



ISSUE 1, 2015

Keeping in Touch

A PUBLICATION FOR RBC PENSIONERS



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Quarterly Comments Dave McKay

In 2014, we launched our first ever national employee giving campaign, appropriately named “For the Love of Community”. This integrated national campaign was the first of its kind for RBC and built on the collective success of our previous regional campaigns. It is proof of what we can accomplish when we work together for a great cause.

Thanks to your support and generosity, RBC employees and retirees continued to lead the way in raising funds for the United Way and other charities across Canada, helping to raise a record \$15.3 million through this campaign alone.

And in recognition for your outstanding efforts, the United Way has honoured RBC with the “Campaign Team Spirit Award” to acknowledge your dedication and commitment to this year’s activities. Congratulations.

I’m incredibly proud of the way RBCers give back to the community. Whether it’s volunteering in local programs or contributing through this campaign, your commitment and desire to get involved is inspiring and a testament to how much you care.

On behalf of all my Group Executive colleagues, thank you again for everything that you do to help create a better life for everyone in our communities.



Editor’s Note

Dear RBC Pensioner,

When I recently came across a blog with advice for pensioners, I couldn’t help thinking of the many Keeping in Touch readers who are making the most of their

retirement years. While I appreciated the blog’s advice about staying optimistic and planning for the unexpected, I’ve also taken note of some of the lessons I’ve learned from experiences reported in this issue:

Keep Learning: Jean Wakefield equates learning to living. Whether she’s figuring out a new recipe for her clients or applying herself to a new language, she can’t imagine a life that doesn’t require her to challenge her gray matter every day.

Keep Discovering: Since retiring, guest columnist Nancy Semkin has been spending months at a time in countries that are not on most bucket lists. Her life is not “retirement nirvana” she tells us, but it is fascinating and rewarding. Her desire to transfer the skills and

knowledge she acquired at RBC, is helping her discover new capabilities while helping a highly regarded, non-governmental agency.

Do What You Love: As a 12-year old, David Cox discovered a passion that has lasted his whole life. That passion kept him active before retirement and is doing so still, while fueling a tremendous fundraising effort for an important cause.

Jean, Nancy and David are three inspiring examples, from among so many of RBC’s retiree population, who are having the time of their life. We are pleased to bring their stories to you and look forward to receiving more of your emails and letters about what you are doing to keep active and fulfilled.

Evelyn Matthias
Interim Keeping in Touch Editor

David Cox

- First joined RBC in 1978
- Retired in 2005
- Role prior to retirement: Senior Manager in the Special Loans Group, Toronto

Burning Rubber for a Good Cause

The *Miracle Spinners* could be the name of a classic R&B band. But to David Cox and his teammates, the name relates to the sound of rubber rolling on asphalt... and it's music to their ears.



David Cox at home, before leaving for his 2013 fundraising ride.

Since 2006, David and an energetic group who compete under the name “Miracle Spinners” have been participating in the two-day “Cowichan Valley Grape Escape” on Vancouver Island, to raise funds for Multiple Sclerosis. David has participated in eight rides with the team, personally raising more than \$34,000 during that time.

When David received his first bike at 12-years old, it began a love of cycling that has never diminished. In 1993 he learned about the Brampton-Guelph 150 km weekend ride for MS and one year later, co-founded a team at RBC with Allan Colpitts, also now retired. “We became the team to beat,” recalls David.

Raising money for research, services and quality of life for those with MS, became personal along the way. David’s niece was diagnosed with the disease and soon David was doing two to three rides yearly,

in addition to the RBC team ride. After retirement and a move to Victoria, David approached the local MS Society, became a local chapter board member for several years and launched a personal fundraising ride called “End to End to End to end MS” in 2009.

David estimates he’s cycled 7,500 kms on his 32 MS fundraising bike rides since 1993. (This total excludes his training rides and his “get in shape” program for the 18,000 foot trek he’s done twice to Mount Everest base camp and elsewhere in Nepal.) The End MS ride takes him on a 1,100 km route beginning from his home in Victoria to Port Hardy, returning and stopping at Shawnigan Lake for the annual 175 km weekend ride for MS, then cycling back over the Malahat to home.

David’s been biking for 58 years, has raised more than \$100,000 for MS, and credits his wife, RBC retiree Eileen, for great support. “At 70 you learn to go with the flow,” says David. Due to a fractured shoulder in 2010, his annual End MS bike ride is now a biennial event. If you’re in the area next July, look for David, who will be cycling up and down the Island or in the Cowichan Valley, before joining the Miracle Spinners as they roll by to raise awareness and dollars for MS.

“At 70 you learn to go with the flow.”



Nancy in a past assignment: payday in South Sudan.

Discovering a World of Possibilities

Guest Columnist: Nancy Semkin

In 2010, shortly after Nancy Semkin's retirement from the Human Resources function, Keeping in Touch published a profile about her studies at Humber College's International Development program (see www.rbc.com/pensioners Keeping in Touch Archives issue2, 2010). Now, Nancy tells us where that program has led her and offers insights and advice about how to transfer skills from RBC to the not-for-profit sector.

My life is not everyone's idea of retirement nirvana. Yet, I've observed the birth of a nation in South Sudan; I've mourned Nelson Mandela's passing in Cape Town; and I've witnessed the devastating Ebola emergency in Sierra Leone. My 28 years at RBC equipped me for a second career I could never have envisaged: working in HR for the medical emergency organization, Médecins sans Frontières (MSF).

Having spent most of my career in Human Resources roles, I knew I had specialized skills. But it took a leap of imagination to apply this knowledge in a totally different context, on the other side of the world.

Prior to retirement, I had contemplated working in the humanitarian sector. With only a vague idea of what such work entailed, I took a one-year post graduate program in International Development. I learned about humanitarian issues and challenges, how to gauge effectiveness and impact, and most importantly, which of my skills were most transferable, relevant and valued to non-government organizations (NGOs). If you would like to transfer your career-honed skills to a NGO, either locally or further afield, here are some points to take into consideration.

1. Finding the right fit takes time. NGOs are typically skeptical of corporate experience. My cover letters and CV highlighted how my skills and accomplishments could further the goals of the organization to which I was applying. Still, the job hunt was formidable.

2. Be confident in your abilities. Job expectations, cultural differences and the realities of life in developing countries made my first MSF postings in Africa daunting. Yet in time, my confidence increased when I understood that the HR policies and practices I knew about were not only applicable, but desperately needed and eagerly sought.

3. Embrace different experiences. I have worked in six countries and had responsibilities ranging from interviews for health care workers in the mountains of Malawi, to managing a domestic staff strike in South Sudan, to teaching how to make spaghetti and meatballs in Sierra Leone (evidence of how malleable a job description can be). When I wrote this column, I was preparing to leave for Afghanistan to implement training for national staff.

I recognize that becoming an aid worker is an extreme example of transferring one's skills. However, the not-for-profit sector needs what many RBC retirees can offer including banking, finance, procurement, technology, logistics and communications. I share my story as just one example of the world of possibilities.



Spotlight on Volunteers

This new feature highlights retirees who have put RBC's Volunteer Grant Program to good use. Program applications are available with Keeping in Touch, every Fall.



Retiree Lou Corciega is pictured here, presenting a cheque of \$500 to Ms. Esther Williams, President of Square One Seniors Wellness Services in Mississauga, Ontario. Lou helps deliver programs and services appreciated by many mature adults to improve their overall health and wellness. An accomplished photographer, Lou also provides photography and videography at the organization's health and wellness events.

