON
Joined September 29, 1986

Landolfi, Pia

Private Banking Associate
Montreal, QC
Joined June 13, 1977

Lawson, Denise

Client Assistance Officer
Swift Current, SK
Joined December 17, 1981

Leblanc, Nancy

Client Service Representative
Port Hawkesbury, NS
Joined November 12, 1979

Macdonald, Laura

Client Service Representative
Edmonton, AB
Joined November 29, 1976

Maiorano, Mary

Customer Service Officer
Montreal, QC
Joined January 4, 1972

Markham, Sue

Administrative Assistant
Calgary, AB
Joined April 8, 1996

Martin, Bonnie

Fraud Agent
Westmount, QC
Joined August 7, 2006

Mireault, Linda

Account Services Agent
Westmount, QC
Joined June 14, 1976

Molenda, Carol

Account Services Agent
Toronto, ON
Joined December 11, 2000

Monette, Anne-Marie

Senior Client Service Representative
Saint-Jerome, QC
Joined February 12, 1996

Retirements

NOVEMBER 2014

(CONTINUED)

Newhook, Steven

Manager, Desktop Support
Moncton, NB
Joined July 13, 1970

Olliver, Linda

Asset Management Analyst
Toronto, ON
Joined March 3, 1975

Plante, Odette

Senior Client Service Representative
Beloeil, QC
Joined November 16, 1993

Popieul, Maryann

Client Service Representative
Wallaceburg, ON
Joined July 13, 1988

Priest-Brown, George

Mortgage Specialist
Mississauga, ON
Joined June 25, 1974

Racine, Claire

Administrative Assistant
Laval, QC
Joined June 27, 1972

Resendes, Filomena

Senior Client Service Representative
Scarborough, ON
Joined August 14, 1989

Seguin, Cathy

Client Service Representative
Fredericton, NB
Joined November 23, 1981

Spencer-Riley, Pauline

Collections Officer
Mississauga, ON
Joined June 18, 1979

Stares, Margaret

Specialized Services Officer
Toronto, ON
Joined October 27, 1986

Thompson, Diane

Manager,
Personal Banking
Powell River, BC
Joined November 18, 1974

Tremblay, Lise

Senior Disability Claims Specialist
Toronto, ON
Joined June 26, 2000

Trudeau, Tonia

Senior Client Service Representative
Maple Ridge, BC
Joined November 29, 2004

Waldbauer, Maureen

Investigation Agent
Melville, SK
Joined August 4, 1981

Weatherby, Lori

Client Assistance Officer
Gibsons, BC
Joined December 8, 1994

Wolfert, Anna-Marie

Manager, Client Care
Ottawa, ON
Joined August 16, 1976

Yeung, Carmi

Client Service Representative
Markham, ON
Joined February 29, 1988

PREVIOUS RETIREMENTS

D'Silva, Kevin

Account Services Agent
Toronto, ON
Joined October 15, 2007
Retired August 31, 2014

Lakdawalla, Dinaz

Client Service Representative
Orleans, ON
Joined September 12, 2005
Retired August 31, 2014

Rushton, Leslie

Client Service Representative
Ottawa, ON
Joined July 31, 1989
Retired August 31, 2014

Russell, Eileen

Client Service Representative
Port Alberni, BC
Joined January 7, 2001
Retired August 31, 2014

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Keeping
in Touch
In Memoriam

In Memoriam

We extend our condolences to the families and friends of:

