



ISSUE 2, 2016

# Keeping in Touch

A PUBLICATION FOR RBC PENSIONERS



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## A Message from the KIT Team

Dear RBC Pensioner,

We sincerely enjoy hearing from you, our readers, especially when you share memories from your working days and updates about new careers, adventures and experiences.

Emails from Janice Eichner and Lou Corciega landed in our inbox and as a result, we're pleased to profile them in this edition. Retirement has allowed them to spend more time on their interests and they are thriving.

Mariana Rogers also sent us an email in which she wrote, "I retired a number of years ago and didn't realize that one stays a member of our RBC family forever." Mariana referred to two recent experiences in which the branch employees came to her aid. In one instance, she was far from home when she needed "the facilities" and directions. In another, the staff helped her trace a parcel that had gone astray.

While Mariana is not suggesting we take branch employees away from their first priority – serving clients – she offers this advice, "If you have a problem and there is a Royal Bank, go in, explain your problem and a member of this wonderful family we belong to will help you if at all possible."

This helpful attitude is still evident in the many Keeping in Touch readers who volunteer extensively. If you devote at least 40 hours annually to a not-for-profit organization or you aspire to spend more time volunteering but need just a little more motivation, see the insert that explains how the program works.

Finally, be sure to read the RBC Archives article about the "branch revolver". We're hoping to hear from many of you who have recollections related to this unusual story from RBC's past.

*Till next time, happy reading.*

Correction: In the previous edition of Keeping in Touch, we listed RBC email addresses to contact with a change of mailing address, pension or benefits questions, or general questions unrelated to this publication. The email address we provided for a mailing address change should have been [hrrscpensions@rbc.com](mailto:hrrscpensions@rbc.com). In fact, this is the only email address you need to keep handy for any change, notification or inquiry.



## Highlights from the Quarter

Here are some highlights from RBC's second quarter results of 2016.

### WEALTH MANAGEMENT

In February, RBC Global Asset Management announced fee reductions on 85 mutual funds to bring our lowest fees to Canadian investors. Our leadership on low fees has helped us earn our clients' confidence, and become Canada's largest mutual fund provider. RBC Dominion Securities was voted #1 overall for the 10th year in a row among bank-owned firms in the annual Investment Executive Brokerage Report Card, based on a survey of Investment Advisors. And RBC Private Banking won best "Canadian Private Bank" for the third consecutive year in the Family Wealth Report Awards.

### INSURANCE

RBC Insurance was one of the first on the scene to help evacuees during the devastating Fort McMurray wildfires. Our mobile claims advisors and advice centre teams handed out gift cards and cheques to cover immediate costs for food, shelter and necessities, managed payment deferrals, and started the claims process. Our response reinforced for our clients that they can count on us during moments of need.



### CAPITAL MARKETS

Our efforts in advocating on behalf of our clients for fairer, more transparent markets were recently highlighted in a New York Times story featuring the work of our Global Equities group in uncovering hidden rebates and fees on exchanges. Our diversified global platform and client commitment was shown through several high-profile transactions, including the bridge and equity financings for TransCanada's acquisition of Columbia Pipeline, the largest acquisition financing in Canadian loan market history.

### INVESTOR & TREASURY SERVICES

I&TS was appointed global custodian for the €5bn rescue fund for troubled Italian banks and managed by our client, Quaestio Capital Management. We were also successful in attracting additional asset services from prominent sovereign wealth fund, Brunei Investment Agency. Our clients voted I&TS as the #1 Global Custodian in two leading industry surveys: the 2016 Global Investor/ISF magazine Global Custody Survey (for the sixth consecutive year) and the 2016 R&M Investor Services Survey.

## Janice Eichner

- First joined RBC in 1973
- Retired in 2007
- Role prior to retirement: Head of Marketing Communications, RBC Global Services



*Janice Eichner, pictured recently (top) and at Westminster Abbey (bottom) in 2014. Janice explains: "I'm on the far right in the blue gown, trying to hide my crutches."*

## A Musical Life Hits a High Note

In 2014 Janice Eichner hobbled onto the stage at a world famous landmark, poised to fulfill an unusual promise. She took her place, the only woman tenor in the choir, and joined 39 other voices, filling London's Westminster Abbey with sacred music and carrying on a millennium-long tradition of choral music.