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Keeping
in Touch
Retirements

Retirements

DECEMBER 2014

Altavilla, Teresa

Field Operations
Specialist
Montreal, QC
Joined August 12, 1985

Amos, Sheila

Client Service
Representative
Toronto, ON
Joined December 19, 1988

Andoney, Claire

Branch Manager
Laval, QC
Joined October 30, 1995

Armstrong, Donovan

Collections Officer
Mississauga, ON
Joined February 1, 1986

Aronius, Nettie

Client Assistance Officer
Vancouver, BC
Joined July 29, 1985

Asselin, Sylvie

Account Manager
Quebec, QC
Joined January 6, 1975

Balakumar, Verni

Client Advisor
Calgary, AB
Joined June 23, 1997

Bilenky, Wayne

Senior Account Manager,
PFS
Winnipeg, MB
Joined October 21, 1974

Bishouty, Joe

Director, Enterprise Project,
Program & Portfolio
Management Services
Toronto, ON
Joined July 29, 2005

Bonn, Jeanne

Client Service
Representative
Porter's Lake, NS
Joined August 24, 1998

Bonvouloir, Danièle

Account Services Agent
Montreal, QC
Joined September 8, 1978

Briere, Manon

Client Service
Representative
Valleyfield, QC
Joined December 5, 1983

Brochu, Celine

Bilingual Policy Accounting
Administrator
Mississauga, ON
Joined August 18, 2003

Brolly, Douglas

Program Manager, Channels
Toronto, ON
Joined October 10, 1989

Carter, Jimmy

Senior Network Analyst
Toronto, ON
Joined March 27, 1978

Cave, Kem

Field Operations Specialist
Vancouver, BC
Joined September 4, 1984

Chan Yu Tin, Marie-Lise

Specialized Service
Officer
Montreal, QC
Joined November 4, 1996

Cheung, Brian

Client Service
Representative
Toronto, ON
Joined October 3, 1994

Chouinard, Louise

Mortgage Specialist
Montreal, QC
Joined September 7, 1990

Chow, Maria

Client Service
Representative
Vancouver, BC
Joined March 5, 1999

Christie, Patricia

Client Service
Representative
Calgary, AB
Joined May 6, 2002

Clark, Dave

Sales Assistant
Saskatoon, ON
Joined December 1, 2006

Clarke, Magrid

Associate Account Manager
Mississauga, ON
Joined December 15, 1980

Collier, Deborah

Account Services
Representative
Dartmouth, NS
Joined August 23, 1973

Cormier, Dale

Online Banking
Representative
Moncton, NB
Joined November 20, 1995

Côté, Johane

Trainee Development
Coordinator
Montreal, QC
Joined August 8, 1977

Crowther, Gail

Senior Client Service
Representative
Coquitlam, BC
Joined June 26, 1978

Cubitt, Sandra

Home Equity
Closing Officer
Toronto, ON
Joined July 2, 1985

D'Amour, Hélène

Manager, Financial Planner
Pointe-Claire, QC
Joined July 10, 1975

D'Angio, Christina

Client Advisor
Kelowna, BC
Joined February 10, 1982

Davidson, Jennifer

Account Services Agent
Vancouver, BC
Joined February 22, 1982

Davies, Jane

Financial Planner
North Vancouver, BC
Joined October 18, 2004

De Silva, Indra

Executive Assistant
Toronto, ON
Joined December 11, 1989

Dhanani, Hamida

Complex Liability Officer
Toronto, ON
Joined October 21, 1985

Dion, Cheryl

Central Teller
Scarborough, ON
Joined January 7, 2002

Drapeau, Lorraine

Client Service
Representative
Victoriaville, QC
Joined November 26, 1990

Dubeau, Richard

Vice-Président, Marché
Autochtone-Québec
Quebec, QC
Joined June 2, 1975

Dubois, Carole

Client Service
Representative
St-Eustache, QC
Joined July 29, 1980

Retirements

Dushnicky, Debbie

Client Advisor
Thunder Bay, ON
Joined April 24, 1990

Eckersley, Janet

Client Service
Representative
Perth, ON
Joined May 7, 1974

Egan, Linda

Senior Manager
Onboarding & Servicing
Transformation
Toronto, ON
Joined November 11, 2002

Fisher, Marcia

Client Service
Representative
Nanaimo, BC
Joined November 23, 2004

Fletcher, Joyce

National Scheduling
Associate
Vancouver, BC
Joined September 13, 1976

Frank, Janie

Manager, Franchising
Toronto, ON
Joined June 12, 1973

Gallant, Laurie

Client Service
Representative
Ripley, ON
Joined May 1, 1978

Geneau, Jocelyne

Client Service
Representative
Rimouski, QC
Joined July 20, 1987

Genereaux, Linda

Associate Account
Manager
Prince George, BC
Joined October 9, 1984

Ghosh, Kristine

Client Assistance Officer
Toronto, ON
Joined July 16, 1990

Gutowski, Brenda

Account Services
Representative
Victoria, BC
Joined August 21, 1984

Hale, Cheryl

Senior Team Leader
Vancouver, BC
Joined June 13, 1983

Hall, Donna

Client Assistance Officer
Fort Erie, ON
Joined September 26, 1988

Hawkins, Sherry

Senior Client Service
Representative
Cabri, SK
Joined April 28, 1997

Hewitt, Sylvia

Senior Client Service
Representative
Carleton Place, ON
Joined March 27, 1978

Hodgson, Elizabeth

Account Manager
Toronto, ON
Joined March 22, 1999

Hodgson, Ted

Technical Systems
Analyst
Toronto, ON
Joined October 3, 1977

Hofer, Christine

Client Assistance Officer
Toronto, ON
Joined March 23, 1987

Hurta, Kenneth

Account Manager
Winnipeg, MB
Joined June 1, 1998

Isaacs, Audrey

Manager Account
Operations
Toronto, ON
Joined March 30, 1981

Johnson, Rodger

Senior Technical
Systems Analyst
Toronto, ON
Joined May 1, 2005

Joly, Carole

Account Manager
Blainville, QC
Joined January 12, 1977

Jursza, Carmie

Client Service
Representative
Niagara Falls, ON
Joined August 17, 1976

Kalaydjian, Mary

Executive Assistant
Toronto, ON
Joined June 2, 1986

Kanji, Khadija

Private Client
Administrator
Edmonton, AB
Joined August 27, 1979

Kidd, Joanne

Senior Account
Manager
Brampton, ON
Joined March 28, 1988

King, Betty

Manager Sales Support
Halifax, NS
Joined August 5, 1974

King, Kenneth

Collections Officer
Mississauga, ON
Joined August 17, 1992

King, Sharon

Account Manager
Gravenhurst, ON
Joined November 13, 2007

Ko, Aloysius

Team Leader
Toronto, ON
Joined April 23, 1990

Kozarevich, Karen

Senior Business Analyst
Mississauga, ON
Joined September 4, 2007

Labonte, Lorraine

Employee Relations
Advisor
Mississauga, ON
Joined April 30, 2001

Labrecque, Denis

Sales Manager,
Mortgages
Montreal, QC
Joined July 26, 1976

Lalonde, Denise

Financial Planner
Perth, ON
Joined July 9, 1973

Lambert, Brad

Regional Vice President -
Real Estate
Toronto, ON
Joined September 9, 1974

Lang, Michel

National Operating
Officer
Montreal, QC
Joined February 14, 1979

Larivière, France

Account Manager
Trois-Rivieres, QC
Joined May 2, 1983

Lavoie, Ginette

Client Service
Representative
Quebec, QC
Joined March 25, 1991

Lawrence, Grace

Business Analyst
Mississauga, ON
Joined November 28, 2000

Retirements

DECEMBER 2014

(CONTINUED)

Leblanc, Gloria

Client Assistance Officer
Bouctouche, NB
Joined May 19, 1987

Leblanc, Marcelle

Account Manager
St-Sauveur, QC
Joined February 15, 1982

Leduc, Christiane

Senior Client Service
Representative
Rouyn-Noranda, QC
Joined April 23, 1990

Leung, Christopher

Manager, Client Care
Mississauga, ON
Joined October 11, 1999

Liu, Winny

Client Service
Representative
Markham, ON
Joined December 11, 1989

Luger, Richard

Manager IT
Toronto, ON
Joined December 4, 1973

MacDonald, Patricia

Senior Client Service
Representative
Harvey Station, NB
Joined March 20, 2006

Maharaj, Fay

Adjudication Associate
Vancouver, BC
Joined January 2, 1975

Malek, Gail

Senior Customer Service
Representative
Cash/Central
Mill Bay, BC
Joined August 22, 1977

