



ISSUE 4, 2015

Keeping in Touch

A PUBLICATION FOR RBC PENSIONERS



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Quarterly Comments Dave McKay

I'm proud of what we've achieved in spite of a challenging economic environment marked by market volatility and uncertainty.

This is a testament to the strength and diversity of our businesses and the continued trust our clients place in us.

Embracing change is key to our success. We're a strong company that views changing technologies and shifting consumer preferences as both a challenge and an opportunity. We have a successful history of innovation and remain committed to using technology to enhance the way we meet our clients' needs. Recent examples include...

- The RBC Advice Centre launched RBC Secure Voice – an authentication program that uses voice biometrics to verify clients' identities. Voice verification occurs in real time, reducing a known client irritant by eliminating the need to answer multiple personal verification questions or input a PIN password. To date, more than 85,000 clients have enrolled in the new service – an example of how we are transforming the way we serve clients to make the best of RBC even better.
- Investor & Treasury Services announced a multi-year technology strategy to transform the way clients access I&TS products and services. The "Advanced Client Experience" program aligns client needs with technology enhancements designed to improve the overall client experience, operational efficiency and reduce risk. An agile lab environment is used to speed up the process and move things quickly from concept to launch.
- The close of the City National acquisition leveraged the expertise of hundreds of RBC and City National employees from across time zones, geographies and Functional Groups. Teams worked collaboratively to deliver on the complex mechanics of a major closing: managing legal and regulatory approvals, and addressing risk, finance, the employee experience, communications and technology, to ensure the closing was completed successfully and on time.

I'm also proud of the results of the *RBC Race/Run for the Kids*. Launched in New York six years ago, the Run is now in 8 locations around the world. More than 67,000 participants to date have raised more than \$16.5 million dollars for youth and children's charities around the world.

On behalf of my Group Executive team, I wish you and your loved ones a happy and healthy 2016.

Dave

A Message from the KIT Team

Dear RBC Pensioner,

The editor of Keeping in Touch (KIT) has typically communicated with you through this opening note. In doing so, she has been representing a small team in Human Resources charged with this publication's writing, designing, printing and online posting. With a recent change, the editor's role is now shared by the entire team and so from now on, this message will be a group effort.

We recently received an email that reminded us of the value of this publication. Larry Dunk, who was profiled in the previous issue, wrote to thank us for the article that featured his post-retirement hobby business, making moulds for beeswax candles. He wrote, "I got a call today from a retiree who started making candles last year but was having difficulty finding the right product...I look forward to hearing from others and catching up with them."

While Larry may be pleased with a new customer, what really matters to him is connecting with former colleagues. Larry's example is not unusual. Many of the pensioners we profile renew old friendships as a happy consequence of their stories being told. It's good to know that Keeping in Touch is living up to its name.

We couldn't help but notice that in this current edition we've referenced movement in several ways. RBC's new Chief Medical Director, Dr. Khalil Sivjee, reminds us in this, his first Keeping in Touch column, that walking each day will have a positive impact on our overall health.

Jan Pollard, profiled for her fundraising efforts, has found a way to benefit African grandmothers by helping Canadian women take one step at a time, be it on their own steam or with the aid of a cane or walker. And Harry Steingart, now a successful dog trainer, has helped improve the lives of his clients and their dogs by walking them through their paces.

The KIT team continues to look forward to more accounts of how your lives are moving in interesting and diverse directions. Please contact us by regular mail or email if you have a personal story for us to profile.

Till next time, happy reading.

Jan Pollard

- First joined RBC in 1973
- Retired in 2002
- Role prior to retirement: Seniors Banking Rep

This Grandmother Makes Every Step Count



Jan Pollard says you don't have to be a grandmother to volunteer with any of the Grandmothers to Grandmothers chapters across Canada.

The map that helped the virtual walkers visualize their goal.

Kampala, Uganda is a long way from Hamilton, Ontario. With more than 11,600 kilometers and an ocean separating the two cities, making the trip on foot is impossible. Or is it? This was the problem that Jan Pollard was determined to solve when she approached her fellow fundraisers at *Blooms for Africa*, the Hamilton-based chapter of *Grandmothers to Grandmothers**, which supports the Stephen Lewis Foundation.

In keeping with the goal of the Foundation, Jan and 26 other members of the *Blooms for Africa* group raised funds for grandmothers on the continent. It is an urgent and ongoing need. Often, African grandmothers are the only ones left to care for their orphaned grandchildren whose parents have died from HIV/AIDS.