The journey leading to that performance began when Janice was a child. "My family was musical so it was always part of my life," she recalls. Singing lessons at Toronto's Royal Conservatory of Music and involvement with several musical groups brought her close to a recording contract. "It was a huge hobby, almost a second career. But we were never going to get rich," laughs Janice. So she joined RBC in Toronto but kept her singing voice active by performing in vocal groups and with Early Risers, the annual RBC Christmas season fundraiser.

Musical friends in the United States urged Janice to join a choral course in Raleigh, North Carolina. Similar to a week-long summer camp, highlighted by a performance in the chapel at Duke University, Janice returned year after year. Through the course, she successfully auditioned for an international choir and that's when the trajectory of Janice's musical journey took off. She remains the only Canadian with the US-based choir and when the group was invited to Westminster Abbey for four performances during services between Christmas and New Year's 2014, she knew the once-in-a-lifetime experience would be the pinnacle of her vocal career.

Preparation for the services was intense. In addition to learning close to 30 pieces of sacred music, "We had to sign a paper promising to be note-perfect." Such a promise requires outstanding commitment and determination, two qualities that were tested when Janice had an accident on the second performance day. "I was walking across Westminster bridge when I fell and broke my foot," explains Janice. "Normally, I would have fainted but I was determined to perform that night so I didn't go to the hospital until the next day." Janice endured the pain and stood on stage with a cast and crutches for the remaining performances. Yet, she describes the experience as "sublime beyond description," thanks to the grandeur of the 960-year old venue where a choir has performed daily, even through two world wars.

Janice's heady experience at the Abbey cannot be outdone, yet she continues to thrive with her local choir and performs at cathedrals annually with the international choral group, such as this year at the National Cathedral in Washington, DC. She's now looking forward to next February at Grace Cathedral in San Francisco and continues to be inspired, energized and joyful, having struck the perfect note with her lifelong love of music.



# Tips for a Healthy Summer

By Khalil Sivjee, MD, FCCP, FRCPC  
Chief Medical Director, RBC  
Cleveland Clinic Canada



For our entire lives, most of us have really looked forward to the summer. When we were younger, it was about being free from school and all that homework. Later in life, summer was when we could finally put away those coats and boots, experience the great outdoors, and tend to our gardens. People generally feel healthier and happier in the summer than they do when Jack Frost is nipping at their nose. While summer time is great for the roses, it can pose serious hazards to your health. How?

First of all, people tend to spend more time in the sun during the summer months. This exposure to the sun's ultraviolet rays is a known cause of cancer and is grouped with smoking, alcohol, and processed meats as Type 1 carcinogens, which are the most dangerous, according to the International Agency for Research on Cancer. Those same rays also cause cataracts and researchers at Johns Hopkins Wilmer Eye Institute concluded, "There is no safe dose when it comes to the sun's ultraviolet rays and the risks of cataracts."

Secondly, as we age, we have less water in our bodies and our ability to perceive dehydration is diminished. Couple this with the fact that we lose water quickly during hot days in the summer and we now have the set up for many heat-related illnesses like hyperthermia and heat stroke.

So what can we do to protect ourselves? Here are a few tips to help us enjoy summer activities and avoid some of its dangers:

1. **Choose and use the right sun screen:** Your sun screen should be at least SPF 30 and you should use at least a shot glass full to fully cover your exposed skin. Broad brimmed hats that protect your ears and neck help and some even block UV radiation.
2. **Always wear sunglasses when outdoors:** Besides blocking the UV rays, sunglasses protect your eyes from pollutants and pollens. And you can look really fashionable in them!
3. **Hydrate:** Drink at least one medium size bottle of water (350 ml) for every two hours you spend outdoors. Try and limit caffeine containing refreshments like iced coffee and iced tea as they will further dehydrate you.

For more tips for seniors in the summertime please visit <https://health.clevelandclinic.org/2013/07/seniors-stay-safe-in-the-heat-video/>

Healthy Regards,

Dr. K.



## Calling all Volunteers: Can you make use of the RBC Volunteer Grants Program?

Last year alone, this publication highlighted the volunteerism of retirees who have delivered hospital programs, raised funds for medical research, assisted African grandmothers, saved the lives of street cats and helped with Canada's hosting of the Pan Am/Parapan Am Games.

Though the volunteers were attracted to different causes, the personal benefits they cited shared common themes: drawing closer to their community; feeling motivated by making a difference; building deep friendships and developing new interests.