Malone, Nancy

Client Service
Representative
Tottenham, ON
Joined April 8, 1991

Mancini, Giovanna

Documentation
Specialist
Montreal, QC
Joined July 3, 1969

Manetta, H el ene

Account Manager
Anjou, QC
Joined August 12, 1974

Martin, Wayne

Project Manager
Toronto, ON
Joined July 17, 1989

McKay, Eva

Client Service
Representative
Smithers, BC
Joined May 24, 1977

McNish, Sharon

Mortgage Specialist
Regina, SK
Joined October 1, 1984

Melnyk, Esther

Client Advisor
Winnipeg, MB
Joined December 1, 1989

Mills, Ken

Investigator
Montreal, QC
Joined April 1, 1991

Mills, Patricia

Client Care Advisor
St. Stephen, NB
Joined November 1, 1984

Mooney, Kevin

Quality Assurance
Analyst
Vancouver, BC
Joined April 26, 2010

Morrison, Wilma

Client Service
Representative
Souris, MB
Joined September 12, 1983

Murrant, Helen

Client Care Advisor
Kelowna, BC
Joined May 6, 1985

Murray, Sharon

Saving Clerk
New Glasgow, NS
Joined July 25, 1967

Nantel-Forest, Denise

Branch Manager
St-Laurent, QC
Joined April 25, 1988

Nelson, Susan

Commercial Account
Manager
Kingston, ON
Joined September 17, 1984

Ng, Christina

Commercial Account
Manager
Calgary, AB
Joined November 21, 1983

ONeil, Carol

Operations Administrator
Cash Control
Toronto, ON
Joined January 26, 1987

Orr, Elaine

Senior Account
Manager
Truro, NS
Joined September 10, 1991

Palmer, Gloria

Client Advisor
Dutton, ON
Joined August 17, 1981

Palyszniuk, May

Administrative
Assistant
Calgary, AB
Joined August 31, 1998

Papalia, Arcangela

Resolution Officer
Westmount, QC
Joined July 11, 1977

Park, Myung

Project Manager
Toronto, ON
Joined February 20, 1989

Paventi, Rosanne

National Manager,
Operations Support
Westmount, QC
Joined July 10, 1978

Petrauskas, Christine

Senior Business Analyst
Toronto, ON
Joined April 4, 1988

Picard, Marie Jos e

Senior Auditor
Montreal, QC
Joined September 2, 1975

Pothier, Elizabeth-Ann

Customer Service
Representative
Montreal, QC
Joined August 12, 2004

Rampersaud, Indra

Administrative
Assistant
Toronto, ON
Joined October 19, 1987

Raymond, Denise

Financial Planner
Longueuil, QC
Joined June 14, 1976

Roberts, Cindy

Branch Manager
Parrsboro, NS
Joined June 23, 1975

Retirements

Roche, Joy

Manager, Finance
Operational Risk and
Initiatives
Toronto, ON
Joined October 24, 1977

Romans, Pam

Credit Support Officer
Vancouver, BC
Joined August 26, 1974

Rooker, Dianne

Branch Manager
Terrace, BC
Joined January 8, 2001

Rooks, Beverley

Associate Account
Manager
Richmond Hill, ON
Joined October 1, 1990

Rozender, Joanna

Manager Invoicing
Solutions
Toronto, ON
Joined July 27, 1973

Sabat, Debby

Senior Manager
Toronto, ON
Joined July 23, 1973

Saunders, Connie

Client Advisor
Ottawa, ON
Joined June 1, 1995

Scantlebury, Sharon

Claim Examiner
Mississauga, ON
Joined November 16, 1992

Scott, Valerie

Manager Client Care
Vancouver, BC
Joined November 12, 1991

Seth, Sushma

Equipment Finance
Specialist
Halifax, NS
Joined October 29, 1973

Sharpe, Debbie

Client Advisor
Louisbourg, NS
Joined September 2, 1980

Smith, George

Technical Systems
Analyst
Toronto, ON
Joined November 3, 1980

Sotiriou, Tom

Foreign Exchange
Officer
Toronto, ON
Joined February 1, 1988

Squires, Debbie

Client Advisor
St John's, NL
Joined September 19, 1988

Starck, Lynne

Operations Support
Officer
Victoria, BC
Joined July 9, 1985

Stratzella, Joan

Account Services Agent
Toronto, ON
Joined February 11, 2002

Strk, Ivanka

Manager, Claims
and Assistance
Mississauga, ON
Joined May 15, 1985

Taggart, Peter

Senior Manager,
GRM Credit
Westminster, BC
Joined July 8, 1974

Tate, Leslie

Executive Assistant to
Group Head, International
Banking & Insurance
Toronto, ON
Joined April 6, 1981

Tennant, Brenda

Senior Account
Manager
Sussex, NB
Joined August 3, 1991

Thomas, Souad

Client Service
Representative
Ottawa, ON
Joined February 4, 2002

Timmermanis, Inara

Director Planning &
Technology
Toronto, ON
Joined December 9, 1991

Tse, Nancy

Senior Account
Manager
Toronto, ON
Joined June 27, 1977

Turczyn, Walter

Investigator
Toronto, ON
Joined January 14, 2002

Valencia, Dulce

Finance Analyst
Toronto, ON
Joined August 2, 1977

Vaughan, Monica

Regional Vice-President
Surrey, BC
Joined July 3, 1973

Wallace, Jean

Account Manager
Harriston, ON
Joined April 11, 1977

Wayland, Judy

Client Care Advisor
Oakville, ON
Joined February 13, 1995

Weatherby, Pat

Client Care Advisor
Coquitlam, BC
Joined August 22, 1989

Whitehouse, Janice

Lead Disability Claim
Specialist
Toronto, ON
Joined February 11, 1975

Whiteside, Sherry

Client advisor
Barrie, ON
Joined October 19, 1998

Whittle, Diane

Administrative
Assistant
Barrie, ON
Joined January 9, 1984

Wilken, Kathryn

Customer Assistance
Officer
Montreal, QC
Joined October 6, 1988

Wilkinson, Irene

Home Equity
Closing Officer
Toronto, ON
Joined June 21, 1976

Wun, Louis

Trade Officer
Toronto, ON
Joined April 8, 1996

Yip, Debbie

Portfolio Administrator
Toronto, ON
Joined August 5, 1986

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Accurso, Pieretta

Customer Service
Officer
Montreal, QC
Joined January 13, 1975

Allan, David

Commercial Account
Manager
St. Catharines, ON
Joined October 5, 1987

Retirements

JANUARY 2015

(CONTINUED)

Ansons, Christine

Banking Advisor
Winnipeg, MB
Joined July 12, 2010

Apel, Alexander

Project Management
Toronto, ON
Joined August 25, 2008

Bedard, Pierre

Manager Operational
Risk
Montreal, QC
Joined May 6, 1974

Blanchette, Johanne

Client Care Advisor
St-Sauveur, QC
Joined April 8, 1985

Bradley, Walter

Technical Systems
Specialist
Toronto, ON
Joined November 20, 2006

Brown, Robert Stewart

Investigator
Toronto, ON
Joined April 12, 1999

Budgell, Debbie

Client Advisor
Torbay, NL
Joined March 9, 1987

Campbell, James

Mortgage Specialist
Calgary, AB
Joined November 8, 2010

Chan, Rita K.