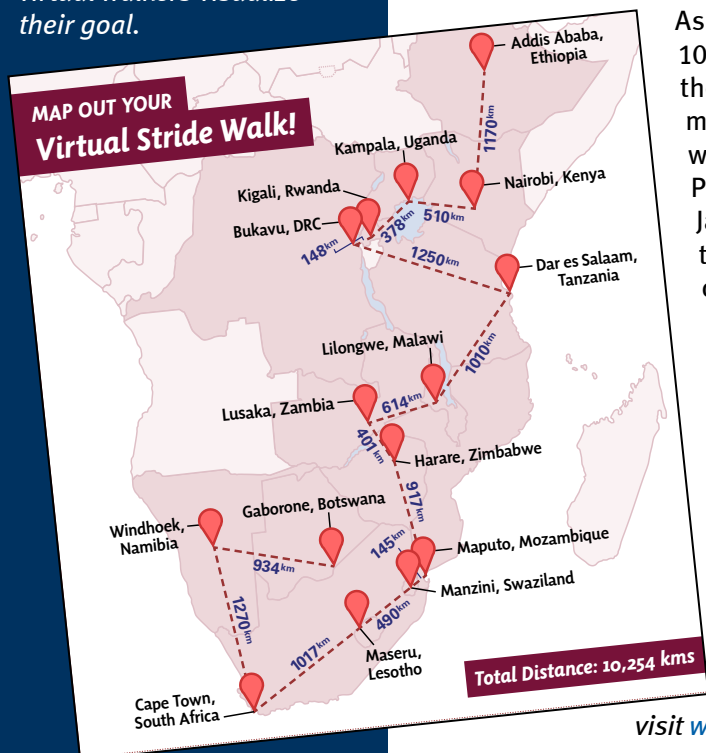
Though *Blooms for Africa* takes its name from its primary fundraiser, annual garden tours, in 2015 the chapter decided to participate in the Stephen Lewis project, *Stride to Turn the Tide**. This national fundraising walk supports African grandmothers who walk countless kilometers daily while caring for up to 20 grandchildren. "My chapter has quite a few elderly women who could not handle the five kilometers during the day of the campaign," explains Jan. "Then I heard of a virtual walk." Using a pedometer, participants make every step count over a period of time. "Even a person with a cane or walker could be part of this," reasoned Jan. *Blooms for Africa's* campaign ran from January to May. Their goal? To "walk" the distance to Uganda... virtually.

As word of the unique fundraiser grew beyond their chapter, 103 signed up and a map pinpointing African countries helped them track their equivalent distance. "Each location on the map marked a city where the Stephen Lewis Foundation partners with African community-based organizations," explains Jan. Participants regularly notified her of the distance they walked. Jan then combined all of the results monthly and calculated the remaining kilometers still required to reach their virtual destination: Kampala.

The bitter winter was a challenge but once the weather improved, says Jan, "It took off! People were zooming through the countries, virtually covering more than 66,000 kilometers." As a result, they raised \$12,592.

The Canadian and African women never met in person. Yet, they gave evidence of a universal truth that Jan, grandmother of five, understands well: nothing can stop a determined grandmother from showing how much she cares.

*For more information about *Grandmothers to Grandmothers* or to join *Stride to Turn the Tide 2016* visit www.stephenlewisfoundation.org or call 1-888-203-9990.





A new year marks new beginnings

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

This new year, I'm honoured to join the RBC family as your new Chief Medical Director. My predecessor, Dr. Bob (Snihura) has left some awfully big shoes to fill as he joins you in retirement. To help me fill these shoes, I bring along the Cleveland Clinic – one of the world's largest and most respected healthcare organizations. Together, we will be providing advice and counsel on health and medical issues affecting RBC employees globally. In addition, through regular pieces in Keeping in Touch, I hope to share valuable advice about health and wellness with you, our valued retirees. To learn more about me or about the Cleveland Clinic Canada please visit www.clevelandclinic.ca.

For my inaugural message, I want to refer to the fact that we are largely responsible for our own health-related destiny. Research has shown that older adults who adopt and maintain a healthy lifestyle are better equipped to avoid and to overcome diseases as they age. While our genetics play a small role (less than 10%) the major determinant of our health is our lifestyle. This gives us the power to influence our future. Small changes in your everyday life can make a huge difference over time. Here are some simple things you can do:

Get walking

Regular exercise has been proven to boost your mood, improve sleep, and reduce the risk of early dementia. Walking is a great, low impact form of exercise that can be added to your daily routine. Even just 30 minutes of walking a day will make a difference.

Reduce consumption of processed meat

A recent report from the World Health Organization (WHO) has classified processed meat as a Group 1 carcinogen – a definite cause of cancer. It is now in the same group that includes smoking, sun radiation, and alcohol.

Drink at least three tall glasses of water daily

Drinking water keeps your temperature normal, lubricates and cushions joints, protects your spinal cord, and gets rid of toxins through urination, sweat, and bowel movements.

Remember that creating healthy habits can take time. Stay focused on your goals, and if you slip along the way, just start again.

Cheers to a healthy 2016

Dr. K.

Spotlight on Volunteers



Joe Willison, long-time supporter of RBC's Volunteer Grant Program, is pictured presenting a \$500 cheque to Natalie Walstrom, Senior Development Manager for the Kelowna General Hospital Foundation. Joe, resident of Kelowna, BC, has volunteered with the hospital for 17 years. This was RBC's fourteenth grant to the Hospital Foundation.

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Keeping in Touch

Retirements

Retirements

SEPTEMBER 2015

Avery, Lynn

Financial Advisor
Calgary, AB
Joined December 11, 1989

Bagnoli, Maria

Administrative Assistant
Brantford, ON
Joined April 4, 1977

Balancio, Tessie

Operations Analyst
Toronto, ON
Joined July 27, 1981

Balchand, Amelia

Field Operations Specialist
Toronto, ON
Joined April 21, 1975

Barrett, Stephen

Senior Estate Planner
Toronto, ON
Joined August 9, 1984

Bauer, Barbara

Client Advisor Business
St. Catharines, ON
Joined July 19, 1971

Buchanan, Sharron

Client Advisor
Waterloo, ON
Joined August 28, 1979

Chan, Patrick

Administrator/Coordinator
Toronto, ON
Joined July 3, 2002

Chow, Vivian

Special Products
Administrator
Toronto, ON
Joined September 29, 1975

Convery, Patty

Financial Planning Associate
St. Catharines, ON
Joined August 4, 1987

Davidson, Wendy

Client Advisor
Middleton, NS
Joined April 4, 1983

Dewar, David

Credit Advisor, Inbound
Winnipeg, MB
Joined January 4, 1999

Dextras, Cheryl

Senior Adjudicator
Montreal, QC
Joined January 22, 1973

Dias De Souza, Jennifer

Mutual Funds Retirement
Products Transfer Officer
Roxboro, QC
Joined February 23, 1982

