

# keeping in Touch

A PUBLICATION FOR RBC PENSIONERS



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## A Message from the KIT Team

Dear RBC Pensioner,

Are you part of a multi-generation RBC family? Have you acquired special skills in retirement that you'd like to pass along to your fellow pensioners? If so, we want to hear from you.

We're looking for fresh content to cover in upcoming editions of Keeping in Touch and we know you have stories to tell.

If you're among the hundreds of pensioners who either kicked-off RBC careers for others in your family, or like Bob Smith -- mentioned in this issue's RBC Corporate Archive article - you carried on the legacy that began with a relative, tell us your experiences. How many RBCers (past or present) are in your family? Is RBC the topic of conversation when you get together? What are some of the biggest changes you've noticed when you compare careers?

We'd also like to continue our periodic guest columns. In the past, we've featured the how to's of effective public speaking, writing a blog, and travel/cruising tips. Tell us if you've started a new business or consultancy since retiring, begun a volunteer group, become a personal fitness trainer - any skill or hobby from which you've gained new knowledge that may benefit other readers.

We look forward to hearing from you any time. Please contact the Keeping in Touch team at keepingintoucheditor@rbc.com or through internal mail via any RBC branch: transit 7201. Ways to reach us can also be found on the inside back cover of this publication.

Finally, we hope you will enjoy this issue's stories, including the second installment of recollections about branch revolvers. And we invite you to find out how Louis Bannet and Judi Goodwin have discovered ways to repurpose their RBC-honed skills in retirement. For Louis, fixing machines has turned into an eco-friendly hobby and for Judi, many years of project management are now contributing to her life in a way she never anticipated.

Till next time, happy reading.



Here are some highlights from the RBC first quarter results of 2017.

## Collaboration and strong performance leads to important

An integrated team comprised of members from RBC Capital Markets, RBC Equipment Finance in P&CB, Taxation, Finance, Legal and Foreign Exchange came together to create a lease structure to meet the needs of a new client, Amazon. Amazon represents a huge opportunity, with over \$5 billion spent annually on technology assets alone. Thanks to the acquisition of City National, and their US leasing capabilities in First American Equipment Finance, we not only won this business but are seeing continued referrals.

Meanwhile, against a backdrop of improved equity markets, RBC Capital Markets' investment banking teams have played lead roles on a number of IPOs over the past quarter, including Freshii in Canada, Invitation Homes in the U.S., and Snap's announced public offering, showcasing our expertise in technology and innovation.



#### RBC steps into the spotlight on machine learning and AI

We announced the launch of RBC Research, a state-of-theart research practice working to push the boundaries of the science around machine learning, based at the

University of Toronto. In January, Dr. Richard Sutton, one of the modern day pioneers of Artificial Intelligence, joined RBC Research as head academic advisor. RBC Research established a new lab at the University of Alberta, to identify and pursue research collaboration opportunities. These announcements demonstrate RBC's dedication to developing leading-edge technologies and expanding our team to include the best talent, and underscore our role as a leading partner in the Canadian digital ecosystem.

#### 2016 Employee Giving Campaign

The 2016 Employee Giving Campaign raised a record \$20.1 million with employees and retirees generously donating to thousands of charities and causes they believe in. These campaigns depend on people like you, who go above and beyond, are aligned with our purpose and live our values. This year's record is a testament to the remarkable generosity of RBCers and your deep personal commitment to strengthening our communities to help them prosper.

#### **Judi Goodwin**

- First joined RBC in 1980
- Retired in 2011
- Role prior to retirement: Manager, Initiatives & **Implementation**



"We've gone to nursing homes where some residents are unable to respond to anything. Then we start singing and they come to life, clapping, singing along. Because some of them no longer speak, it's the only language they'll use."

## Living Life in Harmony

When Judi Goodwin's retirement party at RBC concluded, she was left thinking about a question that came up repeatedly. "What are you going to do now?"

> "I really didn't know what to say," admits Judi. "Soon after, I discovered Sweet Adelines and now I find myself singing every day, practicing and rehearsing. It goes beyond filling Judi's time. "It fills my soul," she says

> Sweet Adelines, an organization of women singers established in 1945, advances barbershop harmony through education and performances. If you think barbershop singing belongs to another century, consider that worldwide membership numbers 24,000 with more than 500 chapters similar to Judi's - The Scarborough Chorus.

> The non-profit organization operates under the motto, "Harmonize the World", which speaks to the popularity of group singing. An on-line article titled, "Singing Changes Your Brain" \* states that the pastime is on the rise. It cites Chorus America, an advocacy and research group, which found that 32.5 million adults (in the U.S.) sang in choirs, and that figure has surely increased since the article was written in 2013.

Judi understands the popularity. "Music is very uplifting and energizing. When I listen to a group that's locking in those notes, it gives me goosebumps. Yeah...I'm hooked!"

The same article explains the source of those goosebumps: "Group singing is the most exhilarating and transformative of all. It takes something incredibly intimate, a sound that begins inside you, shares it with a roomful of people and it comes back as something even more thrilling - harmony."

Barbershop singing has other benefits, as well. It's improved Judi's memory thanks to memorizing music and lyrics, and her lungs are stronger. "There's a singer's stance you have to maintain," she explains. "It opens the diaphragm to encourage breathing and volume."

Earle, Judi's husband, couldn't resist his wife's enthusiasm and the two of them now sing recreationally, with a mixed quartet. "I never would have believed we'd be doing this together," she says.

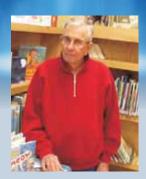
Then there's the love of performance. Judi has seen music reach people in a special way. "We've gone to nursing homes where some residents are unable to respond to anything. Then we start singing and they come to life, clapping, singing along. Because some of them no longer speak, it's the only language they'll use."

Judi spends about 15 hours a week with Sweet Adelines, between rehearsals and her chapter role on the management team, overseeing and planning six to seven yearly performances, as well as participation in an annual regional competition. Expecting to sing for many decades to come, she also hopes the Goodwins will become a multigeneration family of singers. "I'm working on my three granddaughters," she laughs. "The seeds are being planted."

Find out more: www.sweetadelines.com

\*Published by Time Inc. © in 2013 http://ideas.time.com/2013/08/16/singing-changes-your-brain

# **Spotlight on Volunteers**



In this fast-paced world, libraries offer a precious alternative. Len DaSilva shows his appreciation by volunteering with the Tweed Public Library. Pictured here in his favourite part of the library - the children's section - Len has been drawing on the RBC Volunteer Grant for six years. The grant has contributed to nonbudget items like educational toys and games, soft seating, storytelling sets, audiobooks and storybooks. Most recently, reusable carrying bags with board books for babies and informational books for new parents benefited from the grant. As a "Friend of the Library", Len works closely with other volunteers and the librarian, all of whom have the goal to make the Tweed Library a multi-media source of learning and enjoyment.

## Pensioners Respond Generously to 2016 RBC Employee Giving Campaign

Bankers, both past and present, know that numbers tell a story. They also know that numbers rarely tell the *whole* story. And this is the case with the *2016 RBC Employee Giving Campaign*. While the numbers reveal record-breaking donations, they do not speak to the connection that pensioners feel to RBC and to their communities.

In issue three of Keeping in Touch, published at the end of October, 2016, retired CEOs Allan Taylor, John Cleghorn and Gord Nixon, came together to support Dave McKay, 2016's campaign chair for United Way Toronto and York Region. In a co-signed letter, they lauded the many pensioners who freely give their time to community organizations and invited them to join the three of them and RBC employees, by donating during the nation-wide annual giving campaign.

RBC pensioners responded. At the conclusion of the campaign, Dave McKay stated, "On behalf of all my Group Executive colleagues and the entire RBC family, I would like to thank all RBCers and RBC retirees for your tireless efforts in helping us support causes that matter to our clients and communities through your very generous donations."

In the end, this is a story of how big numbers are made more meaningful when RBC employees and pensioners join forces to make a difference.