Mortgage Specialist
Mississauga, ON
Joined August 29, 1988

Charney, Cathy

Relationship Manager
Calgary, AB
Joined September 4, 1990

Chong, Aneita

Verification Officer
Toronto, ON
Joined October 27, 1975

Christmas, Leslie

Business Analyst
Vancouver, BC
Joined August 9, 2011

Ciamarra, Clementina

Hybrid Advice
Representative
Vancouver, BC
Joined April 13, 1989

Curatolo, Marisa

Client Care Officer
Woodbridge, ON
Joined April 27, 1987

Curle, Corinne

Market Operations
Support Officer
Regina, SK
Joined September 25, 1989

Dacosta, June

Commercial Account
Manager
Toronto, ON
Joined March 21, 1988

Davos, Sandy

Adjudication Associate
Vancouver, BC
Joined December 19, 1977

Downes, Shirley

Client Advisor
London, ON
Joined January 31, 1972

Estrella, Maria

Mortgage Specialist
Montreal, QC
Joined July 4, 1972

Ferrari, Rosetta

Adjudication Associate
Mississauga, ON
Joined August 16, 1984

Finnie, Wendy

Client Advisor
Ottawa, ON
Joined April 15, 1985

Freeborn, Kathy

Banking Advisor
Dundas, ON
Joined December 12, 1988

Gee, Lillian

Financial Planner
Toronto, ON
Joined January 28, 1991

Goldie-McClure, Jacqueline

Manager Client Care
Edmonton, ON
Joined January 21, 1998

Goodbranson, Gary

Regional Vice President
Winnipeg, MB
Joined October 4, 2004

Hebenton, Maureen

Adjudication Associate
Vancouver, BC
Joined July 30, 1982

Hill, Gladys

Administration Officer
Ottawa, ON
Joined July 18, 2005

Huisman, Sue

Client Advisor
Smithers, BC
Joined September 4, 1990

Iadarola, Jill

Client Advisor
Kamloops, BC
Joined March 4, 2008

Imbrogno, Carol

Client Care Advisor
Toronto, ON
Joined May 4, 2004

Karp, Garry

Group Consultant
Calgary, AB
Joined March 17, 2008

Kiteley, Helen

Client Advisor
Pickering, ON
Joined November 3, 1975

Laliberte, Carmen

Client Advisor
Chelmsford, ON
Joined March 6, 1989

Lessard, Sylvie

Investment Advisor
St Eustache, QC
Joined January 18, 1992

Longchamp, Lise

Client Advisor
Sudbury, ON
Joined September 10, 2001

Lucik, Jean

Client Advisor
Vancouver, BC
Joined July 20, 1981

Lui, Anne

Senior Manager,
Contact Centre
Toronto, ON
Joined April 17, 2000

Martyr, Claxton

Senior Audit Manager
Toronto, ON
Joined January 2, 2007

McBride, Janice

Client Advisor
Bracebridge, ON
Joined April 30, 1984

Retirements

Medeiros, Connie

Financial Advisor
Toronto, ON
Joined December 3, 1979

Menard, H el ene

Client Advisor
St-Felicien, QC
Joined January 21, 1985

Mifflin, Bev

Client Advisor
High River, AB
Joined June 26, 1989

Miranda, Elizabeth

Administrative
Assistant
Toronto, ON
Joined January 8, 1990

Morrow, Patrick

Associate Director
Toronto, ON
Joined October 18, 2010

Nechacov, Marioara

Client Advisor
Kitchener, ON
Joined July 11, 1990

Nesbitt, Christopher

Wealth Insurance
Advisor
London, ON
Joined April 22, 2002

Nicolle, Dan

Commercial Account
Manager
St Catharines, ON
Joined January 8, 2007

Nowak, Stephanie

Customer Service
Officer
Montreal, QC
Joined November 28, 1991

Peters, Edith

Senior Manager,
Payment Processing
Toronto, ON
Joined May 2, 1977

Plett, Laural Ann

Client Advisor
Fort Frances, ON
Joined January 7, 2008

Rochefort, Lyne

Banking Advisor
Drummondville, QC
Joined June 12, 1989

Rodrigue Beaulieu, Louise

Client Care Advisor
Quebec, QC
Joined June 20, 1978

Rouillard, Jannine

Team Leader Service
Calgary, AB
Joined March 5, 1991

Rushka, Janet

Senior Account
Manager
Nanaimo, BC
Joined May 23, 1978

Santini, Lidia

Subsidiary Governance
Toronto, ON
Joined March 19, 1990

Sauerteig, Susanne

P&C Insurance Advisor
Hamilton, ON
Joined April 17, 2000

Shoichet, Leslie

Customer Relations
Specialist
Mississauga, ON
Joined July 26, 1999

Sikora, Laura

Client Advisor
Victoria, BC
Joined June 17, 1985

Silliker, Joyce

Client Advisor
Miramichi, NB
Joined January 8, 2001

Squires, Ray

Financial Planner
Winnipeg, MB
Joined September 28, 1981

Suyao, Manny

Technical Analyst
Niagara Falls, ON
Joined August 6, 1974

Sweeney, Wendy

Executive Assistant
Windsor, ON
Joined June 2, 1975

Therrien, Johanne

Client Advisor
Sherbrooke, QC
Joined September 17, 2003

Tran, Van

Manager, Life Retro &
Annuity Reinsurance
Mississauga, ON
Joined October 30, 2006

Tupper, Laurie

Financial Planner
Calgary, AB
Joined September 17, 1973

Vergara, Cipriano

Advisor, REO
Guelph, ON
Joined December 8, 2009

Voyer, Alain

Senior Account
Manager
Longueuil, QC
Joined August 16, 2004

Whitehouse, Betty

Financial Advisor
Barrie, ON
Joined February 10, 1992

Widner, Teri

Customer Assistance
Officer
Aylmer, ON
Joined June 15, 1978

Wilkins, Marie

Client Advisor
Oshawa, ON
Joined January 8, 1990

FEBRUARY 2015

Anderson, Brian

Manager, Group Risk
Management
Halifax, NS
Joined July 9, 1973

Andres, Elaine

SharePoint Governance
Manager
Toronto, ON
Joined October 4, 1982

Araman, Suzanne

Account Services Agent
Westmount, QC
Joined January 29, 1973

Archambault, Richard

Technical Systems
Analyst
Toronto, ON
Joined June 2, 1975

Ardron, Sheila

Client Advisor
Peterborough, ON
Joined October 15, 2002

Barachina, Danny

Account Services Agent
Toronto, ON
Joined November 13, 1973

Bates, Lori

Administrative
Assistant
Calgary, AB
Joined June 12, 1973

Beaton, Mary

Senior Account Manager,
Business
Burlington, ON
Joined August 18, 1975

Retirements

FEBRUARY 2015

(CONTINUED)

Beaudoin, Rick

Senior Implementation
Specialist/SME
Toronto, ON
Joined September 13, 1976

Beaudry, Joceline

Director, Insurance &
Financial Markets
Toronto, ON
Joined September 18, 1972

Beaudry, Rita

Account Service
Representative
Terrace, BC
Joined July 14, 1976

Blais, Linda

Expert Banking Advisor
Trois-Rivieres, QC
Joined November 29, 1984

Boisvert, Nicole

Client Advisor
Trois-Rivieres, QC
Joined March 5, 1979

Brochu, Monik

Adjudication Associate
Montreal, QC
Joined August 26, 1974

Broda, Linda

Human Resources
Business Partner
Melville, SK
Joined September 6, 1977

Brown, Sarina

Client Advisor
Ottawa, ON
Joined November 10, 1986

Bucsis, Sharon

Account Manager
Agriculture, CFS
Regina, SK
Joined October 31, 1994

Campbell, Mickey

Branch Manager
Stoney Creek, ON
Joined April 30, 1979

Canning, Nancy

Administrative
Assistant
Burlington, ON
Joined June 26, 1987

Cardenas, Tony

Integration Coordinator
Toronto, ON
Joined September 10, 1979

Charlebois, Gilles

Adjudication Associate
Montreal, QC
Joined November 14, 1979

Chartrand, Lorraine

Spécialiste en gestion
de trésorerie
Montreal, QC
Joined June 25, 1974

Chodos, Karen

Project Manager
Mississauga, ON
Joined October 22, 1973

Chong Ping, Helen

Associate Account
Manager
North York, ON
Joined March 1, 1978

Chrun, Louise

Directrice de succursale
Montreal, QC
Joined February 8, 1972

Ciccione, Mary Ellen

Project Control Officer -
Finance Solutions
Montreal, QC
Joined June 19, 1972

Clewer, Susan

Private Banking
Associate
Oakville, ON
Joined March 1, 1976

Coombs, Carol

Sales Associate
Vancouver, BC
Joined August 3, 1978

Cormier, Bea

Team Manager
Credit Advisors
Mississauga, ON
Joined June 19, 1972

Dayman, Diane

Manager, Strategic
Proposals & Sales
Effectiveness
Toronto, ON
Joined August 12, 1974