RBC appreciates these benefits and the value volunteering plays in helping communities prosper. To support the efforts of retirees, RBC will contribute up to \$500 per year to the charitable organization at which you volunteer, if you donate at least 40 hours of time yearly to a registered charity or public school. To find out more, please refer to the Employee Volunteer Grants Program form enclosed with this publication. Simply complete and return the grant application included in this issue. The form is also available at [www.rbc.com/pensioners/vol\\_grantprog.html](http://www.rbc.com/pensioners/vol_grantprog.html)

The application deadline is **October 1, 2016**, or you may complete it as soon as you've accumulated 40 hours of volunteer time. You may submit a grant application each year. Eligibility information and details about the program are located on the back of the grant application.

*In 2015, RBC donated \$1,315,191 through the Employee Volunteer Grants program; total community donations and sponsorships exceeded \$100,000,000.*



# 2016 RBC VOLUNTEER GRANTS PROGRAM RETIREE GRANT REQUEST FORM

TO BE COMPLETED BY VOLUNTEER

Name: \_\_\_\_\_ Home Phone: \_\_\_\_\_

Email: \_\_\_\_\_

Your Home Address: *(cheques made payable to the charity will be mailed to your home address)*

Street \_\_\_\_\_ City \_\_\_\_\_

Province/Territory \_\_\_\_\_ Postal Code \_\_\_\_\_

Name of Charitable Organization Where You Volunteer:

Length of time you have been volunteering with this charity? \_\_\_\_\_

Total # hours volunteered to date: \_\_\_\_\_ *(Since Nov 01/2015 – based on RBC fiscal year)*

Address of Charitable Organization Where You Volunteer:

Street \_\_\_\_\_ City \_\_\_\_\_ Prov/Terr \_\_\_\_\_

Postal Code \_\_\_\_\_ Org. website: \_\_\_\_\_

Contact Name at Charity: \_\_\_\_\_ Telephone: \_\_\_\_\_

Canada Revenue Agency (CRA) Registration #: BN \_\_\_\_\_ RR \_\_\_\_\_

*Note: this number is required by an organization to receive an RBC Employee Volunteer Grant*

The RBC Corporate Contributions department may share information regarding my volunteer work with other RBC employees, retirees and the public for recognition and publicity purposes.

Yes  No *(please tick one)*

To receive a grant in support of the above charitable organization, all of the following information **MUST** be attached to this form:

- A brief description of the purpose and mandate of this charity.
- A brief description of the project, how the grant funds will be used, and the estimated total cost of the project.
- An explanation of how your volunteer time was spent.

**INCOMPLETE OR ILLEGIBLE APPLICATIONS WILL BE RETURNED.**

In signing this document I certify that:

1. I have been an active volunteer in the charitable organization for the number of hours stated.
2. The grant funds will be used to support the described project.
3. I am a retiree of RBC living in Canada.

Signature of Volunteer: \_\_\_\_\_ Date: \_\_\_\_\_

**Submit completed application package no later than October 1st, 2016 to:**

RBC Employee Volunteer Grant Program Coordinator  
RBC Corporate Donations  
RBC Centre – 18th Floor, 155 Wellington Street West,  
Toronto, ON, M5V 3K7  
Transit #16087 or [employeevolunteer@rbc.com](mailto:employeevolunteer@rbc.com)



# RBC's Employee Volunteer Grants Program

**2016 Application deadline: October 1, 2016**

## **Do I qualify for an Employee Volunteer Grant?**

All RBC employees and retirees living in Canada may apply. If you volunteer a minimum of 40 hours a year at a registered charity or publicly funded school, RBC will contribute up to \$500 per year to the charitable organization at which you volunteer.

## **Does my volunteer time qualify?**

To qualify, your volunteer hours should include your personal time spent directly involved with the charity's programs, projects and initiatives. Volunteer hours spent with a third party to fundraise 'on behalf' of a charity do not qualify. Your volunteer time must have accumulated since November 1, 2015 to qualify for a 2016 fiscal year grant. You may apply for only one grant per fiscal year.

## **Does my charitable organization qualify?**

A single local organization or local chapter of a charity designated as a "**charitable organization**" by **Canada Revenue Agency (CRA)** may be eligible. A 15-character registration number issued by Canada Revenue Agency (CRA) denotes this designation. The Employee Volunteer Grants Program follows the guidelines established for the RBC Donations Program. Organizations that are ineligible are listed below.