The Numbers

\$20.1 million

4,000

Number of charities supported by the Campaign

24,000
Record number of employees and pensioners who donated

76%
Record participation by RBC pensioners

59%
Increase in donation dollars
by RBC pensioners

The new application deadline for the RBC Volunteer Grants Program is September 1, 2017 or as soon as 40 volunteer hours have accumulated. A grant application may be submitted annually. Eligibility information and program details are provided yearly in Keeping in Touch, Issue 2 (available at the end of July). The form is also available at <a href="http://www.rbc.com/pensioners/vol\_grantprog.html">http://www.rbc.com/pensioners/vol\_grantprog.html</a>

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# Keeping In Touch

Retirements

#### **DECEMBER 2016**

#### Abraham, Vasanthadevi

Client Advisor Expert Scarborough, ON Joined September 17, 2002

#### **Anderson, Douglas**

Operations Analyst Toronto, ON Joined November 27, 1972

#### Arel, Suzanne

Financial Planner Anjou, QC Joined July 4, 1979

#### Aubut, Sylvie

Investment & Retirement Planning Montreal, QC Joined March 6, 1978

#### Bagnell, Bernadette

Client Advisor North Bay, ON Joined December 1, 1986

#### Barker, Elaine

Client Advisor Business Brampton, ON Joined September 17, 1990

#### Bartoch, Rick

Mortgage Specialist Mississauga, ON Joined July 25, 1983

#### Bawa, Yasmin

Mutual Fund Administrator Vancouver, BC Joined November 7, 2005

#### **Beaumont, Heather**

Client Advisor Oshawa, ON Joined March 15, 1999

#### Belanger, Eliane

Account Services Agent Montreal, QC Joined December 20, 1994

#### Benjamin, Hoda

Senior Operations Analyst Toronto, ON Joined July 4, 1989

#### Bentzen, Janet

Senior Project Manager Toronto, ON Joined November 12, 2008

#### Bernatchez, Anne

Project Manager Toronto, ON Joined March 27, 2002

#### **Besner**, Louise

Senior Manager Banking Operations Montreal, QC Joined March 9, 1981

#### Bishop, Peggy

Client Advisor Brantford, ON Joined November 21, 1988

#### Bisson, André

Manager, Commercial Finance Services Gatineau, QC Joined May 24, 1977

#### Blain, Pat

Client Advisor Victoria, BC Joined October 16, 1984

#### Blasina, Merima

Mortgage Specialist Vancouver, BC Joined October 20, 2003

#### **Borden, Deborah**

Financial Planning Associate Halifax, NS Joined April 8, 1996

#### **Bouchard, Carmen**

Market Operations Support Montreal, QC Joined November 2, 1981

#### **Boucher**, Victoria

Client Service Representative Oakville, ON Joined August 5, 1988

#### **Bourdeau**, Carole

Account Services Agent Montreal, QC Joined September 29, 1975

#### **Bourgeois, Paul**

Account Manager -Agriculture Embrun, ON Joined September 27, 2004

#### **Bousquet, Johanne**

Specialized Services Montreal, QC Joined July 15, 1996

#### Bramucci, Paolo

Customer Service Officer Montreal, QC Joined July 28, 1980

#### Brown, Ken

Manager, Group Risk Management - Credit Calgary, AB Joined January 8, 1979

#### **Brunet**, Laura

Project Manager Montreal, QC Joined July 31, 1978

#### **Buchanan**, Dianne

Client Advisor Durham, ON Joined April 20, 1981

#### **Burton, Robert**

Manager, Small Business Credit Coaching Toronto, ON Joined June 21, 1976

#### Byrnes, John

Senior Operations Analyst Toronto, ON Joined October 16, 1968

#### Caird, Barb

Banking Advisor Ogema, SK Joined March 13, 1995

#### Campbell, Karen

Financial Planner Lethbridge, AB Joined March 9, 1983

#### Casalinuovo, Maria

Manager Banking Operations Toronto, ON Joined September 14, 1981

#### Castaneda, Mary Jane

Operations Officer Toronto, ON Joined September 21, 1998

#### Cawker, Debbie

Client Advisor Fredericton, NB Joined September 4, 1973

#### **Cayer, Normand**

Sales Manager, Mortgage Boucherville, QC Joined September 26, 2005

#### Chan, Winnie

Commercial Credit Advisor Toronto, ON Joined June 1, 2005

#### Charbonneau, Johanne

Field Operations Specialist Montreal, QC Joined November 29, 1976

#### Cheng, Anna

Senior Technical Systems Analyst Toronto, ON Joined November 14, 1977

#### **Cheung, Christina**

Associate Account Manager Richmond Hill, ON Joined November 14, 1988

#### Chung, Florence

Administrative Assistant Toronto, ON Joined October 10, 1988

#### Clark, Darlene

Mortgage Specialist Calgary, AB Joined May 1, 1985

#### **Coffey, Lorraine**

Manager Client Care Delta, BC Joined October 5, 1998

#### Coleman, Kathryn

Director, Sales & Relationship Management Victoria, BC Joined January 8, 1998

#### Connolley, Chris

Senior Technical Systems Analyst Toronto, ON Joined June 24, 1991

#### **Conrad, Sherry**

Client Advisor Middle Musquodoboit, NS Joined April 19, 1976

#### Cooper, Curt

Senior Manager Group Risk Management Toronto, ON Joined April 23, 1979

#### Côté, Lorraine

Branch Manager Terrebonne, QC Joined July 3, 1979

#### Crowe, Lynn

Senior Commercial Account Manager Kingston, ON Joined July 12, 1976

#### **Cunha, George**

Senior Technical Analyst Toronto, ON Joined February 5, 1996

#### **Cutone, Marianna**

Client Advisor Business Kleinburg, ON Joined September 10, 1990

#### **Dabrowski**, Christina

Client Advisor Laval, QC Joined November 19, 2001

#### Dalinda, Tom

SVP Reinsurance Etobicoke, ON Joined January 6, 2003

#### Daly, Marilyn

Client Advisor Orillia, ON Joined March 5, 1984

#### Dawe, Rob

Investment & Retirement Planner Halifax, NS Joined February 9, 1981

#### D'Cruz, Cyprian

Branch Manager Toronto, ON Joined December 15, 1997

#### **Defraine**, Lynda

Client Advisor Leduc, AB Joined August 29, 1983

#### **Desjardins, Claire**

Office Translation Carleton, QC Joined May 7, 1990

#### **Downing-Roberts, Susan**

Treasury Management & Trade Finance Specialist Toronto, ON Joined, November 8, 1976

#### Drinkall, Barb

Client Advisor Calgary, AB Joined July 2, 1980

#### **Dubé, Claudette**

Adjudication Associate Montreal, QC Joined January 10, 1977

#### **Edwards, Carolyn**

Client Care Advisor Waterloo, ON Joined August 4, 1987

#### **Evans, Christine**

Manager Enterprise Compliance Toronto, ON Joined July 6, 1998

#### Farris, Jan

Manager, Control Testing Cochrane, AB Joined July 4, 1977

#### Fernandes, Raphael

Associate Account Manager Toronto, ON Joined November 28, 1988

#### Figueros, José

Senior Reinsurance Analyst Mississauga, ON Joined February 1, 1985

#### Firdousi, Ashraf

Client Advisor Expert North York, ON Joined June 20, 1988

#### Fisher, Rennie

Financial Advisor Olds, AB Joined December 7, 1976

#### Flack, Linda

Banking Advisor Ottawa, ON Joined July 27, 1981

#### Fraser, Judy

Client Advisor Business Services Charlottetown, PE Joined November 19, 2003

#### Freeman, Jacqueline

Manager, Enterprise Architecture Governance Toronto, ON Joined November 3, 2010

#### Gaerlan, Gabriel

Manager, Procurement Toronto, ON Joined July 20, 2009

#### **Gaines, Rene**

Associate Account Manager North Vancouver, BC Joined May 12, 1975

#### Gardham, Donna

Client Advisor Hamiota, MB Joined June 22, 1988

#### **Gariepy, Lise**

Client Advisor Montreal, QC Joined October 27, 1987

#### Garvie, Barbara-Jean

Client Advisor Hagersville, ON Joined June 3, 1971

#### **DECEMBER 2016**

(CONTINUED)