De Santis, Lorraine

Manager Fraud
Operational Risk
Westmount, QC
Joined July 16, 1973

De Sousa, Noella

Branch Manager
Cambridge, ON
Joined July 8, 1974

De Sousa, Rosario

Central Teller
Brampton, ON
Joined January 29, 1973

Deacon, Brenda

Senior Account Manager
Business & Personal
London, ON
Joined July 16, 1973

Degen, Laurie

Operational Risk
Specialist
Toronto, ON
Joined January 14, 1974

DeMarco, Mary

Specialized Service
Officer
Toronto, ON
Joined June 4, 1973

Demers, Danielle

Regional Vice-President
Longueuil, QC
Joined June 20, 1979

Derbyshire, Edith

Customer Service
Representative
Leamington, ON
Joined January 12, 1978

Desaulniers, Brenda

Account Services Agent
Repentigny, QC
Joined July 13, 1981

Deslauriers, Wayne

Director
Winnipeg, MB
Joined March 22, 1976

Dick, Ken

Commercial Account
Manager
Thompson, MB
Joined January 6, 1975

Dionne, Jacques

Planificateur en
placements et retraite
Quebec, QC
Joined July 21, 1975

Durepos, Roger

Senior Manager,
Industry Affairs, SWIFT &
Payments
Toronto, ON
Joined January 11, 1978

Falardeau, Diane

Adjudication Associate
Montreal, QC
Joined December 15, 1997

Retirements

Falcon-Uy, Lenie

Analyst, Operational Controls and Governance
Toronto, ON
Joined September 17, 1979

Farrell, Janet

Administration Officer
Toronto, ON
Joined June 20, 1977

Ferlito, Pat

Documentation Specialist
Toronto, ON
Joined September 24, 1984

Ferneyhough, Catherine

Associate Account Manager
Owen Sound, ON
Joined May 6, 1996

Fick, Bob

Manager/SLAS
Toronto, ON
Joined February 11, 1974

Gales, Susan

Manager Client Care
Saskatoon, SK
Joined February 3, 2003

Gero, Shirley

Investment Representative
Montreal, QC
Joined April 14, 1981

Gibeault, Suzanne

Utility Clerk
Ottawa, ON
Joined June 24, 1974

Ginn, Gord

In-House Representative Escalations
Toronto, ON
Joined April 17, 1978

Gnam, Darlene

Branch Manager
Burnaby, BC
Joined May 5, 1975

Gourd, Maryse

Fraud Analyst
Montreal, QC
Joined July 15, 1974

Graham-Sobol, Delyse

Regional Sales Advisor
Toronto, ON
Joined July 3, 1973

Gray, Ken

Commercial Account Manager
Chatham, ON
Joined July 24, 1972

Greco, Mary

Foreign Exchange Officer
Montreal, QC
Joined August 5, 1974

Green, Wendy

Analyst, Commercial Mortgages
Calgary, AB
Joined August 3, 1971

Gregg, Debbie

Operations Risk Advisor
Vancouver, BC
Joined September 22, 1975

Gregory, Susan

Benefits Specialist
Mississauga, ON
Joined August 28, 1972

Hamacher, Gerry

Project Manager
Toronto, ON
Joined May 6, 1974

Hebert, Peter

HRIS Consultant
Mississauga, ON
Joined July 3, 1973

Hebson, Brenda

Financial Planning Advisor
Vancouver, BC
Joined May 9, 1977

Hiitola, Dorothy

Manager Client Care
Hinton, AB
Joined March 29, 1988

Horton, Terry

Senior Commercial Account Manager
Richmond, BC
Joined March 22, 1976

Hotz, Karen

Financial Advisor
Regina, SK
Joined October 24, 2011

Hubbard, Gerald

Mutual Funds Representative
West Pubnico, ON
Joined June 7, 1976

Hudson, Lorrie

Banking Advisor
Nanaimo, BC
Joined July 2, 1974

Hurtubise, Rejeanne

Specialized Services Agent
Montreal, QC
Joined June 25, 1974

Hutton, John

Director
Toronto, ON
Joined May 13, 1974

Ibbitson, Carrie

Banking Advisor
Bruce Mines, ON
Joined June 3, 1974

Jardine, Graham

Business Systems Analyst
Toronto, ON
Joined September 13, 1976

Jenkins, Moira

Vice-President Commercial Financial Services
Vancouver, BC
Joined December 20, 1976

Johnson, Terry

Operations Risk Support
Toronto, ON
Joined May 10, 1976

Jost, Donna

Manager Client Care
Kelowna, BC
Joined February 2, 1998

Khan, Steven

Credit Adjudication Officer
Vancouver, BC
Joined June 6, 1977

Killen, Jane

Associate Account Manager
Peterborough, ON
Joined July 22, 1974

Kolenski, Beth

Client Advisor
Ancaster, ON
Joined June 17, 2004

Lacey, Kevin

Director, National Client Group
Winnipeg, MB
Joined May 15, 1978

Lalonde, Jan

Project Manager
Calgary, AB
Joined August 31, 1981

Lang, Brian

Commercial Account Manager
Brandon, ON
Joined July 3, 1979

Retirements

FEBRUARY 2015

(CONTINUED)