## **Ineligible organizations:**

- Federated appeal agencies such as United Way, Centraide etc.
- Individual pursuits raising funds for a charity (i.e. pledged 10K run)
- Lobbying or advocacy groups
- Organizations for which a volunteer receives any personal compensation
- Organizations that are not registered charities
- Political organizations or parties
- Private foundations and private (i.e. fee-based) schools
- Programs that are the responsibility of the government through taxation (i.e. parks), with the exception of schools
- Projects taking place outside of Canada
- Religious organizations (except for secular activities such as operating a home for the elderly open to those of all faiths)
- Service clubs, fraternal organizations, or third parties raising funds for a charity
- Youth sports teams, unless a federally registered charity

## **How the money may be used**

Donations given under the Employee Volunteer Grants Program must be directed at specific projects, not general budgets. The project must be taking place in the present or the future. Funds will not be provided for past projects. The total project cost must equal or exceed the total grant amount requested.

## **What happens when a grant application is submitted?**

The grants administrator will review your application to ensure proper completion and eligibility within the guidelines. A portion of all applications will be selected randomly on an on-going basis for verification with the listed charity.

Once you have submitted your application, please allow up to six weeks to receive a response. Once approved, a cheque made payable to the charity at which you volunteer will be mailed to your home address as provided in the application.

**For more information on RBC's Employee Volunteer Grants Program  
Contact the program coordinator at e-mail [employeevolunteer@rbc.com](mailto:employeevolunteer@rbc.com)**

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Keeping  
in Touch  
Retirements