Dionne, Sylvain

Sales Manager, Mortgage
Montreal, QC
Joined July 4, 1979

Domingues, Maria

Banking Advisor
Laval, QC
Joined April 11, 2005

Downey, Judy

Administrative Assistant
Mississauga, ON
Joined June 16, 1976

Dubé, Imelda

Branch Manager
Gatineau, QC
Joined June 15, 1987

Fairbairn, Cheryl

Financial Advisor
Atikokan, ON
Joined April 1, 1982

Franko, Chris

Operations Manager
Toronto, ON
Joined February 2, 1987

Glazer-Chow, Kathy

Department Manager
Toronto, ON
Joined September 24, 1979

Hamilton, Jodi

Branch Administrator
Ottawa, ON
Joined September 9, 1996

Harris, Susan

Client Advisor
Calgary, AB
Joined September 19, 1988

Henderson, Winnie

Senior Trust Officer
Toronto, ON
Joined December 13, 2010

Heron, Donald J.

Financial Planner
Edmonton, AB
Joined November 3, 1999

Hinton, Kim

Associate Account Manager
Brantford, ON
Joined October 3, 1975

Hoffman, Nancy

Investment & Retirement
Advisor
Mississauga, ON
Joined September 2, 2003

Hunter, Heather

Senior Account Manager
Ottawa, ON
Joined January 20, 1992

Johnson, Maria

Financial Planner
Red Deer, AB
Joined June 15, 1992

Johnstone, Gael Lorena

Investment Advisor
Vancouver, BC
Joined February 28, 1983

Konkin, Elaine

Administrative Assistant
Toronto, ON
Joined January 29, 2001

Lafreniere, Anna

Financial Advisor
Dartmouth, NS
Joined August 29, 2005

Lalancette, Manon

Associate Account Manager
Chicoutimi, QC
Joined June 13, 1983

Lawson, Doug

Regional Sales Coach
Calgary, AB
Joined September 7, 1976

Leahy, Sharon

Managing Director
Toronto, ON
Joined October 29, 1973

Legge, Dave

Senior Manager, Credit
Management and Recoveries
St. John's, NL
Joined January 22, 1973