Lang, Stan

Senior Account
Manager
Burlington, ON
Joined May 3, 1976

Lapointe, Natalia

Senior Audit Manager
Toronto, ON
Joined January 20, 1975

Laprise, Germain

Account Manager
Montreal, QC
Joined May 6, 1974

Laroche, Lucie

Adjudication Associate
Montreal, QC
Joined June 26, 1973

Larsen, Joan

Client Advisor Business
Nanaimo, BC
Joined January 21, 1980

Latreille, Lucie

Assistant Branch
Manager
Montreal, QC
Joined April 21, 1986

Lau, Annie

Business Systems
Analyst
Toronto, ON
Joined October 12, 1976

Lavoie, Hetty

Market Performance
Advisor
Toronto, ON
Joined February 19, 1973

Leduc, Wayne

Adjudication Associate
Vancouver, BC
Joined August 4, 1981

Lee, Dawn

Client Advisor
Lethbridge, AB
Joined August 27, 1973

Lepage, Michel

Senior Manager
Montreal, QC
Joined May 31, 1976

Leslie, Ken

Senior Commercial
Accountant
Winnipeg, MB
Joined August 21, 1972

Lewis, Vaughn

Manager Sales Support
Calgary, AB
Joined February 28, 1978

Livingstone, Garry

Financing Specialist
Toronto, ON
Joined January 9, 1978

Loppe, David

Technical Systems
Analyst
Toronto, ON
Joined June 25, 1990

Love, Elizabeth

Financial Advisor
St. Catharines, ON
Joined May 18, 1977

Lowry, Pat

Account Associate
Toronto, ON
Joined July 2, 1974

Lumsden, Tom

Director Education
Financing
Toronto, ON
Joined October 7, 1974

Lynn, Coleen

Mortgage Specialist
Assistant
Calgary, AB
Joined February 5, 2007

Macarthur, Gale

Commercial Account
Manager
Mississauga, ON
Joined July 23, 1979

MacDonald, Colin

Market Performance
Agent
Halifax, NS
Joined September 6, 1977

MacDougall, Dixie

Manager Operations
Vancouver, BC
Joined January 26, 1982

MacKenzie, Robert

Operations Officer
Mississauga, ON
Joined April 1, 1974

Mainville, Danielle

Department Manager
Montreal, QC
Joined June 25, 1974

Malofy, Walter

Manager, Performance
Toronto, ON
Joined January 22, 1973

Maltais, Pierre

Vice President,
Commercial
Sudbury, ON
Joined June 7, 1976

Martin, Wayne

Financing Specialist
Vancouver, BC
Joined October 3, 1977

Matthews, Karen

Credit Quality Officer
Winnipeg, MB
Joined July 6, 1972

McEachnie, Dianne

Field Operations
Specialist
Burlington, ON
Joined February 16, 1970

McLeod, Betty

Account Services
Representative
Victoria, BC
Joined October 2, 1974

McNabb, Dave

Senior Manager,
Deputy Ombudsman
Toronto, ON
Joined August 21, 1979

McQuillan, Kathleen

Operations Manager
Toronto, ON
Joined July 31, 1972

Melchior, Peter

Director, Maintenance
Toronto, ON
Joined June 2, 1975

Miller, Marlene

Mortgage Specialist
Saskatoon, SK
Joined September 18, 1972

Miller, Sarah

Manager, Client Care
Montreal, QC
Joined February 13, 1978

Mitchell, Chris

Sales Manager,
Mortgages
Vancouver, BC
Joined August 19, 1974

Murphy, Elizabeth

Commercial Credit
Advisor
Toronto, ON
Joined June 26, 1972

Murphy, Sandy

Banking Advisor
Kingston, ON
Joined May 11, 1982

Murray, Linda

Financial Advisor
Burlington, ON
Joined July 28, 1988

Retirements

Nelson, Colleen

Sales Manager
Lethbridge, AB
Joined December 11, 1972

Norman, Denise

Risk Manager,
Retail Banking
Toronto, ON
Joined October 6, 1986

Norman, Jim

Senior Manager,
National Operations
Toronto, ON
Joined July 29, 1974

Nurse, Bevy

Administrative Support
Winnipeg, MB
Joined June 7, 1976

O'Brien, Debra

Credit Transaction
Manager
Halifax, NS
Joined November 19, 1973

Ottenbreit, Bonnie

Mortgage Specialist
Regina, SK
Joined July 10, 1978

Overacker, Vance

Financial Advisor
Shuniah, ON
Joined September 27, 2005

Panou, Sofia

Senior Team Leader,
Compliance Team
Toronto, ON
Joined December 19, 1988

Peterson, Neomy

Mortgage Specialist
Mississauga, ON
Joined March 1, 1976

Phillips, Janet

Manager Client Care
Port Moody, BC
Joined November 24, 2008

Phillips, Lena

Branch Manager
Holyrood, NL
Joined December 6, 1976

Pichette, Richard

Account Manager
Hanmer, ON
Joined August 8, 1978

Pierce, Irene

Banking Advisor
Sydenham, ON
Joined September 10, 1973

Pope, Diane

Operation Analyst
Toronto, ON
Joined August 21, 1979

Popkey, Wayne

Risk Manager, Business &
Commercial Markets
Toronto, ON
Joined May 3, 1976

Powers, Maurice

Financial Planner
Ottawa, ON
Joined June 4, 1973

Prashad, Donna

Collections Associate
Mississauga, ON
Joined July 31, 1978

Rekhi, Manmohan

Senior Policy &
Compliance Officer
Toronto, ON
Joined February 19, 1990

Remy, Suzanne

Specialized Services
Montreal, QC
Joined June 21, 1976

Ricker, Dirk

Manager Credit
Structures
Vancouver, BC
Joined October 20, 1975

Rittberg, Denise

Financial Planner
North Vancouver, BC
Joined March 19, 1973

Roch, Marilynn

Sales Manger
Small Business
Burlington, ON
Joined June 14, 1976

Ronning, Kris

Banking Advisor
Foremost, AB
Joined June 10, 1996

Roy, Lisette

Client Advisor
Rouyn-Noranda, QC
Joined July 4, 1978

**Sanderson-Gregory,
Kathryn**

Specialized Service
Officer
Toronto, ON
Joined October 30, 1972

Schleppe, Connie

Sales Manager
Kamloops, BC
Joined April 7, 1986

Schwartz, Petra

Manager, Client Care
Oshawa, ON
Joined September 10, 1980

Sculnik, Rose

Client Advisor
Côte Saint-Luc, QC
Joined August 21, 1989

Simard, Maud

Client Advisor Business
Jonquiere, QC
Joined May 20, 1975

Simone, Angelina

Investigations Agent
Toronto, ON
Joined September 3, 1974

Simpson, Allan

Commercial
Credit Advisor
New Westminster, BC
Joined March 1, 1976

Sinclair, Mike

Account Manager
Commercial
Winnipeg, MB
Joined July 12, 1976

Smith, Christopher

Application Architect
Toronto, ON
Joined February 13, 2006

Smith, Kay

Branch Manager
Placentia, NL
Joined March 18, 1974

Smith, Ron

Senior Finance Advisor
Toronto, ON
Joined September 15, 1980

Stergiou, Anna

Escalations Analyst
Toronto, ON
Joined January 13, 1975

Stevenson, Greg

Financial Planner
Victoria, BC
Joined November 27, 1979

Susi, Mauro

Manager, Market
Operations
Vancouver, BC
Joined August 7, 1979

Szoke, Nancy

Financial Planning
Associate
Burlington, ON
Joined October 22, 1984

Tanton, Cecilia

Financial Planner
London, ON
Joined June 26, 1978

Retirements

FEBRUARY 2015

(CONTINUED)

Thompson, Laura

Senior Credit
Adjudicator
Vancouver, BC
Joined November 20, 1972

Tiley, Rob

Senior Escalations Analyst
Toronto, ON
Joined August 6, 1973

Tipler, Grant

Head, Life Sciences &
Health Services
Mississauga, ON
Joined June 6, 1977

Treadgold, Ross

Financing Specialist
Vancouver, BC
Joined July 3, 1979

Tudor, Rob

Program Manager
Toronto, ON
Joined August 22, 1977

Van Schyndel, Judy

Client Advisor
Burlington, ON
Joined April 26, 2004

Vegad, Vijjalaxmi

Service Advisor
Toronto, ON
Joined February 5, 1979

Venne, Francine

Specialized Services
Montreal, QC
Joined August 16, 1976

Versailles, Pat

Client Advisor Business
Edmonton, AB
Joined September 23, 1991

Vicente, Maria

Senior Team Leader
Westmount, QC
Joined November 12, 1973

Vida, Drew

Senior Commercial
Account Manager
Vancouver, BC
Joined September 23, 1974

Walji, Nasim

Administrative
Assistant
Calgary, AB
Joined February 23, 1981

Warnez, Lynne

Banking Advisor
Indian Head, SK
Joined September 29, 1997

Waters, Angie

Senior Account
Manager
North Vancouver, BC
Joined September 10, 1974

Weisbrot, Carol

Assistant Manager
Customer Service
Calgary, AB
Joined August 19, 1974

Welsh, Wade

Technology Integration
Toronto, ON
Joined October 24, 1977

Wheatley, Ron

Account Service Agent
Vancouver, BC
Joined September 7, 1976

Whyte, Nancy

Associate Account
Manager
New Westminster, BC
Joined June 21, 1976

Wilson, Judy

Manager Client Care
North York, ON
Joined October 2, 1972

PREVIOUS RETIREMENTS

Anderson, Susan

Senior Officer
Toronto, ON
Joined April 10, 2006
Retired November 30, 2014

Bennett, Edmond

Financial Planner
Toronto, ON
Joined October 2, 2006
Retired October 31, 2014

Leach, Maria

Private Banker
Toronto, ON
Joined January 10, 1972
Retired October 31, 2014

Pace, Joseph

Investment & Retirement
Specialist
Mississauga, ON
Joined October 29, 2007
Retired November 30, 2014

Pring, Mary Anne

Coordinator-Leasing Services
Port Perry, ON
Joined November 29, 1993
Retired November 30, 2014

