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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
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.

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.”

--

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

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.
Keeping in Touch
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

Bon, Jeanne
Client Service Representative
Porter’s Lake, NS
Joined August 24, 1998

Bonvouloir, Danièle
Account Services Agent
Montreal, QC
Joined September 8, 1978

Brière, Manon
Client Service Representative
Valleyfield, QC
Joined December 5, 1983

Brochu, Céline
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

Dubé, 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
Caribou, 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

John, 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-Rivières, 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
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<td>Manager, Finance Operational Risk and Initiatives</td>
<td>Toronto, ON</td>
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<td>Romans, Pam</td>
<td>Credit Support Officer</td>
<td>Vancouver, BC</td>
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<td>Branch Manager</td>
<td>Terrace, BC</td>
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<td>Associate Account Manager</td>
<td>Richmond Hill, ON</td>
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<td>Rozender, Joanna</td>
<td>Manager Invoicing Solutions</td>
<td>Toronto, ON</td>
<td>July 27, 1973</td>
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<td>Sabat, Debby</td>
<td>Senior Manager</td>
<td>Toronto, ON</td>
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<td>Saunders, Connie</td>
<td>Client Advisor</td>
<td>Ottawa, ON</td>
<td>June 1, 1995</td>
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<td>Scantlebury, Sharon</td>
<td>Claim Examiner</td>
<td>Mississauga, ON</td>
<td>November 16, 1992</td>
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<td>Scott, Valerie</td>
<td>Manager Client Care</td>
<td>Vancouver, BC</td>
<td>November 12, 1991</td>
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<td>Seth, Sushma</td>
<td>Equipment Finance Specialist</td>
<td>Halifax, NS</td>
<td>October 29, 1973</td>
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<td>Sharpe, Debbie</td>
<td>Client Advisor</td>
<td>Louisbourg, NS</td>
<td>September 2, 1980</td>
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<td>Smith, George</td>
<td>Technical Systems Analyst</td>
<td>Toronto, ON</td>
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<td>Foreign Exchange Officer</td>
<td>Toronto, ON</td>
<td>February 1, 1988</td>
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<td>Squires, Debbie</td>
<td>Client Advisor</td>
<td>St John’s, NL</td>
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<td>Operations Support Officer</td>
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<td>Account Services Agent</td>
<td>Toronto, ON</td>
<td>February 11, 2002</td>
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<td>Strk, Ivanka</td>
<td>Manager, Claims and Assistance</td>
<td>Mississauga, ON</td>
<td>May 15, 1985</td>
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<td>Taggart, Peter</td>
<td>Senior Manager, GRM Credit</td>
<td>Westminster, BC</td>
<td>July 8, 1974</td>
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<td>Tate, Leslie</td>
<td>Executive Assistant to Group Head, International Banking &amp; Insurance</td>
<td>Toronto, ON</td>
<td>April 6, 1981</td>
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<td>Tennant, Brenda</td>
<td>Senior Account Manager</td>
<td>Sussex, NB</td>
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<td>Thomas, Souad</td>
<td>Client Service Representative</td>
<td>Ottawa, ON</td>
<td>February 4, 2002</td>
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<td>Tommermanis, Inara</td>
<td>Director Planning &amp; Technology</td>
<td>Toronto, ON</td>
<td>December 9, 1991</td>
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<td>Tse, Nancy</td>
<td>Senior Account Manager</td>
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<td>Investigator</td>
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<td>Valencia, Dulce</td>
<td>Finance Analyst</td>
<td>Toronto, ON</td>
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<td>Vaughan, Monica</td>
<td>Regional Vice-President</td>
<td>Surrey, BC</td>
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<td>Wallace, Jean</td>
<td>Account Manager</td>
<td>Harriston, ON</td>
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<td>Wayland, Judy</td>
<td>Client Care Advisor</td>
<td>Oakville, ON</td>
<td>February 13, 1995</td>
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<td>Weatherby, Pat</td>
<td>Client Care Advisor</td>
<td>Coquitlam, BC</td>
<td>August 22, 1989</td>
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<td>Whitehouse, Janice</td>
<td>Lead Disability Claim Specialist</td>
<td>Toronto, ON</td>
<td>February 11, 1975</td>
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<td>Whiteside, Sherry</td>
<td>Client advisor</td>
<td>Barrie, ON</td>
<td>October 19, 1998</td>
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<td>Whittle, Diane</td>
<td>Administrative Assistant</td>
<td>Barrie, ON</td>
<td>January 9, 1984</td>
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<td>Wilken, Kathryn</td>
<td>Customer Assistance Officer</td>
<td>Montreal, QC</td>
<td>October 6, 1988</td>
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<td>Wilkinson, Irene</td>
<td>Home Equity Closing Officer</td>
<td>Toronto, ON</td>
<td>June 21, 1976</td>
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<td>Wun, Louis</td>
<td>Trade Officer</td>
<td>Toronto, ON</td>
<td>April 8, 1996</td>
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<tr>
<td>Yip, Debbie</td>
<td>Portfolio Administrator</td>
<td>Toronto, ON</td>
<td>August 5, 1986</td>
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</table>