#### **Geddes, Patty**

Account Services Representative Calgary, AB Joined March 2, 1987

#### Giesen, Berendina

Operations Manager Mississauga, ON Joined June 6, 1977

#### Giles, Brenda

Client Advisor Orangeville, ON Joined November 19, 2007

#### Goudreau, Sylvie

Specialized Services Officer Repentigny, QC Joined July 3, 1979

#### Gould, Wilhelmina

Director, Policy & Regulatory Service & Supply Mississauga, ON Joined March 15, 1999

#### Gour, Robert

Customer Care Officer Montreal, QC Joined February 19, 2001

#### **Grundison, Susanne**

Mortgage Specialist Vancouver, BC Joined September 2, 2003

#### **Guerard-Castonguay, Sylvie**

Client Care Advisor St. Laurent, QC Joined September 21, 1981

#### **Gunton, Douglas**

Head Strategic Initiatives Private Estates & Trusts Toronto, ON Joined October 12, 1987

#### **Hachey, Lorraine**

Senior Manager, Operations Toronto, ON Joined August 6, 1986

#### Hall, Carolyn

Client Care Advisor Bedford, NS Joined May 7, 1990

#### Hamang, Ivana

Regulatory Support Analyst Toronto, ON Joined October 14, 1986

#### Hampton, Lynda

Field Operations Specialist Calgary, AB Joined February 27, 1984

#### Henstra, Peggy

Banking Advisor Innisfil, ON Joined October 11, 1978

#### Holler, Jane

Branch Manager Sauble Beach, ON Joined May 5, 2008

#### **Homulos, Cindy**

Banking Advisor Dundas, ON Joined March 29, 2006

#### Iannitelli, Netta

Financial Advisor Burlington, ON Joined June 21, 1976

#### Ilich, Jelena

Investment Analyst Toronto, ON Joined July 24, 2002

#### **lozef**, Doris

Specialized Support Officer Vancouver, BC Joined March 8, 1982

#### Isan Ali, Barbara

Manager Client Care Toronto, ON Joined May 17, 1976

#### Jiwa, Yasmin

Client Advisor North Vancouver, BC Joined September 18, 1989

#### Joe, David

Senior Group Contract Consultant Mississauga, ON Joined July 3, 1990

#### Johnson, Alison

Client Advisor Langley, BC Joined June 17, 1986

#### **Jones, Cathy**

Financial Advisor Stellarton, NS Joined March 7, 1977

#### Jones, Zeta

Assistant Manager Internal Control & Financial Reporting Pickering, ON Joined March 2, 1981

#### Kaufman, Gayle

Manager Banking Operations Toronto, ON Joined October 21, 1985

#### Keefe, Joanne

Senior Manager ATM Operations Toronto, ON Joined January 11, 1982

#### Khan, Sharafat

Account Service Agent Toronto, ON Joined March 10, 2003

#### Kim, Julia

Vice President & Investment Counsellor Vancouver, BC Joined July 5, 1996

#### Kovacs, Eva

Financial Advisor Maple, ON Joined October 11, 1988

#### Krausher, Lorri

Client Advisor Business Services Kamloops, BC Joined July 14, 1980

#### Laing, Brian

Senior Supplier Relationship Manager Toronto, ON Joined September 6, 1994

#### Lamarre, Yves

Associate Advisor Trois-Rivieres, QC Joined September 4, 1990

#### Lao, Carmelita

Policy Issue Representative Mississauga, ON Joined June 1, 1989

#### Laporte, Martine

Financial Advisor Laval, QC Joined August 21, 2000

#### Le Ber, Beverly

Senior Manager Linx New Initiatives Toronto, ON Joined November 30, 1981

#### Le Buis, Sylvie

Financial Planning Associate Longueuil, QC Joined February 7, 1980

#### Lee, Clement

Manager Cryptographic Operations Toronto, ON Joined August 2, 1988

#### Leeson, Joung

Client Advisor Sherwood Park, AB Joined December 5, 2001

#### Lessard, André

Commercial Account Manager Saint-Hyacinthe, QC Joined June 5, 1989

#### Lew, Wanda

Manager Employee Development -Western Canada Vancouver, BC Joined April 26, 1982

#### Maclellan, Charlene

Client Advisor Stellarton, ON Joined October 15, 1996

#### Mahadeva, Weeralukshmy

Account Service Agent Toronto, ON Joined March 2, 1998

#### Mann, Barbara

Account Service Agent Montreal, QC Joined February 4, 1987

#### Marak, Naida

Financial Planning Associate Edmonton, AB Joined April 23, 1985

#### Marsh, Brenda

Administrative Assistant Mississauga, ON Joined March 3, 1980

#### McCordick, Pat

Client Advisor Kemptville, ON Joined November 25, 1991

#### McDonald, Debbie

Manager Operations, Alberta Cash Services Calgary, AB Joined September 14, 1981

#### McDougall, Ronald

Senior Technical Systems Analyst Toronto, ON Joined January 16, 1989

#### McFadden, Lynda

Manager, Client Care Wallaceburg, ON Joined September 17, 1979

#### McGarry, Sandra

Client Advisor Fergus, ON Joined February 12, 1990

#### McIntaggart, Stephen

Account Manager Toronto, ON Joined October 3, 1988

#### McIntyre, Sheila

Manager, Operational Risk Management Toronto, ON Joined June 27, 1973

#### Meloche, Linda

Manager, Customer Care Westmount, QC Joined April 10, 1979

#### Mengon, Louisa

Investigator Montreal, QC Joined June 28, 1976

#### Merchant, Farida

Project Manager Toronto, ON Joined July 31, 1989

#### Michie, Cal

Manager, Special Loans & Advisory Services Toronto, ON Joined August 25, 1975

#### Micks, Teresa

Financial Advisor Barrie, ON Joined November 12, 1986

#### Mighty, Jim

Senior Financial Analyst Toronto, ON Joined February 26, 1990

#### Milligan, Alice

Client Advisor Alliston, ON Joined September 21, 1977

#### Miskolczi, Tracie

Assistant Branch Manager Ridgeway, ON Joined April 23, 1990

#### **Moore, Dolores**

Adjudication Associate Vancouver, BC Joined July 6, 1981

#### Morin, Christine

Banking Advisor Jonquiere, QC Joined June 15, 1987

#### Morrison, Renae

Client Advisor Kelowna, BC Joined September 1, 1989

#### Murphy, Lorraine

Client Advisor Saskatoon, SK Joined March 24, 1998

#### Ngan, Kwok

Business Development Manager, Asian Banking Winnipeg, MB Joined July 5, 2004

#### Ofosu-Barko, Evelyn

Group Benefit Solution Service Representative Mississauga, ON Joined July 10, 2000

#### Oliver, Erne

Senior Analyst Toronto, ON Joined April 6, 1998

#### Oliver, Madonna

Administrator Trust Operations Toronto, ON Joined November 6, 1989

#### O'Mara, Frank

Business Deposit Specialist Montreal, QC Joined August 27, 1979

#### O'Reilly, Joy

Senior Technical Systems Analyst Toronto, ON Joined July 30, 1990

#### Packham, Margaret

Financial Planner St. Catharines, ON Joined May 7, 1984

#### Page-Trentham, Patti

Market Operations Support Officer Calgary, AB Joined September 13, 1976

#### Palumbo, Sam

Vice President, RBC Global Asset Management Inc. Toronto, ON Joined November 9, 2006

#### **DECEMBER 2016**

(CONTINUED)