Algarotti, Harriet

Ottawa, ON
November 5, 2014
Retired December 1, 1984

Arne, Helen

Calgary, AB
October 31, 2014
Retired January 1, 1989

Azevado, Esau

Brossard, QC
November 1, 2014
Retired May 1, 1991

Bailey, George

Guelph, ON
September 27, 2014
Retired September 1, 1981

Barta, Lise

Hudson, QC
July 11, 2014
Retired February 1, 1995

Beaulieu, Louise

Montreal, QC
September 30, 2014
Retired March 1, 2009

Bishop, Patricia

Toronto, ON
September 25, 2014
Retired January 1, 2006

Bower, Yvonne

North Vancouver, BC
August 12, 2014
Retired April 1, 1994

Brielsman, Elayne

Salmon Arm, BC
October 4, 2014
Retired December 1, 1998

Brodie, Ron

Stratford, PE
August 10, 2014
Retired December 1, 1988

Cameron, Madeleine

Magog, QC
August 26, 2014
Retired November 1, 2006

Chen, Luna

Willowdale, ON
April 19, 2014
Retired November 1, 1993

Cockburn, Jacqueline

Montreal, QC
August 21, 2014
Retired March 1, 1983

Comrie, Elaine

Sault Ste Marie, ON
September 4, 2014
Retired February 1, 1996

Dale, Mary

Erinsville, ON
September 25, 2014
Retired September 1, 1988

David, Theobald

Montreal, QC
August 6, 2014
Retired January 1, 1988

Dufresne-Gratton, Monique

Lotbiniere, QC
August 31, 2014
Retired October 1, 2000

Eloi, Eileen

Brampton, ON
September 10, 2014
Retired December 1, 2012

Ewing, Frances

Montreal, QC
May 11, 2014
Retired September 1, 1994

Fitzpatrick, William

Oakville, ON
November 21, 2014
Retired July 1, 1996

Fleming, Ruth

Pictou, NS
September 6, 2014
Retired July 1, 1984

Gauthier, Gerald

Calgary, AB
September 5, 2014
Retired May 1, 1989

Gilmore, Reginald

Delta, BC
November 2, 2014
Retired September 1, 1980

Glowala, Ursula

Brantford, ON
November 6, 2014
Retired September 1, 1994

Hansen, Ron

Ancaster, ON
September 7, 2014
Retired August 1, 1993

Hardiman, Betty

Port Hawkesbury, NS
October 4, 2014
Retired September 1, 1993

Hines, Dorothy

Halifax, NS
November 6, 2014
Retired May 1, 1994

Hughes, Sharron

Victoria, BC
November 3, 2014
Retired August 1, 2004

Hunt, Helen

Edmonton, AB
October 24, 2014
Retired April 1, 1987

Karn, Mary

Petersburg, ON
September 8, 2014
Retired June 1, 1983

In Memoriam

We extend our condolences to the families and friends of:

Kelly, Eileen

Abbotsford, BC
August 29, 2014
Retired July 1, 1993

Kelly, Allan

Waterloo, ON
November 7, 2014
Retired September 1, 1994

Krustins, Erika

North York, ON
October 1, 2014
Retired December 1, 1981

Laurent, Suzanne

Lasalle, QC
September 13, 2014
Retired March 1, 1991

Lawrie, Brenda

Scarborough, ON
November 6, 2014
Retired November 1, 2008

Lee, Hsien

Scarborough, ON
September 18, 2014
Retired January 1, 2007

Lindsay, Carol

Toronto, ON
October 1, 2014
Retired February 1, 1983

Logue, Myra

Ottawa, ON
October 6, 2014
Retired January 1, 1996

Lowell, Edward

Magnetawan, ON
October 25, 2014
Retired April 1, 1987

Mackichan, Lillian

Dartmouth, NS
October 30, 2014
Retired August 1, 1985

Marshall, Susan (Sue)

