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Keeping in Touch

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A Note from Gord

A Positive Impact

We understand that RBC's vision of 'Always earning the right to be our clients' first choice' has meaning for four distinct groups who have a stake in RBC: clients, employees, shareholders and communities. I'd like to highlight some recent opportunities we've had to make a positive impact on these stakeholders who are so vital to our success.

Clients

Clients benefit when we outpace the competition and do exceptional work on their behalf, every day. Our efforts were acknowledged in the second quarter of this year when we received the top prize in the categories of Innovation in Customer Service, and Best Retail Bank in North America from Retail Banker International. These awards are a testament to the exceptional dedication and commitment of employees in our Canadian Personal and Commercial Banking division.

Employees

The RBC Employee Volunteer program encourages and enables employee and pensioner involvement and celebrates their passionate volunteer efforts. Since the program was launched in 1999, more than 22,000 grants have been approved and more than \$11 million has been at work in our communities. If you are a volunteer, I want to thank you for your efforts, and I encourage you to apply for a RBC Employee Volunteer Grant, using the enclosed form.

Shareholders

On May 30 we released our second quarter results. Net income exceeded \$1.9 billion, driven by solid earnings growth across all business segments. Particularly strong were our Canadian Banking, corporate and investment banking and asset management businesses.

Our results testify to the strength of our diversified business model, our ability to successfully execute our disciplined growth strategy and our employees' commitment to serve our clients well.

Communities

RBC remains deeply committed to making a lasting and positive impact in the communities where we operate, which includes helping and supporting them in times of need.

As you know, Southern Alberta and the Quebec community of Lac-Mégantic were recently hit by tragic events – historic levels of flooding in Alberta, compelling many of the communities we serve to evacuate their homes and businesses, and the rail explosion and fires that destroyed the city centre of Lac-Mégantic. In support of the relief efforts, RBC has made donations to the Red Cross and our RBC Royal Bank branch network continues to accept public donations across Canada. Additionally, teams of employee volunteers who commit time to helping rebuild and clean up affected areas in southern Alberta will qualify for \$1,000 grants to be donated to the Canadian Red Cross.

Our thoughts remain with the families that live in these communities as they continue to rebuild during this challenging time.

While the remainder of 2013 will bring its share of achievements and challenges, I remain confident that RBC will continue to have a positive impact and deliver value to all who have a stake in our business.

Gord Nixon
President & Chief Executive Officer

Grace Nguyen

- First joined RBC in 1986
- Retired in 2011
- Role prior to retirement: Financial Planner, Toronto



Grace peeks out from behind a canvass.

“It would be the highest reward if someone would have my art in their home or office.”

In Pursuit of a Precious Treasure

When Grace Nguyen fled Vietnam in the early 1970s she had no choice but to leave most of her possessions behind. There was no question, however, about what to take. She poured over her many art books and carefully removed the pages that had special meaning. Along with some family photos, these pages are “my most precious treasure,” she says of the pictures she has kept all these years. “That’s how much I love art.”

From an early age Grace knew she would become an artist. “But I couldn’t be selfish,” she says. “I had an obligation as a mother so I could not leave my career. I absolutely love RBC and I’m grateful that I now have the opportunity to do what I love most – paint!”

The big opportunity Grace speaks of came when she decided to take early retirement, though she still works part-time at the bank. The working arrangement suits her desire to feed her soul with what she enjoys most in life. “I didn’t retire to pursue art. I *had* to pursue it and so retiring was necessary,” she explains. “It’s a deep love I can’t describe. But other artists know what I mean. I’m in paradise when I’m in my studio.”

Grace is classically trained and paints exclusively in oil. She attends weekly painting classes to experiment with art styles and will be studying at the Ontario College of Art (OCAD) to earn her Fine Arts degree, part-time. She’s confident that her individual style will emerge as her studies progress and is intent on mastering challenging pieces, such as “Foreign Bank,” pictured with this article.