# Retirements

## MARCH 2016

### Arsenov, Albertina

Department Manager  
Toronto, ON  
Joined September 7, 1976

### Beaudoin, Diane

Financial Advisor  
Montreal, QC  
Joined April 2, 1984

### Beaulieu, Cindy

Associate Account  
Manager  
Victoria, BC  
Joined September 22, 1986

### Biggar, Paulette

Mortgage Specialist  
Calgary, AB  
Joined November 1, 2000

### Biles, Bill

Financial Planning  
Consultant  
Delta, BC  
Joined March 1, 2008

### Bliss, Joanne

Financial Planner  
Thunder Bay, ON  
Joined June 16, 1975

### Bolt, Lillian

Client Advisor  
Otterville, ON  
Joined June 7, 1988

### Bouchard, Debbie

Client Advisor  
Winnipeg, ON  
Joined January 7, 2002

### Bradshaw, Patricia

Account Services Agent  
Toronto, ON  
Joined December 6, 2004

### Burn, Marion

Financial Planner  
Exeter, ON  
Joined January 6, 2004

### Comeau, Paulette

Client Advisor  
Meteghan, NS  
Joined September 23, 1985

### Coombes, Linda

Client Care Advisor  
Quispamsis, NB  
Joined March 29, 2004

### Coutts, Judy

Client Advisor  
Nepean, ON  
Joined February 3, 2003

### Denault, Sylvie

Branch Manager  
Beloeil, QC  
Joined May 24, 1977

### Dominick, Linda

Manager Customer Care  
Toronto, ON  
Joined August 7, 1972

### Donnelly, Maureen

Project Manager  
Mississauga  
Oakville, ON  
Joined September 20, 1999

### Dubsky, Fiona

Director, Business Risk  
Montreal, QC  
Joined April 30, 1973

### Dwernichuk, Mary

Financial Advisor  
Flin Flon, MB  
Joined February 24, 1975

### Fahner, David

Delivery Manager  
Client Services  
Toronto, ON  
Joined March 16, 1981

### Fox, Margaret

Client Advisor, Business  
Prince George, BC  
Joined November 7, 1984

### Fraser, Cindy

Market Operations  
Support Officer  
Winnipeg, MB  
Joined July 23, 1979

### Fussell, Deirdre

Manager Operations  
Support - GTR  
Toronto, ON  
Joined August 30, 1976

### Garcia, Dianne

Financial Planner  
Edmonton, AB  
Joined June 26, 1978

### Gaston, Shirley

Quality Verification  
Officer  
Ajax, ON  
Joined October 29, 1984

### Gorst, Sandra

Manager Client Care  
Meadow Lake, SK  
Joined August 15, 1977

### Hallam, Karen

Senior Manager  
Initiatives & Support  
Toronto, ON  
Joined August 5, 1975

### Harris, Victoria

Manager  
Executive Services  
Toronto, ON  
Joined April 21, 1992

### Harrison, Ilona

Senior Operations  
Analyst  
Toronto, ON  
Joined February 22, 1982

### Haugen, Betty

Client Care Advisor  
Edmonton, AB  
Joined December 30, 1985

### Hong, Jennifer

Director, BP & CC  
Toronto, ON  
Joined May 9, 2005

### Kadiri, Lami

Client Advisor  
Markham, ON  
Joined March 10, 1987

### Kanji, Almas

Manager, Project IT  
Toronto, ON  
Joined July 2, 2002

### Karska, Eva

Manager IT  
Toronto, ON  
Joined November 9, 1998

### Keech, Bev

Manager, Client Care  
Yarmouth, NS  
Joined June 28, 1976

### Lapointe, Brenda

Client Advisor  
Hunter River, PE  
Joined March 30, 1981

### Lasnier, Claudette

Client Service  
Representative  
Saint-Jean-Sur-Richelieu,  
QC  
Joined July 18, 2001

### Lau, Karen

Client Advisor  
Edmonton, AB  
Joined September 6, 1983

### Lavigne, Janice

Technical Service  
Analyst  
Toronto, ON  
Joined November 1, 2007



# Retirements

**L'Ecuyer, H el ene**

Resolution Officer  
Montreal, QC  
Joined March 22, 2001

**Lo, Thomas**

Database Analyst  
Toronto, ON  
Joined November 19, 1990

**Lougheed, Kathryn**

Associate  
Commercial Credit  
Guelph, ON  
Joined September 22, 2008

**Luft, Betty**

Client Advisor  
Calgary, AB  
Joined July 18, 1994

**MacInnis, Debra**

Department Manager  
Toronto, ON  
Joined June 5, 1972

**Ma-Lo, Piera**

Client Service  
Coordinator  
Toronto, ON  
Joined July 4, 2005

**Marshall, Wayne**

Manager, Group Risk  
Toronto, ON  
Joined January 10, 1977

**McAuley, Frank**

Regional Vice President  
- Commercial Financial  
Services - SW Ontario  
Oakville, ON  
Joined September 1, 1983