**JANUARY 2015**

<table>
<thead>
<tr>
<th>Name</th>
<th>Role</th>
<th>Location</th>
<th>加入日期</th>
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<tr>
<td>Accurso, Pieretta</td>
<td>Customer Service Officer</td>
<td>Montreal, QC</td>
<td>January 13, 1975</td>
</tr>
<tr>
<td>Allan, David</td>
<td>Commercial Account Manager</td>
<td>St. Catharines, ON</td>
<td>October 5, 1987</td>
</tr>
</tbody>
</table>
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

McBrine, Janice
Client Advisor
Bracebridge, ON
Joined April 30, 1984
Retirements

Medeiros, Connie
Financial Advisor
Toronto, ON
Joined December 3, 1979

Menard, Hélène
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
Peterborough, 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
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
<table>
<thead>
<tr>
<th>Name</th>
<th>Title</th>
<th>Location</th>
<th>Joined Date</th>
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<tbody>
<tr>
<td>Falcon-Uy, Lenie</td>
<td>Analyst, Operational Controls and Governance</td>
<td>Toronto, ON</td>
<td>September 17, 1979</td>
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<tr>
<td>Farrell, Janet</td>
<td>Administration Officer</td>
<td>Toronto, ON</td>
<td>June 20, 1977</td>
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<td>Felito, Pat</td>
<td>Documentation Specialist</td>
<td>Toronto, ON</td>
<td>September 24, 1984</td>
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<td>Ferneyhough, Catherine</td>
<td>Associate Account Manager</td>
<td>Owen Sound, ON</td>
<td>May 6, 1996</td>
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<tr>
<td>Fick, Bob</td>
<td>Manager/SLAS</td>
<td>Toronto, ON</td>
<td>February 11, 1974</td>
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<tr>
<td>Gales, Susan</td>
<td>Manager Client Care</td>
<td>Saskatoon, SK</td>
<td>February 3, 2003</td>
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<td>Gero, Shirley</td>
<td>Investment Representative</td>
<td>Montreal, QC</td>
<td>April 14, 1981</td>
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<td>Gibeault, Suzanne</td>
<td>Utility Clerk</td>
<td>Ottawa, ON</td>
<td>June 24, 1974</td>
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<td>Ginn, Gord</td>
<td>In-House Representative Escalations</td>
<td>Toronto, ON</td>
<td>April 17, 1978</td>
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<td>Gnam, Darlene</td>
<td>Branch Manager</td>
<td>Burnaby, BC</td>
<td>May 5, 1975</td>
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<td>Gourd, Maryse</td>
<td>Fraud Analyst</td>
<td>Montreal, QC</td>
<td>July 15, 1974</td>
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<td>Graham-Sobol, Dalyse</td>
<td>Regional Sales Advisor</td>
<td>Toronto, ON</td>
<td>July 3, 1973</td>
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<td>Gray, Ken</td>
<td>Commercial Account Manager</td>
<td>Chatham, ON</td>
<td>July 24, 1972</td>
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<td>Greco, Mary</td>
<td>Foreign Exchange Officer</td>
<td>Montreal, QC</td>
<td>August 5, 1974</td>
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<td>Green, Wendy</td>
<td>Analyst, Commercial Mortgages</td>
<td>Calgary, AB</td>
<td>August 3, 1971</td>
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<td>Gregg, Debbie</td>
<td>Operations Risk Advisor</td>
<td>Vancouver, BC</td>
<td>September 22, 1975</td>
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<td>Gregory, Susan</td>
<td>Benefits Specialist</td>
<td>Mississauga, ON</td>
<td>August 28, 1972</td>
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<td>Hamacher, Gerry</td>
<td>Project Manager</td>
<td>Toronto, ON</td>
<td>May 6, 1974</td>
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<td>Hebert, Peter</td>
<td>HRIS Consultant</td>
<td>Mississauga, ON</td>
<td>July 3, 1973</td>
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<td>Hebson, Brenda</td>
<td>Financial Planning Advisor</td>
<td>Vancouver, BC</td>
<td>May 9, 1977</td>
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<td>Hiitola, Dorothy</td>
<td>Manager Client Care</td>
<td>Hinton, AB</td>
<td>March 29, 1988</td>
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<td>Horton, Terry</td>
<td>Senior Commercial Account Manager</td>
<td>Richmond, BC</td>
<td>March 22, 1976</td>