Leone, Angelo

Technical Services Analyst
Toronto, ON
Joined May 20, 1975

Leone, Rosa

Senior Underwriter
Mississauga, ON
Joined April 20, 1998

Luckhart, Christine

Account Manager
Ottawa, ON
Joined June 24, 1968

Mainville, Diane

Mortgage Specialist
Mississauga, ON
Joined March 30, 1976

Mapara, Almas

Executive Assistant
Toronto, ON
Joined January 20, 1975

Mehrabian, Mansour

Investment Analyst
Toronto, ON
Joined February 23, 1981

Mistry, Lori

Mortgage Specialist
Richmond Hill, ON
Joined February 2, 2009

Retirements

Mitchell, Bergie

Financial Advisor
Clearwater, BC
Joined July 15, 1987

Parvaresh, Fatemeh

Client Advisor
Thornhill, ON
Joined June 26, 2007

Richards, Sue

Building Services Officer
Mississauga, ON
Joined July 9, 1979

Rimes, Helen

Asset Coordinator
Toronto, ON
Joined December 12, 1988

Ross, Robyn

Manager Client Care
Brentwood Bay, BC
Joined June 4, 1974

Scarlett-Smith, Angela

Client Advisor
Orangeville, ON
Joined August 19, 2002

Seim, Sharon

Client Advisor Business
Timmins, ON
Joined February 19, 2001

St. Jacques, Karen

Client Advisor Business
Iroquois Falls, ON
Joined November 20, 1990

Stapleton, Alma

Client Advisor Business
Sydney, NS
Joined November 2, 1987

Stapleton, Barb

Financial Planner
Bedford, NS
Joined February 23, 1976

Still, Carrie

Program Coordinator,
Aboriginal Markets
Winnipeg, MB
Joined July 3, 1979

Vojacek, Rossana

Client Care Advisor
Sherwood Park, AB
Joined September 30, 1985

Williamson, Linda

Associate, Private Banking
Montreal, QC
Joined July 21, 1975

Wong, Martina

VP, Investment
Administration & Operations
Toronto, ON
Joined February 16, 1987

OCTOBER 2015

Affleck, Linda

Manager Client Care
Kentville, NS
Joined September 6, 1978

Ah Seng, Solange

Administrative Assistant
Richmond, BC
Joined October 13, 1970

Arcand, Micheline

Market Operations
Montreal, QC
Joined June 29, 1992

Bates, Dale

Client Advisor
Niagara Falls, ON
Joined October 6, 1983

Battaglia-Di, Paola

Private Banker
Saint-Laurent, QC
Joined December 13, 1976

Beaulieu, Yves

Account Manager
Anjou, QC
Joined June 4, 1980

Benson, Roberta

Vice President &
Investment Advisor
Toronto, ON
Joined September 2, 2006

Blanchard, Aurelie

Customer Service
Representative
Mississauga, ON
Joined August 10, 2009

Bourgeois, Diane

Banking Advisor
Granby, QC
Joined May 12, 1986

Buettner, Lucille

IRP Assistant
Saskatoon, SK
Joined October 15, 1985

Carr, Deborah

Client Advisor
Winnipeg, MB
Joined May 17, 1999

Cartwright, Linda

Financial Planning Associate
Calgary, AB
Joined December 7, 1990

Cayen, Douglas

Senior Account Manager
Sudbury, ON
Joined October 9, 1979

Chan, Mandy So King

Cash Services, Team Leader
Scarborough, ON
Joined June 27, 1990

Chand, Rup

Client Advisor
Vancouver, BC
Joined March 26, 1974

Chin, Jennifer

Business Systems Analyst
Toronto, ON
Joined May 28, 1973

Chow, Linda

Compliance Officer
Toronto, ON
Joined September 15, 1988

Collins, Susan

Director, Treasury
Solutions Canada
Lower Sackville, NS
Joined July 8, 1974

Copeland, Pam

Account Manager
Orangeville, ON
Joined November 14, 2002

Corbeil, Marie-Claude

Senior Credit
Transaction Officer
Montreal, QC
Joined April 30, 1984

Crowell, Darren

Account Manager,
Commercial Financial Services
Dartmouth, NS
Joined May 10, 1982

Cunningham, Patrick

Senior Account Manager
Thunder Bay, ON
Joined March 6, 1978

Dimini, Gwen

Customer Service
Representative
Thunder Bay, ON
Joined May 5, 1982

Domes, Elaine

Manager Client Care
Rosetown, SK
Joined December 30, 1985

Douville, René

Managing Director
Montreal, QC
Joined September 23, 1996

Drachuk, Cheryl

Equipment Finance Specialist
Winnipeg, MB
Joined July 10, 1978

Faux, Gina

Client Advisor Business
Peterborough, ON
Joined February 3, 1986

Gourley, Maxine

Client Advisor
Shubenacadie, NS
Joined July 27, 2005

Retirements

OCTOBER 2015

(CONTINUED)

Grain, Judith

Account Service
Representative
Montreal, QC
Joined May 28, 1970

Heath, Pat

Senior QA Analyst
Toronto, ON
Joined November 13, 1979

Hill, Cathryn

Financial Advisor
Okotoks, AB
Joined September 4, 1998

Howe, Mark

Senior Manager
Liquid Management
Toronto, ON
Joined April 1, 2002

Jean, Diane

Associate Account Manager
Levis, QC
Joined July 21, 1975

Kapoor, Diana

Financial Advisor
Port Coquitlam, BC
Joined January 15, 1973

Keech, Diane

Financial Advisor
Maple Ridge, BC
Joined January 21, 1974

Kemp, Barb

Associate Account Manager
London, ON
Joined March 21, 1977

Knorr, Shirley

Assistant Branch Manager
Kerrobart, SK
Joined May 7, 1979

Koufogiorgas, Yiota

Account Services Agent
Montreal, QC
Joined July 5, 1976

Kula-Swinburne, Halina

Client Advisor
Pointe-Claire, QC
Joined September 28, 2000

Leduc, Jacques

Collections Agent
Westmount, QC
Joined May 5, 1998

Lee, William

Senior Account Manager
Richmond, BC
Joined April 22, 1974

Liberty, Dawn

AC Banking Advisor
Mississauga, ON
Joined December 17, 1984

Likogiorgos, Spiros

Project Manager
Toronto, ON
Joined December 8, 1986

Little, Joann

Associate Advisor
Vernon, BC
Joined April 22, 1980

Low, Sherry

Senior QA Analyst
Toronto, ON
Joined October 14, 1975

Luxon, Kathy

Market Operations
Support Officer
Toronto, ON
Joined October 17, 1986

Macleod, Eva

Financial Planner
Kamloops, BC
Joined July 16, 1975

McIntyre, Neil

Senior Account
Manager Business
Burlington, ON
Joined June 3, 1974

McLachlan, Paul

Senior Sales Consultant
Toronto, ON
Joined May 12, 1993

Menard, Ginette

Mortgage Specialist
Mississauga, ON
Joined September 14, 1981

Michiels, Monique

Account Service Agent
Montreal, QC
Joined July 29, 1974

Mitchell, Gay

Executive Vice-President
RBC and Deputy Chair
RBC Wealth Management
Toronto, ON
Joined August 9, 1974