Nanaimo, BC
October 13, 2014
Retired May 1, 1999

Matweow, Natalie

Red Deer, AB
August 23, 2014
Retired December 1, 1998

Mccarthy, Edward

Peterborough, ON
July 17, 2014
Retired December 1, 1980

Mccracken, Josephine

Sault Ste Marie, ON
July 15, 2014
Retired October 1, 1981

Mcwhirter, Barbara

Portland, ON
August 19, 2014
Retired July 1, 2000

Miller, Yvonne

Regina, SK
September 10, 2014
Retired August 1, 1996

Mohammad, Anis-Uddin

Mississauga, ON
October 30, 2014
Retired August 1, 2010

Monaghan, Fred

West Hill, ON
September 22, 2014
Retired June 1, 1994

Moore, John

Downsview, ON
August 22, 2014
Retired December 1, 1996

Morrison, Donald

Calgary, AB
September 11, 2014
Retired August 1, 1983

Mortin, Don

Duncan, BC
August 12, 2014
Retired December 1, 1994

Nicolucci, Cheryl

Toronto, ON
June 23, 2014
Retired May 1, 2000

Ransome, Thomas

Stouffville, ON
September 19, 2014
Retired July 1, 2001

Reid, Susan

Aurora, ON
July 14, 2014
Retired January 1, 2004

Ronmark, Lucy

Fort Frances, ON
September 27, 2014
Retired April 1, 2003

Rousom, Elizabeth

Oxford Mills, ON
October 4, 2014
Retired July 1, 1984

Saulnier, Gisele

Roxboro, QC
June 20, 2014
Retired April 1, 1985

Shipley, Helen

Hamilton, ON
September 16, 2014
Retired February 1, 1999

Stewart, Joyce

Brockville, ON
September 10, 2014
Retired June 1, 1975

Stone, Doris

Penticton, BC
November 20, 2014
Retired November 1, 2000

(Continued)

In Memoriam

We extend our condolences to the families and friends of:

Swindell, Gerald

Toronto, ON
August 30, 2014
Retired December 1, 2001

Uhlman, Theresa

Lasalle, QC
October 11, 2014
Retired June 1, 1992

Valencia, Sonia

Calgary, AB
September 2, 2014
Retired August 1, 2005

Weatherson, Wylanne

Oakville, ON
October 22, 2014
Retired September 1, 1993

Wood, Geoffrey

Aldergrove, BC
November 1, 2014
Retired February 1, 1988

Wright, Dorothy

Lanigan, SK
October 15, 2012
Retired December 1, 1984

Yonwin, Eva

Maple Ridge, BC
October 8, 2014
Retired September 30, 1984

Young, Evelyn

Saint John, NB
November 7, 2014
Retired March 1, 1983

Jim Cooper

- First joined RBC in 1972
- Retired in 2006
- Role prior to retirement: Senior Manager in Commercial Markets, Real Estate

A Real Passion for Real Estate

When you ask Jim Cooper about his interest in real estate and why it has continued into his retirement, he answers like a true banker: “I see it as an alternative investment vehicle and have always considered it an inflation protector.”



Jim Cooper, surrounded by the land he loves, in Horseshoe Valley.

Underlying his pragmatic response though, is Jim’s passion for houses and land which began with his first home purchase in 1973 and was honed with his becoming Real Estate Account Manager in Hamilton in the late 1970s. By 1985, he was approving commercial real estate loans for the Ontario District and teaching Real Estate Finance.

Now, as a business consultant and the recently named President of Horseshoe Valley Lands Ltd., Jim’s love for real estate has shifted. He develops, oversees and markets homes in Horseshoe Valley, where an outdoors life style, including golf and skiing, appeals to retirees, baby-boomers and families.

Jim’s client relationship with Horseshoe Valley (HVLL) began during the 1980s. After retirement, he was asked to assist HVLL to formulate an exit strategy for their resort and land holdings. He helped structure the sale of the resort, which closed in 2008. That left land holdings, so a

home building company was set up within the group to sell and build homes. This generated money to pay for rezoning their lands and permit the building of single homes, townhouses and mid-rise condos.

“We have now built and sold 31 single family homes and have started the construction of 27 townhouses,” explains Jim. “And we are creating good demand for different housing products in our area. The goal now is to sell the lands to a larger builder/developer and exit the project.”

Though Jim’s career as a real estate developer is serious business, he views it as more of a hobby than work. “This keeps me going...it keeps me young,” says Jim. “I have a passion for it and never get bored.”

Jim works mainly from his home in Burlington where he also does other consulting work. Family time is his top priority and he even plays the occasional game of golf. But you can be sure that as he’s walking the course, his mind isn’t strictly on the game. No doubt he’s wondering how he might build some houses nearby, given half a chance.

“This keeps me going...it keeps me young.”