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<td>Hotz, Karen</td>
<td>Financial Advisor</td>
<td>Regina, SK</td>
<td>October 24, 2011</td>
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<td>Hubbard, Gerald</td>
<td>Mutual Funds Representative</td>
<td>West Pubnico, ON</td>
<td>June 7, 1976</td>
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<td>Hudson, Lorrie</td>
<td>Banking Advisor</td>
<td>Nanaimo, BC</td>
<td>July 2, 1974</td>
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<td>Hurtubise, Rejeanne</td>
<td>Specialized Services Agent</td>
<td>Montreal, QC</td>
<td>June 25, 1974</td>
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<td>Hutton, John</td>
<td>Director</td>
<td>Toronto, ON</td>
<td>May 13, 1974</td>
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<td>Ibbitson, Carrie</td>
<td>Banking Advisor</td>
<td>Bruce Mines, ON</td>
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<td>Jardine, Graham</td>
<td>Business Systems Analyst</td>
<td>Toronto, ON</td>
<td>September 13, 1976</td>
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<td>Jenkins, Moira</td>
<td>Vice-President Commercial Financial Services</td>
<td>Vancouver, BC</td>
<td>December 20, 1976</td>
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<td>Johnson, Terry</td>
<td>Operations Risk Support</td>
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<td>May 10, 1976</td>
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<td>Jost, Donna</td>
<td>Manager Client Care</td>
<td>Kelowna, BC</td>
<td>February 2, 1998</td>
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<td>Khan, Steven</td>
<td>Credit Adjudication Officer</td>
<td>Vancouver, BC</td>
<td>June 6, 1977</td>
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<td>Killen, Jane</td>
<td>Associate Account Manager</td>
<td>Peterborough, ON</td>
<td>July 22, 1974</td>
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<td>Kolenski, Beth</td>
<td>Client Advisor</td>
<td>Ancaster, ON</td>
<td>June 17, 2004</td>
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<td>Lacey, Kevin</td>
<td>Director, National Client Group</td>
<td>Winnipeg, MB</td>
<td>May 15, 1978</td>
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<td>Lalonde, Jan</td>
<td>Project Manager</td>
<td>Calgary, AB</td>
<td>August 31, 1981</td>
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<tr>
<td>Lang, Brian</td>
<td>Commercial Account Manager</td>
<td>Brandon, ON</td>
<td>July 3, 1979</td>
</tr>
</tbody>
</table>
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

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

McEchannie, 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

Ottobreit, 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 Manager
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

Schwirtz, 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
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
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, Vijyalaxmi
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
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
Scarbrough, 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 April 1, 2011

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

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

Guilbert, Denys
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

Gwilliams, 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, 1985

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

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

McGillivray, Joan
New Westminster, BC
November 25, 2014
Retired December 1, 1992

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

McCoy, 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 14, 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, Margaret
Prince George, BC
December 31, 2014
Retired April 1, 1986

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

Purtill, Eva
Tilsonburg, 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
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
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.”
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).
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

CONTACT:

1-800-667-3400 (toll-free 24/7)
TTY: 1-877-616-4422

www.lifeworks.com
User id: rbc
Password: rbccanada