#### Park, Nora

Account Services Agent Toronto, ON Joined June 16, 1981

#### **Pavlopoulos, Cathy**

Client Advisor Montreal, QC Joined September 21, 1987

#### Perri, Sylvia

Client Advisor Welland, ON Joined September 8, 1975

#### Peters, Elizabeth

Estate Specialist Mississauga, ON Joined May 22, 2002

#### Peters, Laurie

Executive Assistant St. Catharines, ON Joined May 22, 2001

#### Pickett, Bernadette

Mortgage Specialist St. Johns, NF Joined September 8, 1981

#### Plante, Guylaine

Banking Advisor Joliette, QC Joined October 27, 1980

#### Pleau, Guylain

Lead Disability Claims Consultant Toronto, ON Joined October 4, 1999

#### **Portener, Frances**

Client Advisor Pickering, ON Joined April 26, 1984

#### Preston, Helen

Client Advisor Aurora, ON Joined December 1, 1975

#### Quinn, Joan

Customer Service Representative Mississauga, ON Joined November 11, 2002

#### Ramsay, Louise

Operations Manager Toronto, ON Joined April 28, 1986

#### Rawlings, Jim

Senior Network Analyst Toronto, ON Joined February 4, 2002

#### Reimer, Maggie

Investment Advisor Cultus Lake, BC Joined January 16, 2006

#### Ripley, Lori

Branch Manager Stratford, ON Joined October 20, 1975

#### Rivera, Gladys

Audit & Control Officer Toronto, ON Joined November 14, 1988

#### Robidoux, Nicole

Financial Planner Sudbury, ON Joined January 24, 1977

#### Robinson, Marg

Client Advisor Mount Brydges, ON Joined August 31, 1981

#### Roy, Johanne

Account Services Agent Westmount, QC Joined August 18, 1981

#### Samson, Virginia

Team Leader, Travel Sales and Service Advice Centre Mississauga, ON Joined July 5, 1999

#### Sather, Ruth

Client Care Advisor Calgary, AB Joined September 30, 1991

#### Sheahan, Margaret

Market Operations Support Officier Toronto, ON Joined June 16, 1975

#### Silvano, Pasquale

Associate Investment Advisor Montreal, QC Joined August 3, 1999

#### Slaney, Cynthia

Associate Account Manager Oshawa, ON Joined October 4, 1985

#### Small, Claudia

Commercial Credit Advisor Toronto, ON Joined July 15, 1974

#### Smith, Marian

Client Advisor Kamloops, BC Joined May 15, 1989

#### St. Martin, Nasrine

Financial Planner St. Catharines, ON Joined November 5, 2007

#### Stansfield, Sheryl Mae

Mortgage Specialist Calgary, AB Joined October 24, 1983

#### Sundberg, Heather

Assistant Branch Manager Parry Sound, ON Joined February 26, 1990

#### **Symons-Shaw**

Client Care Advisor Toronto, ON Joined August 17, 1981

#### Tan, Sin Foong

Financial Advisor Ottawa, ON Joined January 29, 1993

#### **Tappin, Desiree**

Client Care Advisor Toronto, ON Joined August 13, 2001

#### Theoret, Danielle

Manager Real Estate Middle Office Montreal, QC Joined October 4, 1976

#### Thompson, Brenda

Financial Advisor Cranbrook, BC Joined May 7, 1987

#### Timleck, Mary

Executive Assistant Toronto, ON Joined December 9, 1985

#### Tookey, Dan

Investment Advisor New Westminster, BC Joined March 9, 1998

#### Tremblay, Anne

Financial Planner Vancouver, BC Joined January 20, 2004

#### **Uy, Beatriz**

Client Advisor Business St. Albert, AB Joined April 16, 1990

#### Vallani, Naila

Financial Planning Associate Vancouver, BC Joined July 5, 1976

#### Van Breugel, Linda

Financial Advisor Kamloops, BC Joined July 2, 1974

#### Wai, Eleana

Specialized Service Officer Toronto, ON Joined July 20, 1987

#### Walker, Rosalind

Client Advisor Mississauga, ON Joined July 4, 2000

#### Wendt, Doris

Branch Operations Assistant Regina, SK Joined December 7, 1995

#### **Whalley, Betty-Anne**

Senior Account Manager Health Care Professionals Calgary, AB Joined February 4, 1991

#### Whinyates, Barbara

Client Advisor Niagara Falls, ON Joined April 15, 1985

#### Wickenden, Dianne

Client Advisor Business Hamilton, ON Joined August 13, 1990

#### Wickins, Candace

Branch Manager Sherwood Park, AB Joined September 16, 1985

#### Wilson, Patsy

Client Advisor Whitehorse, YT Joined December 6, 2001

#### Wong, Eva

Financial Planner Toronto, ON Joined April 23, 2001

#### Wong, Susan

Specialized Services Officer Estates Toronto, ON Joined April 17, 1972

#### Wood, Michael

Senior Customer Care Specialist Mississauga, ON Joined October 9, 1996

#### Yang, Pauline

Senior Manager, Pensions & Benefits Reporting Toronto, ON Joined July 19, 2004

#### Yim, Man Ha

Account Service Representative Calgary, AB Joined June 10, 2001

#### Young, Hoover

Senior Manager, Real Estate & Construction Services Edmonton, AB Joined April 13, 1981

#### **JANUARY 2017**

#### Asgar-Deen, Shakeela

Client Advisor Calgary, AB Joined August 20, 1990

#### Assam, Kathleen

Private Banking Associate Toronto, ON Joined March 11, 1974

#### Barey, John

Field Operations Specialist Burlington, ON Joined January 5, 1987

#### **Bathgate, Chris**

Private Banker Vancouver, BC Joined November 22, 1976

#### **Beharry-Houlas, Kashmie**

Client Advisor Whitby, ON Joined June 8, 1998

#### Belair, Margo

AG Account Manager Levis, QC Joined June 25, 1970

#### **Bertrim, Cheryl**

Client Advisor Sharbot Lake, ON Joined August 20, 1976

#### **Brandow**, Ron

Senior Manager Finance Shared Services Brantford, ON Joined September 5, 1978

#### Burke, Allen

Senior Business Systems Specialist Toronto, ON Joined March 29, 1976

#### Caldwell, Valerie

Financial Advisor North Sydney, NS Joined November 19, 1984

#### Cambridge, Edna

Account Service Representative Montreal, QC Joined November 28, 1993

#### Celenza, Antonietta

Operations Support Officer Toronto, ON Joined January 4, 1982

#### Cheng, Grace

Financial Analyst Toronto, ON Joined September 3, 1996

#### **Choo-Wing, Wavelene**

Market Operations Support Officer Toronto, ON Joined November 5, 1984

#### Clough, Denise

Financial Planner Kamloops, BC Joined March 23, 1994

#### Condon, Goldie

Recoveries Officer Collections Recoveries Mississauga, ON Joined March 12, 1990

#### Côte, Francine

Resolution Officer Montreal, QC Joined September 30, 1968

#### D'Andrea, Dina

Branch Manager Etobicoke, ON Joined August 4, 1987

#### **Dubeau**, Micheline

Adjudication Associate Montreal, QC Joined May 15, 1975

#### **Ellis-Winters, Ward**

Mortgage Specialist Vancouver, BC Joined October 14, 2003

#### Gallant, Carol

Market Operations Support Officer St. Johns, NL Joined June 19, 1978

#### **JANUARY 2017**

(CONTINUED)

#### Graham, George

Investment Advisor Saint John, NB Joined May 5, 1997

#### Gulli, Beatrice

Client Advisor Concord, ON Joined July 25, 1983

#### Hahn, Lance

National Manager Mutual Fund Compliance Mississauga, ON Joined March 2, 1981

#### Havens, Linda

Client Advisor Simcoe, ON Joined June 16, 1986

#### Hess, Liz

Client Advisor Prince Albert, SK Joined September 24, 1987

#### **Keirstead, Denise**

Client Advisor Burlington, ON Joined July 4, 1978

#### Kerr, Judi

Manager Credit Structures Private Banking Winnipeg, MB Joined April 16, 1973

#### Ko, Nina

Assistant Branch Manager North York, ON Joined March 14, 2011

#### Kohli, Sanjiv

Business Insurance Advisor Brampton, ON Joined July 5, 2006

#### Kolipakam, Vidya

Banking Advisor Brampton, ON Joined August 30, 1993

#### Laperriere, Camille

Manager Mortgage Retention Home Equity Financing Burlington, ON Joined April 5, 1982