“Most see the flag in this painting as the key subject but actually, the painting is about the American lifestyle, in general. I’m doing a series on NYC and this captured my eye.” The painting took three months to complete and is an example of how Grace sees each work as an opportunity to make a meaningful statement.

As a Financial Planner, Grace was dedicated to her clients and co-workers. She’s discovered that art, surprisingly, is not unlike finance. “You have to be disciplined in both. It’s not haphazard or ad hoc. It has to be composed from the beginning and you need to know what the finished work might look like.”

Grace is grateful for two of her biggest fans: her son and daughter. Her son, also an artist, has been working on a website to showcase her work. “Maybe gradually my art will sell,” she says. “My goal and ambition is to be a successful artist but it’s not about making money. It would be the highest reward if someone would have my art in their home or office.” With Grace’s passion, heart and soul so evident in her art, there’s no doubt she’ll make it.



Foreign Bank



Five “Be’s” for Better Health

by Bob Snihura MD, RBC Vice President
and Chief Medical Director

In my previous KIT article (Fall 2012), I emphasized various ways to stay physically and mentally fit. Since my goal with this column is to discuss what each of us can (and should) do to maintain maximum good health, let’s look at five “Be’s” that will help.

1) Be wary of Doctor “Google”

Use a healthy dose of scepticism when viewing online medical information. The fact is, many internet search engines will lead you to *mis*-information. Unlike evidence-based clinical data reported in respected medical journals, medical information found on the internet is often unedited and unproven. This opens the door to many false and/or inaccurate health claims. Before you accept medical advice online (or even from well-meaning friends and relatives), discuss what you’ve found with your personal physician.

2) Be savvy

Strip mall medicine is what I call costly investigations (such as CT scans) that are sold to the unsuspecting public. We’ve all seen and heard the ads that encourage us to be “medical tourists” in the US and other destinations. Such tests are usually totally unwarranted. They can even do damage, exposing the patient to unnecessary radiation. Speak to your personal physician *before* undergoing a privately purchased medical investigation.

3) Be cautious at home

Simple home safety measures can prevent disabling injuries: remove loose rugs; exercise caution with slippery floors; be extra careful when climbing onto chairs or ladders; keep staircases well lit during the night; look out for pets underfoot, especially on dark stairs. Ladder safety *outside* the home is extremely important -- always have someone with you.

4) Be cautious on the road

Traffic-related injuries can often be prevented by focusing totally on traffic conditions both as driver or pedestrian. Drive with full attention on the road: even hands-free car phones are associated with an increased incidence in motor vehicle accidents! Forget the i-Phone, i-Pod, etc. while driving. Always fix your *i-Sight* on the road. And remember to regularly have your vision checked, whether or not you drive.

5) Be happy! Stay positive.

In the wise words of the twentieth century American writer, Frances Rodman: “Just think how happy you would be if you lost everything you have right now, and then got it back again.”

Dr. Bob

Riddle of the *Mysterious* RBC Radio – Solved!

In the previous edition of *Keeping in Touch* we asked for your help to solve a mystery brought to the attention of RBC’s archives last summer...

- What was the purpose of this radio?
- Was it a one-off item or an award?
- Was it created to commemorate a special event or sponsorship?



A number of retirees had answers:

Tony Oakman received his radio as an award in the 1970s when he worked in Oshawa, Ontario’s Courtice branch while Laura Gargano won her radio around the same time, she says, during the launch of an RBC ad campaign.

Lucy McHarg, who worked in Kerrobert, Saskatchewan for 19 years, still listens to her radio every day. She thinks she received it as a long service prize.

Wayne Johnson says the radios were produced in 1983 and that he received one as a manager in Regina. He recalls that they were also given to clients.

It was Eryk Polonski’s email though, that pointed us back to the archives: “...it was part of a promotional campaign to support a syndicated radio show, *The Royal Reporter*,” recalled Eryk, who lives in Hudson, Quebec. He told us we’d find the information in *Interest Magazine* articles from the 1980s. Sure enough, colleagues in the archives department sourced the articles confirming that 33 radio stations coast-to-coast ran daily two-minute spots with helpful, consumer-directed financial information. The radios were promotional give-aways.