Morias, Teresa

Investigations Agent
Westmount, QC
Joined September 4, 1990

Mulligan, Karen

Audit Manager
Toronto, ON
Joined March 19, 1979

Murphy, Margaret

Personal Service
Representative
Hamilton, ON
Joined November 2, 1992

Murphy, Colm

Investment & Retirement
Mississauga, ON
Joined November 26, 2007

Nickerson, Patricia Joy

Client Advisor
Clarks Harbour, NS
Joined May 4, 1981

Noseworthy, Sylvia

Client Service Representative
Conception Bay South, NL
Joined March 18, 1975

Pacheco, Carmen

Client Advisor
Brampton, ON
Joined July 28, 1986

Pachenski, Barrie

Vice President
Commercial Banking
Kelowna, BC
Joined July 7, 1986

Peppler, Rayna

Market Operations
Support Officer
Vancouver, BC
Joined October 29, 1990

Pereira, Octavia

Account Officer
Toronto, ON
Joined August 23, 1976

Pietryszyn, Betty

Client Advisor
Burks Falls, ON
Joined October 16, 1989

Pigot, Gord

Financial Planner
Langley, BC
Joined May 12, 1981

Porter, Peter

Senior Tech System Analyst
Toronto, ON
Joined May 9, 2005

Proctor, Vicki

Client Care Advisor
Summerside, PEI
Joined November 23, 1987

Purcell, Irene

Client Advisor Business
Oakville, ON
Joined June 19, 1995

Rankin, Erna

Specialized Services Officer
Toronto, ON
Joined January 2, 1990

Richardson, Janice

Client Care Advisor
Shawville, QC
Joined March 3, 1975

Romeo, Anna

Mortgage Specialist
Mississauga, ON
Joined March 23, 1987

Retirements

Rossi, Giuseppe

Investment & Retirement
Vancouver, BC
Joined April 4, 2011

Rutgers-Brown, Carla

Client Advisor
Beaconsfield, QC
Joined October 21, 2002

Santini, Nancy

Senior Manager & Assistant
Corporate Secretary
Toronto, ON
Joined June 9, 1975

Scott, Margot

Client Care Advisor
Brampton, ON
Joined February 5, 1979

Singh, Phulmattie

Account Manager
Markham, ON
Joined November 15, 1978

So, Jennifer

Financial Planner
Scarborough, ON
Joined August 17, 1981

Sonier Boyd, Joann

Financial Advisor
Oromocto, NB
Joined July 16, 1990

Sonnenburg, Nancy

Client Care Advisor
Carleton Place, ON
Joined May 1, 1989

Srdanovic, Mironija

Adjudication Associate
Vancouver, BC
Joined April 22, 1986

Tahami, El Hadj

Bilingual Client Support
Toronto, ON
Joined March 30, 1998

Trudeau, Francine

Associate, Commercial
Advisory Group
Montreal, QC
Joined June 1, 1977

Veitch, Irene

Customer Service Officer
Vancouver, BC
Joined March 23, 1981

Verdone, Eveline

Client Advisor
Montreal, QC
Joined April 1, 1974

Wilmott, Fay

Manager, Market Operations
Toronto, ON
Joined June 3, 1974

Wolff, Maryann

Investigations Agent
Toronto, ON
Joined April 25, 1994

Wong, Idmon

Credit Transaction Manager
Toronto, ON
Joined February 5, 1990

Wong, Theresa

Quality Verification
Toronto, ON
Joined August 5, 1992

Wright, Darlene

Senior Account Manager
Business
Victoria, BC
Joined December 17, 1979

NOVEMBER 2015

Ahelo, Claudine

Account Services Agent
Montreal, QC
Joined September 28, 1992

Applin, Jeannie

Banking Advisor
Campbell River, BC
Joined November 7, 1977

Barbagallo, Josée

Client Advisor
Mascouche, QC
Joined June 27, 1978

Beaudry, Francine

Investigations Manager
Repentigny, QC
Joined May 25, 1976

Bourdeau, Lise

Account Services Agent
Montreal, QC
Joined May 25, 1987

Bremner, Lynda

Commercial Account Manager
Scarborough, ON
Joined March 19, 1973

Brownrigg, Bev

Client Advisor
Pointe-Claire, QC
Joined May 26, 1986

Busby, Margaret

Senior Trust Officer
Vancouver, BC
Joined September 29, 1978

Campbell, Bruce

Senior Vice President - Group
Risk Management
Oakville, ON
Joined July 17, 1978

Clennett, Mark

Senior Manager, Planning,
QA & Technology Initiatives
Toronto, ON
Joined September 20, 1972

Diachok, Nancy

Assistant Manager Account
Implementation
Toronto, ON
Joined August 7, 1984

Dobson, Joanne

Employee Relations Advisor
Mississauga, ON
Joined June 11, 1990

Forsyth, Vicki

Client Advisor
Ste Rose du Lac, MB
Joined August 15, 2005

Gallo, Rita

Customer Service Officer
Montreal, QC
Joined January 5, 1989

Gaudreau, Francoise

Branch Manager
Montmagny, QC
Joined July 1, 1977

Geszy, Glenda

Account Manager
Kamloops, BC
Joined November 17, 1980

Gourlay, Maureen

Customer Service Officer
Vancouver, BC
Joined January 19, 1977

Graham, Marnie

Branch Manager
Three Hills, AB
Joined May 5, 1986

Grenier, Dominique

Collections Agent
Westmount, QC
Joined July 5, 1999

Halliday, Maggie

Manager, HRSC Operations
Mississauga, ON
Joined July 6, 1982

Hamilton, Janet

Client Care Advisor
Sudbury, ON
Joined February 16, 1988

Harries, Diane

Client Advisor
Leduc, AB
Joined October 19, 1992

Harty, Valerie

Financial Advisor
Calgary, AB
Joined October 30, 1989

Hoareau, Kathleen

Specialized Services
Montreal, QC
Joined February 17, 1992

Johnston, Lorna

Market Operations
Support Officer
Toronto, ON
Joined July 13, 1979

Retirements

NOVEMBER 2015

(CONTINUED)