#### Lau, Paula

Financial Advisor Oakville, ON Joined September 23, 1991

#### Lee, Cynthia

Financial Advisor Scarborough, ON Joined October 1, 1990

#### Mahava, Irene

Financial Advisor Ottawa, ON Joined October 2, 1990

#### McGlade, Kim

Manager, Operations Effectiveness Mississauga, ON Joined March 30, 1981

#### McGrath, Sheila

Senior Manager Product Development Toronto, ON Joined January 27, 1975

#### McMullen, Kevin

Operation Analyst 1st Mainframe Toronto, ON Joined October 9, 1985

#### Meinhardt, Judy

Manager, Financial Planning Associates Halifax, NS Joined October 13, 2009

#### Mok, Tony

Financial Advisor Richmond, BC Joined June 10, 1996

#### Montgomery, Leela

Financing Specialist Toronto, ON Joined October 25, 1973

#### Muir, Donna

Banking Advisor Hillsburgh, ON Joined January 14, 1985

#### Naayen, Druanne

Manager Client Care Winnipeg, MB Joined September 7, 1972

#### Nasser, Fathia

Market Operations Support Officer Burlington, ON Joined June 29, 1992

#### Olding, Laurie

Client Advisor Massey, ON Joined January 16, 2006

#### Ott, Andy

Branch Manager Barrie, ON Joined July 29, 2002

#### Pageau, Deborah

New Business Case Coordinator Mississauga, ON Joined April 9, 2001

#### Parsons, Dean

Financial Planner Winnipeg, MB Joined July 25, 1983

#### Pepe, Carmen

Associate Account Manager St-Laurent, QC Joined January 25, 2000

#### Phillips, Robert

Program Manager Automation Solutions Toronto, ON Joined October 25, 1976

#### Rabchuk, Gordon

Head, Corporate Archive & Legal Info Services Mississauga, ON Joined January 20, 1986

#### Rasoda, Tej

Financial Planner Coquitlam, BC Joined May 22, 1990

#### Robinson, Janet

Banking Advisor Cornwall, ON Joined February 18, 1985

#### Robitaille, Deborah

Branch Manager Whitby, ON Joined January 14, 1988

#### Ross, Les

Private Banker Oakville, ON Joined August 4, 2009

#### Rousseau, Lynne

Associate Pointe-Claire, QC Joined January 31, 2005

#### Sacilotto, Jane

Team Manager Branch Vancouver, BC Joined August 6, 1980

#### Sarioglu, Suzan

Project Manager Toronto, ON Joined November 3, 1986

#### Saxena, Ritu

Senior Financial Analyst Toronto, ON Joined April 9, 2001

#### Sheridan, Joanne

Mortgage Specialist Mississauga, ON Joined December 19, 1977

#### Shirvani, Mina-Fatemeh

Senior Account Manager Richmond Hill, ON Joined June 1, 1998

#### Silveira, Helena

Senior Production Operations Support Analyst Toronto, ON Joined January 30, 1984

#### Stasko, Marg

Senior Account Manager Business Richmond Hill, ON Joined September 26, 1986

#### Stephenson, Carol

Client Advisor Exeter, ON Joined December 10, 1984

#### **Sutherland, Brenda**

Client Advisor Beaumont, AB Joined May 24, 2005

#### Sykelyk, Walter

Team Leader/Senior Trust Officer Saint-Laurent, QC Joined July 10, 1978

#### **Thorne, Robert**

Client Advisor Toronto, ON Joined October 15, 2001

#### Tombocon, Theresa

Resolution Officer Toronto, ON Joined November 1, 1995

#### Van Der Ploeg, Sally

Client Advisor Hamilton, ON Joined March 21, 1988

#### Venne, Danielle

Banking Services Repentigny, QC Joined May 6, 1992

#### Wilson, James

Branch Manager Whitehorse, YT Joined June 20, 1974

#### Wilson, Mary Ann

Client Advisor Business Penticton, BC Joined May 5, 1988

#### Wilton, Cathy

Banking Advisor New Waterford, NS Joined January 5, 1976

#### Yim, Teresa

Executive Assistant Burlington, ON Joined February 2, 1981

#### Young, Claire

Client Advisor Edmonton, AB Joined December 13, 2005

#### **FEBRUARY 2017**

#### Abadir, Teriza

Customer Service Representative North York, ON Joined August 8, 2000

#### Ackloo, Raymond

Associate Director I&TS Banks, Brokers & Exchanges Bowmanville, ON Joined March 18, 1991

#### **Bains, Navjit**

Mortgage Specialist Vancouver, BC Joined November 7, 2005

#### Batista, Brenda

Senior Manager Global Client Solutions Toronto, ON Joined May 31, 1976

#### Bell, Jenese

Customer Service Officer Mississauga, ON Joined February 10, 1997

#### **Bestard, Cathy**

Client Care Advisor Sarnia, ON Joined September 30, 1985

#### Biello, Wendy

AC Cards Advisor Montreal, QC Joined August 30, 2004

#### Bilowus, Anna

Manager, Procurement -Consumables & Courier Toronto, ON Joined March 8, 1982

#### Binning, Jasbir

Client Care Advisor Richmond, ON Joined August 26, 1974

#### **Bjorklund, Brent**

Senior Account Manager Business & Personal Winnipeg, MB Joined February 2, 2004

#### Bolger, Andrea E.

Executive Vice President, Business Financial Services Toronto, ON Joined December 14, 1981

#### Cail, Joy

AC Senior Banking Advisor Moncton, NB Joined March 31, 2008

#### Carlson, Gwen

Client Care Advisor Evansburg, AB Joined November 19, 1990

#### Carson, Susan

Client Care Advisor Perth, ON Joined October 3, 1986

#### Chew, Stephanie

Adjudication Associate Vancouver, BC Joined August 13, 1984

#### Chou, Sue Fen

Client Advisor Richmond Hill, ON Joined March 15, 2010

#### Chung, Teresa

Account Service Representative Calgary, AB Joined March 4, 2003

#### Cordeiro, Cristina

Payment Liquidity Management Officer Toronto, ON Joined October 24, 1988

#### De Souza, Blossom

Dept. Manager - National Credit Effectiveness Review Mississauga, ON Joined August 18, 1976

#### Doyon, Robert

Banking Advisor Levis, QC Joined February 16, 1988

#### **FEBRUARY 2017**

(CONTINUED)

#### **Drolet, Linda**

Sales Assistant Montreal, QC Joined May 31, 1999

#### **Duquette, Therese**

Collections Officer Westmount, QC Joined February 28, 1972

#### **Edgerton, Brenda**

Mortgage Specialist Saskatoon, SK Joined February 25, 1985

#### Foesier, Jim

Manager - Business Integration - Cards Advice Centers Vancouver, BC Joined July 13, 1981

#### Fujioka, Kathy

Market Operations Support Officer New Westminster, BC Joined January 5, 1976

#### Giroux, Pauline

Mortgage Specialist Montreal, QC Joined May 4, 2005

#### Goldhawk, Dana

Senior Treasury Solutions Specialist Toronto, ON Joined May 6, 1974

#### Gomes, Pio

Tandem Technical Systems Analyst Toronto, ON Joined June 11, 1990

#### **Grundy**, Paul

Manager, Special Loans & Advisory Services Halifax, NS Joined January 4, 1982

#### Hafichuk, Nicolette

Client Advisor Business Services Calgary, AB Joined November 8, 1985

#### Halari, Nazneen

Client Advisor Markham, ON Joined December 1, 1980

#### Hall, Karen

Sales Assistant Vancouver, BC Joined September 11, 1995

#### Herd, Kelly

Financial Planner Hamilton, ON Joined December 4, 1979

#### Hindle, Louise

Assistant Manager Secretariat Toronto, ON Joined October 19, 1970

#### HoSing, Joanne

Director Operations & MIS Toronto, ON Joined January 30, 1990

#### Hwang, Susan

Technical Systems Analyst Toronto, ON Joined February 10, 1997

#### Iorianni, Helen

Senior Account Manager Business & Personal Thunder Bay, ON Joined March 10, 1975

#### Kane, Deborah

Centre Manager Vancouver, BC Joined July 4, 1978

#### Klinck, Ken

Investment & Retirement Planner Vancouver, BC Joined July 17, 1995

#### Lau, Vivian

Account Services Agent Mississauga, ON Joined September 5, 1978

#### Lawrence, Monica Nicki

Senior Commercial Credit Analyst Toronto, ON Joined January 11, 2010

#### Leahy, Fay

Manager Lease Underwriting & Portfolio Management Burlington, ON Joined July 9, 1984