Zaina, Sergio

Investment & Retirement
Specialist
Mississauga, ON
Joined May 17, 2010
Retired November 30, 2014

ISSUE 1 • 2015

Keeping
in Touch
In Memoriam

In Memoriam

We extend our condolences to the families and friends of:

Adolph, Joan

Beausejour, MB
January 2, 2015
Retired June 1, 1993

Alexander, Keith

Calgary, AB
November 12, 2014
Retired March 1, 1992

Anderson, Florence

Windsor, ON
November 3, 2014
Retired June 1, 1984

Arsenault, Benoit

Mont-Saint-Hilaire, QC
February 14, 2015
Retired February 1, 2000

Ashton, Ronald Alfred

Nanaimo, BC
December 20, 2014
Retired March 1, 2001

Atkinson, Iris

Parksville, BC
December 8, 2014
Retired July 1, 1989

Atkinson, Hugh

Port Coquitlam, BC
January 26, 2015
Retired July 1, 1986

Baggs, Patricia

Toronto, ON
December 16, 2014
Retired March 1, 2000

Bagnato, Bernadette

Ajax, ON
January 22, 2015
Retired February 1, 1994

Beaulne, Heather

Niagara on the Lake, ON
January 21, 2015
Retired September 1, 2005

Bildfell, Ogmunder

Saskatoon, SK
February 13, 2015
Retired April 1, 1980

Bilodeau, Maurice

Montreal, QC
December 24, 2014
Retired October 1, 1995

Boxma, Kaye

Nanaimo, BC
January 12, 2015
Retired March 1, 2002

Brewer, Victory

Nepean, ON
February 6, 2015
Retired August 1, 1984

Brook, Dave

Calgary, AB
January 21, 2015
Retired September 1, 1987

Cawdron, David

Burlington, ON
December 9, 2014
Retired February 1, 2006

Channell, Douglas

Mississauga, ON
December 19, 2014
Retired May 1, 1987

Clapp, Mary Ann

Hope, BC
January 10, 2015
Retired September 1, 2010

Cook, Jessie

Scarborough, ON
December 14, 2014
Retired November 1, 1993

Cormack, William

Calgary, AB
January 27, 2015
Retired July 1, 1980

Cormack, William

Calgary, AB
January 27, 2015
Retired July 1, 1980

Correia, Maria

Mississauga, ON
December 24, 2014
Retired July 1, 1997

Cournoyer, Claude

Montreal, QC
October 17, 2014
Retired December 1, 1993

Czuk, Adolphe

Toronto, ON
December 13, 2014
Retired November 1, 1998

Drew, Doreen

Montreal, QC
December 27, 2014
Retired January 1, 1991

Dumont, Paule

Trois-Rivieres, QC
January 23, 2015
Retired March 1, 1983

Ellis, Lois

Langley, BC
February 4, 2015
Retired August 1, 1998

Evans, Bernice

Toronto, ON
December 11, 2014
Retired October 1, 1988

Everatt, Garry

Oak Lake, MB
December 15, 2014
Retired January 1, 2001

Ferguson, Donald John

Whycocomagh, NS
April 23, 2014
Retired October 1, 1989

Filion, Christine

West Vancouver, BC
January 5, 2015
Retired June 1, 1981

Frechette, Joy

Vernon, BC
November 4, 2014
Retired August 1, 1980

Galloway, Shirley

Puslinch, ON
January 21, 2015
Retired January 1, 1991

Gauthier, Rollande

Repentigny, QC
January 19, 2015
Retired February 1, 1999

Graham, Kay

New Waterford, NS
November 29, 2014
Retired May 1, 1992

Grant, Richard

Truro, NS
November 17, 2014
Retired February 1, 1996

Gravesande, Anita

Scarborough, ON
November 7, 2014
Retired April 1, 2011

Greer, Mae

Hemmingford, QC
January 25, 2015
Retired June 1, 1990

Guilbert, Denyse

Pointe-Aux-Trembles, QC
December 24, 2014
Retired May 1, 1994

Guse, Cathy

Thunder Bay, ON
February 8, 2015
Retired October 1, 2011

Guthrie, Andrew

Sudbury, ON
December 16, 2014
Retired May 1, 2005

Gwilliames, Mary

Mississauga, ON
January 10, 2015
Retired July 1, 1979

Hopper, Ivy

Waterdown, ON
January 5, 2015
Retired October 1, 1982

Hymers, Dorothy

Winnipeg, MB
September 22, 2014
Retired January 1, 1984

In Memoriam

We extend our condolences to the families and friends of:

Jesson, Donna

St. Andrews, MB
January 22, 2015
Retired February 1, 2009

Jolley, Barbara

Greenfield Park, QC
February 23, 2015
Retired December 1, 2000

Kinder, Harold

Stoney Creek, ON
December 22, 2014
Retired November 1, 1982

Knight, John

Howick, QC
January 2, 2015
Retired November 1, 2003

Lejcko, Maya

Edmonton, AB
January 10, 2015
Retired July 1, 1994

Lemay, Monique

Quebec, QC
January 1, 2015
Retired November 1, 1985

Livermore, Sherrill

Mount Brydges, ON
February 16, 2015
Retired April 1, 2002

Macadam, Richard

Mission, BC
December 27, 2014
Retired September 1, 1986

Maranchuk, Cheryl

Calgary, AB
January 1, 2015
Retired January 1, 2010

Martin, Jack

Halifax, NS
December 13, 2014
Retired August 1, 2001

McGale, Al

Cobble Hill, BC
December 23, 2014
Retired June 1, 2007

McGillivray, Joan

New Westminister, BC
November 25, 2014
Retired December 1, 1992

McNeill, Isabella

Baie D'Urfe, QC
December 18, 2014
Retired July 1, 1995

McTear, John

Scarborough, ON
November 8, 2014
Retired July 1, 1995

Mehler, Dorothy

Burnaby, BC
January 24, 2015
Retired February 1, 1983

Meyer, Joan

Westmount, QC
January 27, 2015
Retired June 3, 1983

Miller, Elinor

Port Williams, NS
December 30, 2014
Retired May 1, 2001

Mitzak, Ruby

Gilford, ON
February 3, 2015
Retired January 14, 1987

Morey, Christine

Flatrock, NL
December 6, 2014
Retired January 1, 2010

Morrisette, Dean

Vancouver, BC
November 10, 2014
Retired June 1, 1990

Palmer, Alfred

Calgary, AB
December 13, 2014
Retired July 1, 1990

Patterson, Margaret

Blind Bay, BC
February 11, 2015
Retired May 1, 2000

Phaneuf, Mary

Calgary, AB
January 24, 2015
Retired February 1, 1991

Prudente, Margareth

Prince George, BC
December 31, 2014
Retired April 1, 1986

Purdy, Annie

London, ON
January 7, 2015
Retired February 1, 1990

Purtill, Eva

Tillsonburg, ON
November 26, 2014
Retired October 1, 1990

Rosario, Valerie

Brampton, ON
March 6, 2006
Retired April 1, 2006

Sandrin, Lucienne

London, ON
November 29, 2014
Retired April 1, 1980

Schlosser, Mike

Camrose, AB
December 16, 2014
Retired October 1, 1996

Smith, Linda

New Hamburg, ON
December 7, 2014
Retired September 1, 2002

Sondrol, Jo

Lacombe, AB
December 8, 2014
Retired July 1, 1995

Stairs, Irma

Meductic, NB
November 28, 2014
Retired November 1, 1982

Stewart, Erma

Guelph, ON
January 14, 2015
Retired July 1, 1992

Swain, Earl

Boissevain, MB
December 10, 2014
Retired August 1, 1995

Tiangha, Frenie

Calgary, AB
January 9, 2015
Retired December 1, 2012

Tremblay, Theresa

Windsor, ON
January 21, 2015
Retired March 30, 1991

Vestby, Grant

Tillsonburg, ON
February 7, 2015
Retired September 1, 1997

Vezina, Lorraine

Longueuil, QC
January 16, 2015
Retired June 1, 1986

Walsh, Doreen

North Bay, ON
November 6, 2014
Retired December 1, 2008

White, June

Port Moody, BC
January 10, 2015
Retired July 1, 1997

Wilmot, Bernard

Delta, BC
December 18, 2014
Retired December 1, 1985

Wortman, Verna

Edmunston, NB
February 1, 2015
Retired March 1, 1987

Zakkai, Blanche

Thornhill, ON
September 16, 2014
Retired August 1, 1992



RBC EmployeeCare Program

Concerned About an Older Adult and Alzheimer's disease? How RBC EmployeeCare Can Help

