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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.

Highlights from the Quarter

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

Collaboration and strong performance leads to important client wins

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-the-art 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.
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 multi-generation 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
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
Total dollars raised

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

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 non-budget 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.

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 http://www.rbc.com/pensioners/vol_grantprog.html
Keeping in Touch
Retirements
# Retirements

## DECEMBER 2016

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<tr>
<td>Jiwa, Yasmin</td>
<td>Client Advisor</td>
<td>North Vancouver, BC</td>
<td>September 18, 1989</td>
</tr>
<tr>
<td>Joe, David</td>
<td>Senior Group Contract Consultant</td>
<td>Mississauga, ON</td>
<td>July 3, 1990</td>
</tr>
<tr>
<td>Johnson, Alison</td>
<td>Client Advisor</td>
<td>Langley, BC</td>
<td>June 17, 1986</td>
</tr>
<tr>
<td>Jones, Cathy</td>
<td>Financial Advisor</td>
<td>Stellarton, NS</td>
<td>March 7, 1977</td>
</tr>
<tr>
<td>Kaufman, Gayle</td>
<td>Manager</td>
<td>Toronto, ON</td>
<td>October 21, 1985</td>
</tr>
<tr>
<td>Keefe, Joanne</td>
<td>Senior Manager</td>
<td>ATM Operations</td>
<td>January 11, 1982</td>
</tr>
<tr>
<td>Khan, Sharafat</td>
<td>Account Service Agent</td>
<td>Toronto, ON</td>
<td>March 10, 2003</td>
</tr>
<tr>
<td>Kim, Julia</td>
<td>Vice President &amp; Investment Counsellor</td>
<td>Vancouver, BC</td>
<td>July 5, 1996</td>
</tr>
<tr>
<td>Kovacs, Eva</td>
<td>Financial Advisor</td>
<td>Maple, ON</td>
<td>October 11, 1988</td>
</tr>
<tr>
<td>Krauscher, Lorri</td>
<td>Client Advisor</td>
<td>Business Services</td>
<td>July 14, 1980</td>
</tr>
<tr>
<td>Laing, Brian</td>
<td>Senior Supplier Relationship Manager</td>
<td>Toronto, ON</td>
<td>September 6, 1994</td>
</tr>
<tr>
<td>Lamarre, Yves</td>
<td>Associate Advisor</td>
<td>Mississauga, ON</td>
<td>June 1, 1989</td>
</tr>
<tr>
<td>Lao, Carmelita</td>
<td>Policy Issue Representative</td>
<td>Mississauga, ON</td>
<td>August 21, 2000</td>
</tr>
<tr>
<td>Le Ber, Beverly</td>
<td>Senior Manager</td>
<td>Linx New Initiatives</td>
<td>November 30, 1981</td>
</tr>
<tr>
<td>Le Buis, Sylvie</td>
<td>Financial Planning Associate</td>
<td>Longueuil, QC</td>
<td>February 7, 1980</td>
</tr>
</tbody>
</table>
Retirements

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
Retirements

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 Officer
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
Retirements

Vallani, Naila
Financial Planning Associate
Vancouver, BC
Joined July 5, 1976

Van Breugel, Linda
Financial Advisor
Kamloops, BC
Joined July 2, 1974

Wai, Elena
Specialized Service Officer
Vancouver, BC
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

Bathgate, Chris
Private Banker
Vancouver, BC
Joined November 22, 1976

Beharry-Houlas, Kashmie
Client Advisor
Whiteby, 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 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

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
Recoveries Officer
Collections Recoveries
Mississauga, ON
Joined March 23, 1994

Condon, Goldie
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

Janu, Patsy
Client Advisor
Whitehorse, YT
Joined December 6, 2001

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

Celenza, Antonietta
Operations Support Officer
Toronto, ON
Joined January 4, 1982

Langan, Carol
Client Advisor
Whitby, ON
Joined September 19, 1984
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
Winnipeg, MB
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
Retirements

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

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
Retirements

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
Retirements

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
In Memoriam

We extend our condolences to the families and friends of:

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

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

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

Garcia-Lopez, Diego Julio
Ottawa, ON
January 6, 2017
Retired December 1, 1989

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

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

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

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

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

Brunelle, Gilberte
Charvy, QC
December 23, 2016
Retired October 1, 1986

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

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

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

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

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

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

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

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

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

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

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

Campeau, Marie-Reine
Blainville, QC
December 20, 2016
Retired August 1, 2000

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

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

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

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

De Wit, Cornelius
Victoria, BC
December 30, 2016
Retired May 1, 1991

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

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

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

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

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

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

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

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

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

Blair, George
Toronto, ON
January 16, 2017
Retired November 1, 1994

Chin-Leung, Mike
Toronto, ON
January 5, 2017
Retired December 1, 2001

Gant, Reginald
Burnaby, BC
December 31, 2016
Retired June 1, 1980

Jamison, Marjorie
Calgary, AB
December 17, 2016
Retired November 1, 1992
We extend our condolences to the families and friends of:

<table>
<thead>
<tr>
<th>Name</th>
<th>Location</th>
<th>Date of Death</th>
<th>Date of Retirement</th>
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<td>Simcoe, ON</td>
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## In Memoriam

We extend our condolences to the families and friends of:

<table>
<thead>
<tr>
<th>Name</th>
<th>Location</th>
<th>Date</th>
<th>Retired</th>
<th>Date</th>
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<td>Salvador, Carmelita</td>
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### 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.
RBC News

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
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.

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: www.habitat.ca/restore and www.repaircafe.org/en/visit

“Mr. Fix It to the Rescue”

At his workbench at ReStore.

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

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

“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.”
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 revolver 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).
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.
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.

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• Elder care services
• Financial & legal consultations
• Community referrals
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