Our thanks to everyone who responded to our request. But we’re still curious. How did Tony and Laura receive their radios as early as the 1970s? The RBC radio still leaves us guessing.

An *Interest Magazine* article from 1984 explained the RBC Radio program to employees. Eryk Polonski was pictured with the article. He is shown standing, far right.



Allan Schlar

- First joined RBC in 1969
- Retired in 2005
- Role prior to retirement: Director, Marketing, Wealth Management

Running with the Digiterazzi

Allan Schlar was a marketing man when he joined RBC and he's still a marketing man 44 years later. How he reaches clients has evolved with technology but his motivation has been constant: "I love meeting people," explains Allan. "It was my whole reason for getting into marketing with RBC. Nothing about that has changed except now I'm running with the *digiterazzi* and the pace is frantic."

Digiterazzi is Allan's description of those who work in the world of digital media. Eight years after retiring from RBC, he now has his own company called Discoveration, helping clients build business with new digital media strategies.

"I feel that I'm young and I want to keep my brain active," explains Allan when asked about the source of his energy. "I had a great 35-year run at RBC. RBC was the best. But I knew when it was time to retire and give other people the opportunity. My success in life has come from reinventing myself and spotting the next business trend. I also like to make some money and have some fun."

Allan was an early adopter of the internet and with the rise of social marketing he recognized that another "magic moment" was taking place. "I wanted to be involved and play a role by helping companies amplify their social marketing for business growth." While he acknowledges that the under-30 crowd live, eat and breathe the digital world, he knows he has a lot to offer. "Innovation,

passion and creativity are ageless. I've kept myself young in mind so I can think like the young."

Allan explains that his work is "all about putting traditional marketing on steroids. The tools to engage people are different but the goals are the same as traditional marketing. Now we're using new age tools to build, engage and monetize customers."

The list of Allan's current projects runs the gamut from strategizing online quizzes and contests that build customer traffic, to creating mobile solutions for restaurants and real estate brokers.

Even with his business interests, Allan finds time to volunteer, mentor others and take gourmet cooking classes. Musing about the future he says, "I may write a book. And I'd love to have my own vineyard someday." Such ambitions may seem out of character for a *digiterazzi* but for this former banker who continually embraces ways to reinvent himself, anything is possible.



Allan, pictured here in cooking class, may be a marketing man first but gourmet cooking's a close second in his life.

"My success in life has come from reinventing myself and spotting the next business trend."

How we connected with Grace and Allan

Retiree profiles come from many sources. Sometimes retirees write to let us know what they are involved in. Other times we reach out through this publication or word-of-mouth. A couple of months prior to writing this edition though, we posted a blurb on *LinkedIn*, the online social network for professionals. Grace and Allan responded to the blurb...and here they are! Since then, we've heard from several more retirees who are leading fulfilling lives and want to share their story with others. We'll be telling you about them in future editions.



If you are a *LinkedIn* member already, you'll find many of your fellow retirees and past colleagues by searching for the group: *RBC Alumni-Royal Bank*

To find out more about *LinkedIn* go to www.linkedin.com



RBC News – Around the World



Brandt Snedeker

PGA Tour Stars Join Team RBC

Earlier this year, RBC proudly announced new relationships with 2010 US Open Champion Graeme McDowell and 2012 FedEx Cup Champion Brandt Snedeker, who will become golf ambassadors and represent the RBC brand globally.

RBC becomes the official banking and financial services partner for each athlete. “We are excited to have Graeme and Brandt join our team of world-class athletes,” said Jane Broderick, chief brand and communications officer at RBC. “These players are well-respected, have global recognition and will serve as terrific

ambassadors for RBC. As one of the key drivers of RBC’s sponsorship program, golf enables us to build our brand and connect with golf fans around the world.”

“As one of the strongest banks in the world, I am impressed with RBC’s leadership and reputation, as well as their commitment to golf,” said Snedeker. Equally excited about the partnership, McDowell added, “I’ve admired the great work RBC has been doing in golf over the past few years and to become a part of it is an honour.”