**Melo, Oriana**

Senior Manager  
Client Strategy  
Mississauga, ON  
Joined August 29, 2011

**Miller, Karen**

Client Care Advisor  
New Westminster, BC  
Joined May 8, 1995

**Moore, Jody**

Client Advisor, Business  
Sydney, NS  
Joined January 6, 1975

**Navaratnam,  
Bayayokini**

Special Products Admin  
Toronto, ON  
Joined April 4, 1988

**Ng, Gloria**

Senior Licensed  
Insurance Advisor  
Mississauga, ON  
Joined December 21, 1998

**Noronha, John**

VP Business and  
Commercial  
Toronto, ON  
Joined March 29, 1976

**O'Connor, Rose**

Senior Account  
Manager  
Antigonish, NS  
Joined April 3, 1979

**Osland, Trish**

Client Advisor  
Oliver, BC  
Joined July 24, 1978

**Otto, Karen**

Client Advisor  
Thunder Bay, ON  
Joined November 6, 1990

**Patel, Bharti**

Loan Coordinator  
Toronto, ON  
Joined March 28, 1988

**Pham, Khanh**

Mortgage Specialist  
Calgary, AB  
Joined August 9, 1993

**Pilon, Jean Pierre**

Investment Advisor  
Trois-Rivi eres, QC  
Joined February 7, 1983

**Price, Jeffrey**

Senior Technical  
Systems Analyst  
Toronto, ON  
Joined February 10, 1986

**Rance, Sharon**

Client Advisor Business  
Stoney Creek, ON  
Joined April 20, 2000

**Reesor, Sheila**

Senior Risk Analyst  
Toronto, ON  
Joined March 15, 1982

**Rola, Samy**

Financial Planner  
Etobicoke, ON  
Joined December 5, 1988

**Russell, Nancy**

Financial Advisor  
Wolfville, NS  
Joined April 13, 1981

**Samson, Patricia**

Manager, Project IT  
Toronto, ON  
Joined April 21, 2008

**Scarfo, Nicodemo**

Banking Advisor  
St-Jean-Sur-Richelieu,  
QC  
Joined August 21, 1979

**Sibbins, Kathleen**

Subrogation Adjuster  
Mississauga, ON  
Joined March 13, 2006

**Sipin, Rosalinda**

Senior Litigation  
Specialist  
Mississauga, ON  
Joined July 18, 2011

**Sivapalan, Ponnudurai**

Quality Verification  
Toronto, ON  
Joined March 16, 1998

**Slinger, Susan**

Senior Business  
Systems Analyst  
Toronto, ON  
Joined November 1, 2004

**Smith, Judy**

Banking Advisor  
Keswick, ON  
Joined June 6, 1983

**Stachniak, Pat**

Manager, Internal  
Audit Services  
Toronto, ON  
Joined September 25, 1978

**Steffler, Mark**

Business System  
Analyst  
Toronto, ON  
Joined October 13, 2009

**Thorpe, Marilyn**

Client Advisor  
Bowmanville, ON  
Joined August 21, 1975

**Toribio, Cecile**

Senior Account  
Manager Business  
Burnaby, BC  
Joined April 10, 1989

**Toupin, H el ene**

Client Advisor  
Quebec, QC  
Joined January 18, 2000

# Retirements

## MARCH 2016

(CONTINUED)