Have you ever wondered whether an older friend or loved one's forgetfulness or confusion might be the onset of Alzheimer's disease, or simply normal signs of aging? If you're a family member or friend of an older adult, you likely have many questions and concerns about their well-being and how to ensure they're receiving the care they need – particularly if they're showing signs of Alzheimer's disease or other types of dementia. Contact the *RBC EmployeeCare Program* any time, 24 hours a day, seven days a week, to speak with a caring, professional elder care consultant who can provide expert advice and reliable information about older adult health and dementias, including:

- the signs, symptoms and progression of Alzheimer's disease
- planning for the care of an Alzheimer's patient, including medical, legal and financial needs
- understanding and navigating the healthcare system, and how to access the care and support you need
- handling caregiver stress and building a support network

Or, go online to www.lifeworks.com to access helpful resources related to caring for older relatives:

- *Caring for a Loved One with Dementia (podcast/article)*
- *Confusion Among Older People*
- *Alzheimer's Disease: Signs, Symptoms and Strategies to Enhance Quality of Life*
- *Overcoming Obstacles to a Fair Division of Caregiving Responsibilities*
- *Talking with Your Siblings About Your Older Relative's Needs and Care*
- *Caregiver Stress and Finding Support*

We're here for you 24/7. Contact RBC EmployeeCare any time to speak with a caring, professional consultant:

Toll-free: 1.800.667.3400 TTY: 1.877.616.4422

www.lifeworks.com

User ID: rbc; Password: rbccanada

Jean Wakefield

- First joined RBC in 1967
- Retired in 1991
- Role prior to retirement: Assistant Manager of Training at the Main Branch, Toronto

Living a Life of Learning

Jean Wakefield's interests are as eclectic as the antiques she and her husband collected in their store for 13 years, except for one important difference: there is nothing antiquated about Jean's outlook on life. "I enjoy the process of learning and teaching," says the former manager of training, and she has no intention of stopping.

Jean's life revolves around pursuing knowledge and breaking out of her comfort zone. When she and husband Ed found a property in Canfield, in the Niagara Peninsula, they knew it would be perfect for the antique business they had

dreamed about. But there was a problem. The business was a retirement goal that came five years before Jean was ready to leave RBC. So Ed moved to Canfield and Jean continued working in Toronto, making the 90-minute trek each weekend, for five years. "Dancing Hours Antiques*" sold mainly china, porcelain, jewellery, art and books. For nine years, the store also housed the local Canada Post franchise. It was a vibrant hub for the community. "It was fun but busy," recalls Jean. "And we made friends that we still have today."

The store ran its course and the Wakefields made one more major change, moving to Paris, Ontario,

where they live today. "We kept our antique business going with a booth at the Cambridge antique mall," explains Jean, and now they work only with specific clients. "We are semi-retired but not retired by any means." She has a baking and catering business and has also developed a workshop to aid short-term memory. "I'm still a trainer at heart," she laughs. "Give me a flip chart and a marker and I'm away!"

Jean donates proceeds from catering and the workshop to local charities. It's not money that motivates her. "I've got to be learning," she explains. This led to achieving her BA in 2009, and it's the basis for another ambitious learning goal: "We go to Florence every year and there are many memorial tombs at the church of Santa Croce. They are inscribed in Latin of course, and I want to be able to read them." So Jean is now extending her appreciation for antiques to learning the ancient language. No doubt she'll achieve that goal too, and then move onto the next learning challenge.

* *Dancing Hours* is a Wedgwood pattern used in porcelain and figurines.

"We are semi-retired but not retired by any means."



Jean Wakefield overlooking Florence, Italy, the inspiration for her current learning adventure.



RBC News

RBC to Acquire City National Corporation

In January, RBC announced that it has entered into a merger agreement to acquire City National Corporation, a premier U.S. private and commercial bank serving high-net-worth and commercial clients.

RBC has a strong presence in the U.S., with a top-10 investment bank, the 8th largest wealth management firm, and a growing asset management business. RBC has 8,000 employees across the U.S., including more than 3,000 in New York.

RBC Recognized with five top honours at the family wealth report awards

RBC won five awards in the second annual Family Wealth Report Awards, which celebrate best-in-class providers of private banking and wealth management services. RBC's global strength was recognized with awards best "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.

In addition, RBC won "Best Private Banking Services Overall" in Canada in the recent Euromoney awards for an eighth consecutive year and "Best Private Bank in Canada" for the third consecutive year in the Global Private Banking Awards 2014.

Ultimate Music Mentorship Program

Canada's Walk of Fame announced the return of the highly successful Emerging Artist Music Mentorship Program, supported by RBC, as part of Canada's Walk of Fame Emerging Artists Programs and Scholarships. Valued at more than \$100,000, the 2015 national competition will once again focus on the world of music.

"Last year's Grand Prize winner was 'discovered' through this program, and we couldn't be more proud of this. NEFE is an amazing talent," says Melanie Hurley, CEO, Canada's Walk of Fame. "When we launched this competition, our goal was to offer gifted Canadian musicians opportunities to develop their careers that they otherwise might not have...It is an all-encompassing opportunity to provide aspiring musicians with the tools to flourish."

RBC Archives

Remembering Expo '67

With Milan, Italy set to host the Universal Exhibition beginning May 1, Keeping in Touch readers might feel a twinge of nostalgia remembering Expo '67 in Montreal. Considered by many to be the most successful World's Fair of the 20th century, "Man and His World" set a single-day world's fair attendance record (up till that time) on its third day, with more than 569,000 visitors.

As these brochures from RBC's archives remind us, RBC sold "passports" to the event. These passports were, in effect, the price of admission for the entire run of the Fair. With passport in hand, visitors eagerly collected "stamps" from each of the 62 nations and themed exhibits. It was a heady time of centennial celebrations across Canada. And RBC played a key role, demonstrating its diversity even then, with an Information Centre in Place Ville Marie where hosts greeted clients and visitors in nine languages.



Working leads to Walking for this Group

With 252 years of RBC service to their credit, this group of women prove that retirement need not put an end to workplace friendships. They've all retired from the Abbotsford Branch in British Columbia and in 2004, a small number began to meet weekly for walks to Mill Lake. Their number has since grown to eight and they have a casual but regular arrangement to walk, talk and enjoy a coffee. Their gatherings also include annual getaways and a games night, where the prize is a trophy that reads, *Retired Bank Chicks (RBC)*. Pictured here on a trip last year are (left to right): Hester Kapteyn, Carol Lawson, Nell Snell, Anne Laury, Rose Rempel, Sharon Krahn, Marilyn Instant and Audrey Kangro (as well as Shadow).



Keeping in Touch

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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 hrcspensions@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



LIFE CAN BE COMPLICATED. IF YOU HAVE
QUESTIONS,
THE RBC EmployeeCare Program
HAS **ANSWERS.**

Pursuing new passions, volunteering at your local hospital, staying healthy and active, caring for a loved one who needs you. You have a lot to accomplish. The RBC EmployeeCare Program can support you – even after you retire.

- 24/7 toll-free access to professional program consultants for expert support and resources
- In-person, video or telephonic counselling with qualified, professional counsellors
- Elder care services
- Financial & legal consultations
- Community referrals
- Nutritional counselling & naturopathic services
- Online materials & resources
- And so much more

WE'RE
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FOR YOU 24/7.

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