RBC also renewed partnerships with PGA Tour players Luke Donald, Ernie Els, Matt Kuchar, Mike Weir, Stephen Ames, Graham DeLaet and David Hearn as well as LPGA Tour golfer, Morgan Pressel.



Graeme McDowell

One-Million Dollar Donation Marks RBC’s Commitment on International Women’s Day

On March 8, Carleton University, Ottawa, announced a \$1 million, 10-year commitment from RBC to the Centre for Research and Education on Women and Work (CREWW) at the Sprott School of Business, to continue its important work on diversity and the advancement of women in the workplace.

The funds will contribute to new research on workplace diversity to better understand the obstacles that may be keeping employees from reaching their full potential. The donation will also support a distance education program and a speakers’ series on women in management.

“This program profoundly influences the lives and careers of these students, enabling their professional advancement and a significant impact on regional and national economic development,” said Carleton President, Roseann O’Reilly Runte. “We believe that achieving gender equality is both the smart thing and the right thing to do,” said Zabeen Hirji, Chief Human Resources Officer, RBC. “This focus has made us a more competitive, relevant organization for our clients and employees, and a better corporate citizen for the communities we serve.”

RBC Poll Finds Children of Retirees “Stuck in the Middle”

Canadians aged 18-54 are concerned that their ability to save for retirement will be impaired by saving for their children’s education (48 per cent) and by taking care of their aging parents (36 per cent), according to the 23rd *Annual RBC RRSP Poll*. More than half of those surveyed say their parents’ retirement experience has shaped their own expectations of retirement.

“While Canadians may see their parents’ retirement experience as a model for what to expect, the reality is that their retirement may not be the same, particularly if they are part of the sandwich generation with both aging parents and school age children,” said Amalia Costa, head, Retirement Strategies, RBC. She recommends meeting with a financial advisor as, “one of the best investments you can make in your financial future.”

Cultural Access Pass Helps New Citizens Connect

A \$300,000 commitment from RBC to the Institute for Canadian Citizenship’s (ICC) Cultural Access Pass program helps Canadian citizens explore our country’s cultural attractions for free. This augments more than \$575,000 already committed to the program during the past four years.

The Cultural Access Pass is a gift to Canada’s newest citizens and their children, offering a year of free access to almost 1,200 museums, historic sites, national and provincial parks across the country. It introduces new citizens to a variety of Canadian experiences, including access to online volunteer and employment resources. It also helps Canada’s cultural attractions connect with a new audience to build future ambassadors, volunteers and potential donors.

A new citizen becomes eligible for a Cultural Access Pass the day he or she receives Canadian citizenship. “We believe in the power of communities and the individuals who live in them,” said Shari Austin, vice-president, Corporate Citizenship, RBC. “The Cultural Access Pass creates a great opportunity to connect new citizens to a wealth of Canadian cultural places, spaces and experiences.”



Raoul Côté, Diamond Jubilee Award Recipient

Raoul Côté is flanked by (left) Armand Lefebvre, President of the Boucherville, Quebec Legion and (right) Pierre Nantel, MP, Longueuil--Pierre-Boucher, Quebec, upon receiving a prestigious *Queen Elizabeth II Diamond Jubilee* medal and citation last summer. In commemoration of the 60th anniversary of the Queen’s accession to the throne, Raoul was among Canadians recognized for outstanding achievements that “exemplify values and the principles of Canadian citizenship, contributing greatly to the richness and strength of our country.” Raoul’s contributions to more than 30 educational and volunteer activities were cited as were his professional accomplishments during his 43-year career with RBC, at the Place Ville Marie location in Montreal.

Congratulations Raoul!

Keeping in Touch

Here’s how to reach us:

The Editor, *Keeping in Touch*
RBC, 200 Bay Street, North Tower, 11th Floor
Toronto, Ontario M5J 2J5

Via internal mail at any RBC branch: transit 7201
e-mail: keepingintoucheditor@rbc.com
Fax: 416-974-6023

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



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