Kemick, Mary

Associate Account Manager
Brantford, ON
Joined May 28, 1979

Landry, Johanne

Senior Account Manager
Chicoutimi, QC
Joined December 18, 2006

Linehan, Debora

Regional Vice President
Victoria, BC
Joined January 13, 2000

Louiser, Leni

Recruitment Consultant
Winnipeg, MB
Joined April 13, 1992

Luciani, Robert

Financial Advisor
Aurora, ON
Joined November 21, 1996

Martin, Chantal

Client Advisor
St-Laurent, QC
Joined January 31, 2001

Mawji, Ronak

Client Advisor
Calgary, AB
Joined November 26, 1984

Mccann, Peter

Director Support Services
Toronto, ON
Joined July 2, 1974

Mcintosh, Glenda

Client Advisor
Wilkie, SK
Joined July 13, 1978

Mooallem, Alda

Administrative Assistant
Toronto, ON
Joined July 13, 1998

Newman, Wendy

Audit & Control Officer
Sarnia, ON
Joined October 14, 1975

Noble, Barbara

Associate Account Manager
Elmira, ON
Joined January 22, 1990

Oosten, Leda

Client Advisor
Perth, ON
Joined December 16, 1996

Phaneuf, Claudette

Financial Planning Associate
Laval, QC
Joined January 7, 1974

Purenne, André

Financial Advisor
St-Sauveur, QC
Joined February 20, 1979

Rajagopal, Bala

Account Services Agent
Toronto, ON
Joined January 31, 1998

Rehman, Norma

Client Advisor
Stettler, AB
Joined October 17, 1985

Robert, Patricia

Market Operations
Support Officer
Regina, SK
Joined September 17, 1984

Sosa, Denise

Regulatory & Administrative
Assistant
Vancouver, BC
Joined February 14, 2000

St-Onge, Nicole

Financial Advisor
Montreal, QC
Joined June 30, 1975

Summerell, Debbie

Client Care Advisor
Sydney, NS
Joined February 28, 1984

Taylor, Karen

Client Advisor
Moncton, NB
Joined August 14, 2002

PREVIOUS RETIREMENTS

Chartier, Nicole

Client Care Advisor
Pierrefonds, QC
Joined March 27, 1989
Retired September 30, 2015

Longmire, Victoria

Client Advisor
Hanover, ON
Joined October 10, 2001
Retired October 31, 2015

McAuley, Dianne

Customer Service
Representative
Brampton, ON
Joined September 1, 1980
Retired July 31, 2015

Pascoe, Doug

VP President Commercial
Financial Services
Surrey, BC
Joined March 27, 1985
Retired June 30, 2015

Rajathamby, Sarojini

Customer Service Officer
Toronto, ON
Joined September 4, 1990
Retired September 30, 2015

Taylor, Brent

Senior Manager Learning
Toronto, ON
Joined January 18, 2010
Retired September 30, 2015

Keeping in Touch In Memoriam

We extend our condolences to the families and friends of:

Alexander, Ann
St Catharines, ON
November 22, 2015
Retired November 1, 2001

Allan, Lynda
Vancouver, BC
October 18, 2015
Retired March 1, 2015

Alter, Elissa
Toronto, ON
September 14, 2015
Retired April 1, 2002

Anthony, Mary
Scarborough, ON
October 6, 2015
Retired January 1, 2013

Aspen, JD
Hamilton, ON
October 17, 2015
Retired February 1, 2013

Borchers, Marlis
Westmount, QC
August 11, 2015
Retired December 1, 1983

Bougie, Joanne
Brossard, QC
November 2, 2015
Retired December 1, 2004

Bray, Margaret
Lasalle, QC
November 13, 2015
Retired November 1, 1995

Briggs, Pat
Smith Falls, ON
October 10, 2015
Retired April 1, 1995

Brown, Bruce
Hamilton, ON
September 30, 2015
Retired February 1, 2000

Burgess, Edwin
Ottawa, ON
October 21, 2015
Retired August 1, 1982

Calvin, David (John)
Scarborough, ON
October 26, 2015
Retired May 1, 1983

Campbell, Joyce
Ohre River, MB
November 7, 2015
Retired May 1, 1994

Chinnery, Eileen
Kingston, ON
August 27, 2015
Retired March 1, 1994

Christie, Robert
Calgary, AB
October 17, 2015
Retired December 1, 1990

David, Odette
North Gower, ON
September 20, 2015
Retired February 1, 1995

Dinwoody, Bill
Erin, ON
November 20, 2015
Retired August 1, 2006

Dionne, Marjolaine
St Nicolas, QC
September 25, 2015
Retired August 1, 2007

Doherty, Phyllis
Delta, BC
September 11, 2015
Retired August 1, 1983

Dubeau, June
Midland, ON
September 13, 2015
Retired December 1, 1995

Eveleigh, Genevieve
Grand Falls - Windsor, NF
November 13, 2015
Retired May 1, 2000

Fisher, Paul
Mississauga, ON
October 29, 2015
Retired April 1, 2000

Ford, Shirley
Edmonton, AB
November 29, 2015
Retired September 1, 1989

Forde, Dulcie
Whitby, ON
September 30, 2015
Retired June 1, 1992

Foster, Anne
Verdun, QC
September 19, 2015
Retired July 1, 1985

Giroux, Anne
Pincourt, QC
September 10, 2015
Retired April 1, 2001

Graham, William
Victoria, BC
August 20, 2015
Retired December 1, 1992

Grondin, Betty
Toronto, ON
November 9, 2015
Retired January 1, 1990

Hall, Judy
Peterborough, ON
October 3, 2015
Retired June 1, 2001

Hanson, Gerald
Oakville, ON
September 25, 2015
Retired January 1, 1982

Hewson, Dorothy
Mallorytown, ON
October 9, 2015
Retired December 1, 1989

Hill, Irene
Burlington, ON
November 13, 2015
Retired January 1, 1998

In Memoriam

We extend our condolences to the families and friends of:

Hilts, John

North Vancouver, BC
October 14, 2015
Retired March 1, 1978

Hough, John

Oakville, ON
August 3, 2015
Retired May 1, 1984

Jackson, Arnold

Ajax, ON
September 8, 2015
Retired April 1, 1997

Jenke, Ingrid

High River, AB
October 31, 2015
Retired January 1, 2002

Kirk, Marlene

Partwade, NS
October 22, 2015
Retired January 1, 2008

Klussmann, Lila

Ridgeway, ON
September 9, 2015
Retired May 1, 2006

Kramolc, Ted

Rexdale, ON
September 3, 2013
Retired April 1, 1987

Kudla, Amy

Arnprior, ON
October 7, 2015
Retired December 1, 1993

Kunnappu, Lucia

Mississauga, ON
September 24, 2015
Retired August 1, 1982

Leprohon, Gisele

Trois Riviere, QC
August 29, 2015
Retired April 1, 1983

Lindsay, Andrew

West Kelowna, BC
November 24, 2015
Retired May 1, 1987

Loewen, Donald

Baie D'urfe, QC
September 3, 2015
Retired June 1, 1988

Luck, George

Stoney Creek, ON
September 18, 2015
Retired July 1, 1990

MacDonald, Thomas

Mount Stewart, PEI
October 11, 2015
Retired July 1, 2007

Mackenzie, Gayle

Milton, ON
October 10, 2015
Retired January 1, 2003

Maclean, Laura

Halifax, NS
October 3, 2015
Retired September 1, 2006

Maiden, Doris

Middle Sackville, NS
September 15, 2015
Retired August 1, 1984

Mann, Wayne

Comox, BC
October 29, 2015
Retired July 1, 2001

Mason, Madeleine

Oshawa, ON
September 22, 2015
Retired March 1, 2005

Mercer, Kathleen

Whitby, ON
September 5, 2015
Retired January 1, 1997

Murray, Sadie

Burlington, ON
September 1, 2015
Retired January 1, 1999

Navalkowsky, Dennis

Calgary, AB
September 28, 2015
Retired November 1, 2001

O'Connor, Pat

Dollard-des-Ormeaux, QC
October 7, 2015
Retired September 1, 1997

Olynyk-Dryson, Beryle

Curtis, ON
November 16, 2015
Retired December 1, 1983

Paquette, Monique

Gatineau, QC
October 19, 2015
Retired May 1, 2004

Pineda, Cristina

Whitby, ON
November 16, 2015
Retired August 1, 2012

Pope, Don

St. Laurent, MB
September 5, 2015
Retired December 1, 2007

Roy, Viola

Sherbrooke, QC
October 20, 2015
Retired August 1, 1995

Russell, Helen

Langley, BC
October 13, 2015
Retired April 1, 1985

Sandhurst, Elizabeth

Winnipeg, MB
August 24, 2015
Retired June 1, 1994

Schliekelman, Donna

Duncan, BC
October 19, 2015
Retired November 1, 1999

Sicuro, Antonio

Saint-Jerome, QC
October 16, 2015
Retired December 1, 1994

Simmill, William

Mississauga, ON
November 17, 2015
Retired July 1, 1984

Smith, Don

Edmonton, AB
October 16, 2015
Retired November 1, 2002

Themens, André

Anjou, QC
September 1, 2015
Retired May 1, 1993

Thomson, Patricia

Red Deer, AB
November 6, 2015
Retired November 1, 1990

Van Beveren, Linda

West Kelowna, BC
September 15, 2015
Retired November 1, 2001

Veitel, Larry

Toronto, ON
November 10, 2015
Retired January 1, 2007

Walters, Donna

Regina, SK
August 23, 2015
Retired December 1, 2010

Wardlaw, John

Burlington, ON
September 24, 2015
Retired November 1, 1993

Weiss, Margit

Kitchener, ON
September 15, 2015
Retired September 1, 1991

White, Margot

London, ON
April 17, 2015
Retired January 1, 1989

Wilbor, Lil

Coaldale, AB
September 25, 2015
Retired July 1, 1989

Wood, Ottoline

Victoria, BC
September 25, 2015
Retired August 1, 1981

Wyatt, Harold

Calgary, AB
October 22, 2015
Retired May 1, 1986

Harry Steingart

- First joined RBC in 1966
- Retired in 1995
- Role prior to retirement:
Manager, Personal Banking,
Winnipeg



Harry Steingart and two best friends: his dogs Marty (left) and "Sam I Am" (right).

"It took just one month for Harry to tame Grizzly and train his owners."

Winnipeg's Grizzly Tamer

Assiniboine Park is one of Winnipeg's gems. Walking through its acreage, you might come across the zoo, miniature railway or outdoor theatre. And on any given day, you might come across Harry Steingart patiently but firmly instructing a dog owner about how to have the best behaved canine on their block.

Harry's instructions worked with Grizzly, a teenage black lab who according to its owners, was "an uncontrollable, free-ranging, people-jumping, garbage-devouring, tennis-ball-hogging, picnic-raiding, dummy-chewing rascal." It took just one month for Harry to tame Grizzly and train his owners. "We are happy," continues their testimonial. "Friends (and former victims) are astonished and Grizzly is proud!"

The dog training business evolved from a series of events that surprise Harry even 14 years after establishing Harry Dogs www.harrydogs.ca. Post-retirement from RBC, he purchased a pet store franchise where he often gave behavioural advice to dog owners. "So when I sold that business and wondered, 'what's next?' my wife, Marlene, pointed out a Help Wanted ad in a dog magazine," recalls Harry. "Turned out it was a dog trainer who winters in Alabama." Intrigued, Harry contacted the man who invited him to come south. Taking a leap of faith, Harry put his dog in the car that December, left his working wife at home and headed to Alabama. Subsequently, Harry spent two winters learning everything he could about training dogs. One more winter with another dog trainer in North Carolina was all he needed for the knowledge and confidence to launch his own business in 2001.