#### Marion, David

Senior Manager, Strategy and Transformation Services Toronto, ON Joined February 5, 2007

#### McLellan, Dar

Client Advisor Kamloops, BC Joined June 14, 1976

#### Medeiros, Leonilde

Client Advisor Hamilton, ON Joined October 1, 2001

#### Merid, Datchew

Client Manager - Investment Counsellor Services Montreal, QC Joined January 15, 1980

#### Minkowski, Sandra

Branch Manager Mississauga, ON Joined July 4, 1977

#### Mo, Lisa

Investigations Agent Toronto, ON Joined January 10, 1991

#### Muir, Alice

Adjudication Associate Mississauga, ON Joined February 18, 1974

#### Murdock, Anne

Banking Advisor Moncton, NB Joined October 23, 1995

#### Ochoa, Luis

Senior Technical Systems Analyst Toronto, ON Joined November 5, 2008

#### **Oppedisano**, Anna

Specialized Services Officer Toronto, ON Joined February 2, 1976

#### Pang, Sai Chun Hersey

Client Advisor Richmond, BC Joined September 18, 1989

#### Patrick, Lillie

Mortgage Specialist Barrie, ON Joined November 19, 2007

#### Reiter, Maureen

Branch Operations Assistant Vernon, BC Joined November 9, 1993

#### Rezvani, Zia

Insurance Advisor Vancouver, BC Joined January 22, 2007

#### Romanson, Diane

Client Advisor Winnipeg, MB Joined July 24, 1989

#### Rutherford, Rita

Account Services Agent Vancouver, BC Joined October 28, 1996

#### Ryall, Debbie

Banking Advisor Vernon, BC Joined March 11, 1988

#### Sands, Debra

Executive Assistant Toronto, ON Joined January 4, 1999

#### Simpson, Jody

Banking Advisor Vernon, BC Joined July 24, 1989

#### Snell, Julie

Senior Manager Banking Operations Toronto, ON Joined October 14, 1981

#### **Stewart, Brett**

Manager Production Services Barrie, ON Joined May 16, 1979

#### St-Onge, Pierre

Senior Manager Voice Telecom Morin-Heights, QC Joined July 5, 1976

#### Tessaro, Carol

Commercial Account Manager Hamilton, ON Joined July 6, 1977

#### Vermette, Patricia

Banking Advisor Winnipeg, MB Joined May 23, 2000

#### Watkins, Marcia

Account Service Agent Montreal, QC Joined February 10, 1992

#### Woll, Janet

Assistant, Institutional Portfolio Management Vancouver, BC Joined June 16, 1997

#### Woo, Janet

Director, Sector Risk Toronto, ON Joined January 8, 2001

#### Woodside, Sheriann

Financial Advisor Saskatoon, SK Joined January 22, 2007

## PREVIOUS RETIREMENTS

#### Simpson, Sue

Team Leader - EAC Vancouver, BC Joined December 12, 1977 Retired June 30, 2016 **ISSUE 1 • 2017** 

# Keeping In Touch In Memoriam

## In Memoriam

We extend our condolences to the families and friends of:

Anderson, Flo

Winnipeg, MB February 15, 2017 Retired June 1, 1991

**Armand, Guy** 

D'Anjou, QC February 19, 2017 Retired October 1, 1998

Arsenault, Raymond

Mont Royal, QC January 18, 2017 Retired February 1, 1993

Baldwin, Karen

Dartmouth, NS February 9, 2017 Retired April 1, 1998

Beach, Iola

Sault Ste Marie, ON December 6, 2016 Retired July 1, 2001

**Beatty, Edna** 

Burlington, ON December 8, 2016 Retired January 1, 1982

Belanger, Luce

Montreal, QC February 20, 2017 Retired December 1, 2009

**Bennett, Dorothy** 

Montreal, QC December 29, 2016 Retired November 1, 1981

Bingham, Mary

Ottawa, ON October 31, 2016 Retired July 1, 1980

**Blair, George** 

Toronto, ON January 16, 2017 Retired November 1, 1994 Bleackley, Tom

Kelowna, BC January 6, 2017 Retired June 1, 1993

**Brawley, Pat** 

Waterloo, ON October 25, 2016 Retired March 1, 2001

Brunelle, Gilberte

Charny, QC December 23, 2016 Retired October 1, 1986

Burke, Carolyn

Ottawa, ON December 15, 2016 Retired June 1, 2000

Byron, Marion

Kitchener, ON November 24, 2016 Retired June 1, 2004

Campeau, Marie-Reine

Blainville, QC December 20, 2016 Retired August 1, 2000

Chan, Nora

Vancouver, BC January 3, 2017 Retired January 1, 1994

**Charlton, Perley** 

Pictou, NS February 3, 2017 Retired August 1, 1984

Cheele, Raymond

Brockville, ON January 27, 2017 Retired November 1, 1982

Chin-Leung, Mike

Toronto, ON January 5, 2017 Retired December 1, 2001 **Christie, Dave** 

Vancouver, BC December 18, 2016 Retired March 1, 1992

Clarke, Mary

Halifax, NS February 6, 2017 Retired May 1, 1994

Coleman, Kathryn

Victoria, BC February 13, 2017 Retired January 1, 2017

Collier, Honorah

Calgary, AB January 16, 2017 Retired January 1, 1988

**Corbett, Albert** 

Peterborough, ON February 20, 2017 Retired January 1, 1980

**Davison, Maureen** 

Victoria, BC February 6, 2017 Retired July 1, 2005

**De Wit, Cornelius** 

Victoria, BC December 30, 2016 Retired May 1, 1991

**Devarennes, Suzanne** 

Longueil, QC January 17, 2017 Retired June 1, 1993

**Evans, Linda** 

London, ON February 15, 2017 Retired June 1, 2010

**Gant, Reginald** 

Burnaby, BC December 31, 2016 Retired June 1, 1980 Garcia-Lopez, Diego Julio

Ottawa, ON January 6, 2017 Retired December 1, 1989

**Garvin, Joyce** 

Sherkston, ON January 14, 2017 Retired January 1, 1995

**Groob, Henriette** 

Toronto, ON September 15, 2016 Retired July 1, 1997

Gsellmann, Mathilde

Cayuga, ON December 2, 2016 Retired November 1, 1984

Gurgurewicz, Ed

Kanata, ON February 18, 2017 Retired May 1, 2005

Hachfeld, Emma

North Vancouver, BC December 20, 2016 Retired April 1, 1985

Hewetson, Mariela

Oakville, ON November 25, 2016 Retired April 1, 2009

Hillyard, George

St Anicet, QC January 22, 2017 Retired September 1, 1989

**Hobbs, Margaret** 

Vancouver, BC January 11, 2017 Retired September 1, 2004

Jamison, Marjorie

Calgary, AB December 17, 2016 Retired November 1, 1992

## In Memoriam

We extend our condolences to the families and friends of:

Johns, Frederick "Stan"