Travel insurance is essential for seniors looking to travel

With a growing market of mature travelers, there's never been a greater need for them to fully understand the value of travel insurance. Most Snowbirds are covered in some manner for medical emergencies while traveling outside of the country according to Conference Board surveys. The March 2013 Conference Board travel insurance survey found that 82 per cent of Canadians aged 55 and over were covered in some manner by private travel health insurance.

Whether you're heading for a European getaway or across the US border, doctor or hospital services outside of Canada can be very costly. That's why it's important for seniors to ensure they are properly protected with the right emergency medical insurance before leaving home. Emergency medical insurance picks up where government health insurance plans and employer group plan benefits leave off and provides peace of mind knowing that you are fully protected.



While many senior travelers may already understand the need for emergency medical insurance, here are some questions to consider when choosing an insurance policy:

- **Will the company pay your eligible expenses up front whenever possible?**
Many hospitals and doctors require upfront payment for medical costs. Reimbursement isn't much help if you need emergency surgery or treatment and don't have the cash or a credit card on hand.
- **Are you prepared to handle additional costs?** Unexpected expenses such as an extended hotel stay and long distance phone calls can quickly add up.
- **What does the policy cover?**
- **Does the policy cover the cost of being flown home by air ambulance back to Canada with a private doctor or nurse?**
- **Access to a network of health providers?**
Including hospitals, doctors and nurses.
- **Does the policy have an emergency phone line you can call from anywhere in the world 24/7? If so, are the representatives multilingual?**
- **Do you need travel insurance to cover the extra days beyond the duration offered under your benefits plan?**
RBC employees (active and retired) and their families enjoy special discounts and preferred rates on popular travel insurance coverages from RBC Insurance®.

For more information, visit our website at <http://rbcnet.fg.rbc.com/meandrbc/cid-47867.html>

Frequently Asked Questions

- 1. My RBC retiree benefits include 31-day Out of Province/County Emergency Medical Insurance. I live in Manitoba and am travelling to Ontario to visit my family before I leave Canada, when does the first day of my 31-day coverage start?**

The first day starts on the date you leave your province of residence which is Manitoba.

- 2. I am travelling for 90 days and need to buy coverage for the last 59 days. What options are available and who do I contact to purchase it?**

There are several options depending on your need, travel duration and age. For example, our Deluxe Package would be offered if you require Trip Cancellation and Interruption as well as Out of Province/County medical. This product must be purchased from day 1 since it includes Trip Cancellation. If you only need Out of Province/Country Emergency Medical Insurance, you can purchase this coverage to start on day 32, the day after your 31-day employee coverage terminates. Our licensed insurance advisors are available to help you select the best product to meet your needs. Contact 1-800-769-2528 or visit our website at <http://rbcnet.fg.rbc.com/meandrbc/cid-47867.html>



- 3. Are pre-existing conditions covered under these optionally purchased products?**

Depending on your age, condition and, if applicable, your answers to our health questions, pre-existing medical conditions (http://www.rbcinsurance.com/travelinsurance/popup_medical-condition.html) are covered if they are stable (http://www.rbcinsurance.com/travelinsurance/popup_stable.html) for a certain time period (as specified in your policy) before your policy's effective date.

Please refer to the policy document for complete coverage details regarding pre-existing conditions or contact one of our Licensed Insurance Advisors. View current policy documents at: <http://www.rbcinsurance.com/travelinsurance/travel-insurance-policy.html>

- 4. What do I need to take with me as proof of insurance?**

It is recommended that you take the emergency medical and travel assistance wallet card when you are travelling. Write your member number on the card for easy reference. You can obtain your wallet card

from our website at http://www.rbc.com/pensioners/RBCemergency_med.pdf

Keeping in Touch

Here's how to reach us:

The Editor, *Keeping in Touch*
RBC, 155 Wellington Street West, 18th Floor
Toronto, Ontario M5V 3K7

Via internal mail at any RBC branch: transit 7201
e-mail: keepingintoucheditor@rbc.com
Fax: 416-974-6023

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 hrrspensions@rbc.com

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

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



RBC Insurance



For a perfect vacation, cover your tracks.

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

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

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



Underwritten by RBC Insurance Company of Canada. In Quebec, certain coverages underwritten by RBC General Insurance Company.

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