Harry, who has always loved and had dogs, now trains about 50 a year, going wherever his clients are located in the city. He often brings them to Assiniboine Park, where the dogs and clients can put their training to the test.

Each year Harry also trains a few dogs pro bono. "Sometimes a person needs help and can't pay." One client with special needs was a young man in a wheelchair named Ray, and his Rottweiler Dozer, whose role was to protect the young man. Harry taught the dog to walk, heel, and to come when called. "We often ended up with me in the wheelchair," laughs Harry, who is especially pleased with the outcome. "Ray has since gone into competition with Dozer. He's brought Dozer to another level...that dog is everything to him."

Training dogs may not be everything to Harry but it comes close. "It's the most amazing thing in the world," he says, "and I'll be doing it for a long time."



RBC News



Money for something: Learning to save in a world without piggy banks

RBC and Free The Children urge schools across Canada to take up the challenge of financial literacy with It All Adds Up

How do young Canadians learn about the value of a dollar in a world without cash? For generations, children have learned the basics of personal finances by watching their allowance and birthday money grow in their piggy banks.

For most of us today, gifts to the children in our lives are “virtual” ones, deposited directly into a bank account or RESP (Registered Education Savings Plan).

This November, RBC and Free The Children recognized Financial Literacy Month by celebrating the success of *It All Adds Up*, a financial education curriculum resource designed to help teachers make finances “real” for young Canadians.

The *It All Adds Up* curriculum provides elementary and secondary school students the opportunity to learn practical lessons about managing their personal finances. To date, this curriculum resource has been made available to over 1.4 million young Canadians in over 6,500 schools across the country.

RBC Wealth Management recognized for global leadership including “Best Private Bank in Canada” for fourth consecutive year

In November, RBC was recognized as the “Best Private Bank in Canada” for the fourth consecutive year at the 2015 Global Private Banking Awards, presented by *PWM* (Professional Wealth Management) and *The Banker* magazines. In a new and highly competitive category, RBC Wealth Management also won “Best Initiative of the Year in Relationship Management Technology.” An awards gala celebrating the winners took place in Singapore.

“We are honoured to receive these awards because they recognize the unwavering commitment of our teams to helping our clients succeed,” said Doug Guzman, group head, RBC Wealth Management & RBC Insurance. “We’re also particularly gratified to be recognized for our investment in technology that helps our wealth advisors anticipate client needs and provide advice to meet their goals, ultimately ensuring RBC clients get the best possible experience.”

RBC Wealth Management continued to win recognition for its global leadership in 2015, including:

- Scorpio Partnership’s Global Private Banking Benchmark annual survey of the global wealth industry as the world’s fifth largest global wealth manager.
- Five awards at the second annual Family Wealth Report Awards. These awards included #1 ranking in: “Institutional Trust or Fiduciary Company”, “Private Bank - Wealth Structuring Offering” and “PR Program”, as well as top “Global Custodian” and “Canadian Private Bank” for the second consecutive year.
- “Best Private Banking Services Overall” in Canada for eight straight years and in the Caribbean for six years running by Euromoney.

Three top retirement realities for Canadian boomers: 2015 RBC Retirement Myths & Realities Poll

There are some surprises in store for Canadian Boomers approaching retirement, according to the 2015 RBC Retirement Myths & Realities Poll. Already-retired Boomers (aged 50+) identified three retirement realities that contradict the expectations of their pre-retiree counterparts:

1. Retirees don't miss their pay cheques from work as much as pre-retirees expect to, by a margin of almost two-to-one (26 per cent compared to 49 per cent). What retirees do miss most is their social time (http://www.rbc.com/newsroom/_assets-custom/pdf/20150806-social.pdf) with colleagues at work (51 per cent).
2. While simply "taking time for myself" (http://www.rbc.com/newsroom/_assets-custom/pdf/20150806-time.pdf) is how the majority of retirees (72 per cent) report they are actually spending their time, travel tops the "expect to do in retirement" list for a similar majority of pre-retirees.
3. Close to half (43 per cent) of retirees didn't get to choose their retirement date (http://www.rbc.com/newsroom/_assets-custom/pdf/20150806-date.pdf), in contrast to the 80 per cent of pre-retirees who expect to have that choice. Retirees cited several reasons why they left their working lives behind before they were ready to do so, including health, the need to provide caregiving to someone else and employer's request.

"Each of these realities has retirement planning implications for Canadians, including how they will affect the lifestyle they hope to achieve when they are no longer working," noted Yasmin Musani, head of Retirement and Successful Aging Strategies, RBC. "They raise important questions for Boomers to consider about their life goals and priorities as they approach retirement."

RBC Archives

Keeping in Touch readers may remember the network TV program, "Thrill of a Lifetime." One of the first reality shows on English-Canada television, it ran during the 1980s and was an opportunity for participants to live out their dreams. Terry Eddy was an accomplished pianist and knowing this, his staff at the Foam Lake, Saskatchewan branch talked him into auditioning. Their encouragement led to a 1983 performance on the program. Terry, who retired in 1993 after 50 years with RBC, recalls his performance fondly. While in Toronto for the show, Terry met Allan Taylor, President and Chief Operating Officer at the time. Both events contributed to a thrill that Terry cherishes to this day.



Terry Eddy on set of "Thrill of a Lifetime".



Terry and Allan Taylor (right).

Keeping in Touch

Here's how to reach us:

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

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

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

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



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