Regina, SK December 12, 2016 Retired April 1, 1977

Karpins, William

Maple Ridge, BC January 29, 2017 Retired November 1, 1989

Kavanagh, Arthur

Fenwick, ON January 20, 2017 Retired November 1, 1991

**Kellett, William** 

Toronto, ON January 7, 2017 Retired May 1, 2006

Kempthorne, Sharon

Killarney, MB February 18, 2017 Retired August 1, 2000

Khan, Ayshia

Mississauga, ON January 5, 2017 Retired November 1, 2013

Kinnunen, Zona

Calgary, AB January 3, 2017 Retired June 1, 1992

Lawless, Emilian

Montreal, QC December 25, 2016 Retired April 1, 2000

LeMay, Louise

Kenora, ON February 21, 2017 Retired July 1, 2016

Liberge, Gaston

Quebec City, QC January 13, 2017 Retired November 1, 1992 Lindsay, Fred

Calgary, AB December 27, 2016 Retired March 1, 1992

Lindsay, Stan

Penticton, BC January 4, 2017 Retired May 1, 1992

Livingstone, Edith

Surrey, BC January 17, 2017 Retired June 1, 1983

Lomp, Rael

Toronto, ON November 23, 2016 Retired January 1, 1988

Lynch, Meryl

Brockton, ON January 6, 2017 Retired September 1, 1985

Macdonald, Rita

Edmonton, AB December 16, 2016 Retired October 1, 1996

**MacInnis, Florence** 

Halifax, NS December 20, 2016 Retired March 1, 1986

Mackillop, Aileen

Baddeck, NS January 25, 2017 Retired January 1, 1999

Macmillan, Trish

Stratford, PE December 27, 2016 Retired December 1, 2001

Macneil, Norma

Binbrook, ON December 1, 2016 Retired April 1, 2001 Maola, Louise

Sarnia, ON January 8, 2017 Retired February 1, 2006

**Martin, Fred** 

West Vancouver, BC December 26, 2016 Retired March 1, 2003

McGrath, Margaret

St. John's, NL January 9, 2017 Retired November 1, 1978

Mendes, Artie

Mississauga, ON November 28, 2016 Retired August 1, 1993

**Mercier, Denis** 

Boucherville, QC December 14, 2016 Retired July 1, 1993

Mills, Elizabeth

Leamington, ON February 5, 2017 Retired November 1, 2008

Miquelon, Louis

Shefford, QC January 28, 2017 Retired November 1, 2008

Morelli, June

Vancouver, BC January 21, 2017 Retired June 1, 1988

Morgan, Debbie

Toronto, ON January 13, 2017 Retired October 1, 2012

Murphy, Shirley

Lethbridge, AB August 25, 2016 Retired October 1, 1994 Nickerson, Gail

Halifax, NS January 10, 2017 Retired February 1, 2002

Olson, Harold

Thunder Bay, ON February 4, 2017 Retired June 1, 1988

Ostrom, Yvonne

Parksville, BC January 28, 2017 Retired October 1, 1995

Pallo, Lee

Ottawa, ON November 28, 2016 Retired February 1, 1998

Persaud, Doreen

Ajax, ON November 23, 2016 Retired January 1, 1992

**Poirier, Roger** 

Gatineau, QC December 18, 2016 Retired November 1, 1989

Prochuk, Marie

Mississauga, ON January 16, 2017 Retired October 1, 2011

Reisinger, Noreen

Brampton, ON
January 25, 2017
Retired March 1, 2012

Robertson, June

Brampton, ON January 28, 2017 Retired February 1, 1992

Robillard, Margaret

Simcoe, ON November 18, 2016 Retired February 1, 1999

## In Memoriam

We extend our condolences to the families and friends of:

#### Salvador, Carmelita

Scarborough, ON January 10, 2017 Retired March 1, 2012

#### Sargent, Lois

Scarborough, ON January 27, 2017 Retired July 1, 2000

#### Schwinghamer, Irene

Saskatoon, SK January 11, 2017 Retired February 1, 1989

#### **Shute, Terence**

Halifax, NS February 17, 2017 Retired January 1, 1982

#### Sinclair, Lorna

Kenora, ON December 1, 2016 Retired December 1, 2007

#### Sorensen, John

Chatsworth, ON December 17, 2016 Retired October 1, 1983

#### St-Amand, Lottie

Grand Falls, NB November 23, 2016 Retired September 1, 1993

#### **Stewart, Gay**

St Thomas, ON January 4, 2017 Retired July 1, 1994

#### Stokes, William

Winnipeg, MB December 3, 2016 Retired January 1, 1999

#### Taylor, Margaret

St. Paul, AB August 27, 2016 Retired July 1, 1994

#### Tough, Jim

Burlington, ON January 10, 2017 Retired November 1, 1992

#### **Toupin, Robert**

Saint Leonard, QC February 19, 2017 Retired March 1, 1997

#### Trudel, Gisele

Outremont, QC November 16, 2016 Retired April 1, 1989

#### Tucker, Marie Helene Rita

Keewatin, ON February 19, 2017 Retired December 1, 2001

#### Turner, Elaine

Ottawa, ON November 27, 2016 Retired January 1, 2009

#### **Tuttle, Bill**

Saskatoon, SK February 10, 2017 Retired February 1, 1989

#### **Vover, Gilles**

Victoria, BC November 29, 2016 Retired August 1, 1988

#### Welland, Eyre

Innisfil, ON November 23, 2016 Retired August 1, 1981

#### Weston, Veryl

Halifax, NS July 10, 2016 Retired June 1, 1982

#### Whitney, Dorothy

Tara, ON January 20, 2017 Retired September 1, 1995

#### Wilkie, Jim

Scarborough, ON January 29, 2017 Retired July 1, 1994

#### Williams, Jean

Toronto, ON September 9, 2016 Retired August 1, 2009

#### Williams, Neil

Pierrefonds, QC December 31, 2016 Retired March 1, 1994

#### Wilson, Elaine

Dartmouth, NS February 7, 2017 Retired February 1, 2002

#### Windross, Geoffrey

West Vancouver, BC January 9, 2017 Retired August 1, 1997

#### Winiarski, Meva

Oshawa, ON February 16, 2017 Retired March 31, 1988

#### Zubernick, Irma

Kirkland Lake, ON January 6, 2017 Retired February 1, 2001

#### Zummack, Donna

Regina, SK January 22, 2017 Retired April 1, 2009

#### Correction

In issue 4, 2016 of Keeping in Touch (mailed and posted on-line at the end of January), the In Memoriam listings included Elizabeth Hamilton of Darlingford, MB. We were incorrectly advised of the death of a woman by the same name, living in the same province as one of our pensioners. After further investigation, we discovered that the deceased is not an RBC pensioner. We apologize and regret the error.



# Industry peers recognize RBC as the best Canadian private bank for 10th consecutive year

For an outstanding 10th consecutive year, Royal Bank of Canada captured top honours for private banking services in Canada in the 2017 Euromoney Private Banking and Wealth Management Survey. In addition to this achievement, RBC received 14 first-place awards at the annual event, held in February.

"Receiving this recognition from our peers over the last 10 years is an honour," said Ann Bowman, Head, RBC Private Banking Canada. "While our business and the services we offer have evolved over the last decade, what remains constant is our employees' dedication to helping our clients thrive and achieve their financial goals."

# New RBC Mobile app capability further strengthens RBC's market leading position in the payments and mobile space

Sending money is now as easy as saying "Hey Siri, send Pat \$20", as RBC launches money transfers with Siri for its personal banking clients. This innovative money transfer solution is now available through an update to the RBC Mobile app for iPhone and iPad. Building on its market leading, free person-to-person money transfer services for chequing account clients launched last year, RBC continues to develop simple and innovative ways for clients to make payments and bank with their mobile devices. This payment solution is the latest enhancement from the RBC innovation labs, which test new ideas by partnering with academia, fintechs and RBC clients to make banking easier. The RBC labs are actively working on a range of client solutions that will be coming to market this year.



#### Stay a step ahead: RBC gives tips to be cyber smart

Technology has made lives easier, connecting people and businesses in unprecedented ways. But with the steady pace of advancement and change comes the heightened risk of fraud, particularly digital and online fraud. Words like "phishing" and "smishing" that did not exist a decade ago have entered our everyday lexicon.

"The reality is that cyber-crime has become an increasingly problematic issue, not only for the financial services sector, but for other industries in Canada and around the globe," said Adam Evans, vice-president risk management at RBC. "It takes a combined effort between organizations and consumers to prevent fraudsters and cyber scammers from getting their hands on your private information."

According to the Canadian Banking Association, 72 per cent of Canadians use online and mobile banking as their primary means of banking, up from 52 per cent in 2012. It's clear that Canadians are accepting of new and convenient banking and payment technologies but it's important they know how to stay safe when using these tools.

Read tips and watch the Be Cyber Smart video series anytime at the RBC Privacy & Security website: www.rbc.com/privacysecurity/ca/index.html

#### **Louis Bannet**

- First joined RBC in 1973
- Retired in 2012
- Role prior to retirement: Document Management Support, Toronto



At his workbench at ReStore.

"We prevent things from being thrown in dumps. By rejuvenating and repairing, less things are thrown out. It's really great for a city's green footprint."

#### Mr. Fix It to the Rescue

If you worked for RBC in the 1970s, Louis Bannet was just the kind of colleague you wanted to know.

Now that he's retired, he's still a reliable and knowledgeable go-to-guy.

Louis is a tinkerer-extraordinaire. So when he joined RBC he knew he'd landed his dream job. "I tested all the machines the bank bought," he recalls. "Faxes, calculators, copiers, typewriters – any electro-mechanical machine you could think of." He also invented the first automatic credit-card machine tester for Chargex imprinters. He worked in what was called the industrial engineering

department and in addition to his regular job, was the man to see when machines stopped working.

For the past five years, Louis' fascination with fixing things has been transferred to two worthy causes: Habitat for Humanity and Repair Café Toronto. "My whole life I've tinkered, fixed and repaired to make things work again," admits Louis. When he retired and didn't know what to do, his wife Mary suggested ReStore, the retail outlet for Habitat for Humanity. The store accepts donations of appliances, lighting and other gently used household items, all of which benefit from Louis' repairs. He spends three days a week at ReStore, ensuring the donated items are in good working order. Not only are they then sold to the public, with proceeds directed towards building affordable homes, thousands of tonnes of re-usable household items go to new owners instead of landfill.



Louis saves the day for this little boy: "He was devastated over his broken electronic car but he went home happy."

For this Mr. Fix it though (even his license plate reads "Fixxit"), three days a week wasn't enough. Repair Café Toronto filled the void. The volunteer organization, part of a network of around 1,200 Repair Cafés worldwide, takes recycling to a new level. They invite the public to bring broken or non-working items to libraries and community centres around the city, where volunteer fixers like Louis get them working again. "We prevent things from being thrown in dumps," explains Louis who volunteers up to two Saturdays a month. "By rejuvenating and repairing, less things are thrown out. It's really great for a city's green footprint."

Typically, each Repair Café event attracts about one hundred people. Success rates are high. Seventy per cent of visitors return home with restored lamps, record players, vacuum cleaners and blow dryers. Importantly, the volunteers also walk visitors through the repair process so they can do it themselves next time. "We show them what was wrong and get them to help with the repair so they learn something new," explains Louis.

Rescuing items from the trash heap has always given Louis great satisfaction. And these days, that satisfaction is compounded, knowing that fixing things is contributing to his community, helping new homeowners realize their dreams, and making his city a greener space.

Find locations near you: <a href="https://www.habitat.ca/restore">www.habitat.ca/restore</a> and <a href="https://www.repaircafe.org/en/visit">www.habitat.ca/restore</a> and <a href="https://www.repaircafe.org/en/visit">www.repaircafe.org/en/visit</a>

## **RBC Corporate Archive**

#### Branch Revolvers Trigger Memories – Part 2

In this final look at revolvers kept at branches from the 1920s to the 1970s, we once again thank all who sent their recollections.



Bryan Carroll remembers when the guns were removed and sent to the security department in Montreal. On one occasion, an inspector checking the returned guns pointed a firearm at the concrete floor and pulled the trigger. The

gun was loaded. Meanwhile, on a floor below, citizenship court was in session. Coincidentally, the judge was welcoming new Canadians to their safe harbour from the conflicts that many had previously endured. The shot rang out, everyone hit the floor, and there went the judge's credibility.

Mary Brown-Fair who worked in Cooksville, Ontario, arrived at work to find two thieves armed with the guns that were supposed to be protecting the employees. Three employees had been tied and put in the basement. The robbers shoved Mary into a corner. Two more employees who then entered the branch slammed the door and screamed "Hold Up". Police intervened, the thieves handed over the guns, and no one was seriously hurt.

Bob Smith recalls when his father Fred was manager at the Consort, Alberta branch in the early 1950s where the family lived above the branch. Bob and his sister, Valerie, had been warned never to touch the gun in their father's desk. One weekend, five-year-old Valerie was in the branch with her father. Bob was outside. Fred left the office for a moment when a gunshot went off followed by immediate silence; Fred and Bob ran into the office. There was Valerie, crying, one hand black from old shells, the gun on the desk, and a bullet hole in the ceiling.

Marilyn Veecock can't forget the time the branch gun discharged in the hands of a new employee and shot her friend in the shoulder. If she had not been getting up from her chair the bullet would have hit her in the head. "She has the scar to this day," says Marilyn.

Barry Veals worked at the Bay & College branch in Toronto, in the early 1960s. The branch accountant sat at a double desk facing his assistant and stored the revolved in the drawer above his lap. One day, a file kept in the same drawer got stuck through the trigger guard of the loaded revolver. One mighty heave on the drawer and the gun discharged. The bullet exited the side of his desk, passed through the front counter between two customers and lodged in the outer wall. "The story stops there," says Barry, "As did, I am sure, the hearts of many customers and staff."

A common theme of all the stories received, was sincere affection for colleagues and times past. There were wise observations too. Gordon Kinkead wrote: "A Montreal branch was manned by a security guard. He accidentally fired the revolver while sitting on the toilet after the trigger got tangled in his belt buckle. The elimination of firearms was certainly an intelligent direction."



B. Douglas Houser, whose anecdote appeared in Part 1 of this feature, provided this picture from 1951. The Swift Current, Saskatchewan City Police Department, organized a revolver instruction and practice session for senior male bank offices of RBC, Bank of Montreal and Bank of Nova Scotia. B. Douglas Houser is shown standing, back row, second from left. Also from RBC were Terry Eddy (standing fourth from left) and Bert Nell (squatting at the far right).



The Steinbach branch was ready for these RBC Inspectors in 1956. Now the branch is getting ready for celebrations and welcomes all who can attend.

#### Celebrations in Steinbach

In 1917, when emotions were running high in Canada after horrible losses at the battle of Vimy Ridge and women had recently won the right to vote, a small event took place in Steinbach, Manitoba, when the town's first bank opened and soon after merged with RBC. Now, 100 years later, celebrations are in order and an invitation is extended to any pensioners who have worked at the branch. Please join current employees and past colleagues for a mix and mingle on Friday, June 2, 2017. A BBQ will be held at the branch on 288 Main Street from 11:00 to 1:00 followed by cake and coffee in the branch from 1:00 to 3:00. A dinner (cost to be determined) is also being planned at the Quarry Oaks Golf & Country Club, highway 311. Details are still being finalized but to find out more just drop into the branch, contact Marni Pauls marni.pauls@rbc.com or call 204-346-6009 to RSVP.

Do you have recollections from the Steinbach, Manitoba branch? Let us know by email or regular mail. See the box below for how to contact the Keeping in Touch team.



## RBC Pensioner Associations Bulletin Board



#### **BC Okanagan**

We are looking for a volunteer to assume the Chair position for our Fall Dinner, which is usually held on the third Thursday of October. There are several pensioners willing to assist in the organization, however, we do not have someone to organize and oversee the event. Please contact Wayne Waters wfmwaters@gmail.com.



#### **Alberta South**

Join us for monthly luncheons on the second Wednesday of each month (except July, August and October) at Mulligans Restaurant, Fox Hollow Golf Course, 999-32 Ave, NE Calgary. Gatherings start at 11:30 a.m.



#### **Kingston**

Reconnect with former colleagues and old friends during lunch on the last Tuesday of each month at the Ambassador Hotel & Conference Centre, 1550 Princess Street, Kingston.

To receive a monthly email reminder, please contact Dawn McEachern <a href="mailto:dawnlyn@telus.net">dawnlyn@telus.net</a> or Connie Trottier <a href="mailto:connie.trottier@shaw.ca">connie.trottier@shaw.ca</a>.

If you are an RBC Pensioner Association representative and wish to publish an event or brief announcement here, please email <a href="mailto:keepingintoucheditor@rbc.com">keepingintoucheditor@rbc.com</a>.

All RBC pensioners are welcome to access the news and activities of their provincial associations at http://www.rbc.com/pensioners/associations/index.html

# Keeping in Touch

Here's how to reach us:

Keeping in Touch Team c/o RBC Pension and Benefits 200 Bay Street North Tower, 11th Floor Toronto, ON, Canada M5J 2J5

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

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

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

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

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

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- Online materials & resources
- And so much more



## **CONTACT:**



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



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