**Trajano, Reynaldo**  
Technical Service Agent  
Toronto, ON  
Joined September 5, 1989

**Virido, Debbie**  
Manager, Project IT  
Toronto, ON  
Joined September 3, 1991

**White, Linda**  
Client Advisor  
Dartmouth, NS  
Joined April 8, 1996

## APRIL 2016

**Alexander, Valerie**  
Financial Advisor  
Stephenville, NL  
Joined December 4, 1995

**Ally, Azmun**  
Non Wire Payment  
Investigations Officer  
Toronto, ON  
Joined March 25, 1991

**Ambrose, Sheryl**  
Loans Admin  
Toronto, ON  
Joined February 8, 1988

**Arnold, John**  
Vice President  
Agricultural & Commercial  
Financial Services  
Lethbridge, AB  
Joined May 4, 1981

**Audet, Angela**  
Financial Advisor  
St. Catharines, ON  
Joined October 6, 1986

**Baker, Penny**  
Manager  
Market Operations  
Burlington, ON  
Joined July 16, 1979

**Bayers, Heather**  
Admin Assistant  
Halifax, NS  
Joined April 12, 1976

**Beaudoin, Blaise**  
Assistant  
Blainville, QC  
Joined April 27, 1998

**Bellerive, Desneiges**  
Client Advisor  
Shawinigan, QC  
Joined November 30, 1989

**Blackburn, Céline**  
Associate Account  
Manager  
Quebec, QC  
Joined March 8, 1976

**Blue, Sandy**  
Branch Manager  
Beausejour, MB  
Joined November 27, 2006

**Bogic, Rebeka**  
Client Advisor  
Innisfil, ON  
Joined July 10, 1989

**Boudreau, Madeline**  
Client Advisor  
Port Hawkesbury, NS  
Joined May 26, 2003

**Brisebois, Therese**  
Client Advisor  
Orleans, ON  
Joined August 19, 1974

**Bronsdon, Bill**  
Financial Advisor  
Winnipeg, MB  
Joined April 14, 1981

**Bugler, Margaret**  
Manager Client Care  
Winona, ON  
Joined July 30, 1990

**Cameron, Kerry M.**  
Senior Account  
Manager  
Langley, BC  
Joined April 13, 1992

**Castellanos, Laura**  
Manager  
International Banking  
Toronto, ON  
Joined February 10, 1986

**Chan, Peggy**  
Account Services  
Representative  
Vancouver, BC  
Joined September 1, 2000

**Chase, Jayne**  
Market Operations  
Support Officer  
Moncton, NB  
Joined June 9, 1976

**Chow, Louisa**  
Admin Assistant  
Markham, ON  
Joined December 1, 1987

**Couture, Lynda**  
Adjudication Associate  
Montreal, QC  
Joined July 13, 1987

**Curle, Candice**  
Client Advisor  
Kamloops, BC  
Joined June 13, 1994

**Demren, Senih**  
Technical Specialist  
Toronto, ON  
Joined October 1, 1991

**Dias, Barbara**  
Manager  
Admin and Operations  
Toronto, ON  
Joined February 4, 1980

**Dick, Marie**  
Client Advisor  
Brampton, ON  
Joined November 2, 1998

**Dyble, Michelle**  
Financial Planner  
Prince George, BC  
Joined July 2, 1986

**Edwards, Cheryl**  
Financial Advisor  
Souris, MB  
Joined November 23, 1981

**Faulkner Bacon, Michelle**  
Client Care Advisor  
Terrebonne, QC  
Joined July 3, 1986

**Faulkner, Danielle**  
Quality & Assurance  
Montreal, QC  
Joined May 22, 1984

**Fingas, Debbie**  
Client Care Advisor  
Fort McMurray, AB  
Joined June 2, 1993

**Giguère, Lyne**  
Investment &  
Retirement  
Montreal, QC  
Joined October 5, 1981

**Gorrie, Glen**  
Senior Account Manager  
Business Banking  
Okotoks, AB  
Joined February 8, 1982

# Retirements

**Grein, Warren**

Banking Advisor  
Hanover, ON  
Joined April 6, 1981

**Groulx, Valerie**

Payroll Manager  
Mississauga, ON  
Joined August 4, 2004

**Guerrero Garcia,  
Daisy A.**

Customer Service  
Representative  
Scarborough, ON  
Joined January 29, 1999

**Halupka, Rob**

Director  
Toronto, ON  
Joined May 23, 1995

**Ho, Raymond K. W.**

Investment Advisor  
North York, ON  
Joined May 16, 1983

**Hobin, Brenda**

Banking Advisor  
Hamilton, ON  
Joined April 19, 1988

**Horan, Serena**

Client Advisor  
Verdun, QC  
Joined July 8, 1985

**Hudon, Simone**

Client Advisor  
Chicoutimi, QC  
Joined September 18, 1990

**Hynes, Emily**

Branch Administrator  
Hammonds Plains, NS  
Joined April 11, 1991

**Jenkins, Jean**

Client Advisor  
North Sydney, NS  
Joined December 3, 1981

**Johnston, Gail**

Project Manager  
Toronto, ON  
Joined August 21, 1978

**Kane, Ann**

Senior Account  
Manager  
Thunder Bay, ON  
Joined September 26, 2005

**Kennedy-Van Domelen,  
Lynn**

Private Banking  
Associate  
London, ON  
Joined September 3, 1974

**Kirkby, Gordon**

Project Manager  
Toronto, ON  
Joined August 18, 1986

**Langlois, Judy**

Financial Planner  
Windsor, ON  
Joined February 13, 1985

**Lyon, Mae**

Financial Advisor  
Brandon, MB  
Joined February 13, 2006

**Mak, Rhoda**

Administrator  
Toronto, ON  
Joined March 6, 2006

**Masciale, Maria**

Client Care Advisor  
Ancaster, ON  
Joined November 27, 1989

**Massie, Sofia**

Admin Assistant  
Vancouver, BC  
Joined May 3, 1979

**McGuire, Hugh**

AC Banking Advisor  
Moncton, NB  
Joined February 11, 2004

**McIlroy, Heather**

Client Advisor  
Niagara Falls, ON  
Joined September 2, 1986

**McKee, Scott**

Commercial Account  
Manager  
Ottawa, ON  
Joined June 25, 1990

**McLeod, Patty**

Investment &  
Retirement  
Thunder Bay, ON  
Joined September 6, 1983

**Medina, Stella**

Branch Manager  
Scarborough, ON  
Joined September 18, 1972

**Meyer, Kerry**

Client Advisor  
Burlington, ON  
Joined September 12, 1988

**Oman, Richard**

Network Analyst  
Burlington, ON  
Joined February 20, 1978

**Organ, Fiona**

Admin Assistant  
Halifax, NS  
Joined September 9, 1974

**Paleczny, Nancy**

Client Advisor  
Kitchener, ON  
Joined July 16, 1984

**Parchment, Gisele**

Insurance Support  
Toronto, ON  
Joined February 7, 2005

**Parent, Roberta**

Client Service  
Representative  
White River, ON  
Joined November 4, 1997

**Pelayo, Celine**

Admin Assistant  
Vancouver, BC  
Joined March 1, 2004

**Persaud, Nandanie**

Client Advisor  
Ottawa, ON  
Joined June 21, 2004

**Perz, Teresa**

Client Advisor  
Mississauga, ON  
Joined August 27, 1990

**Plunkett, Roberta**

Client Advisor  
Peterborough, ON  
Joined October 8, 1980

**Robertson, Kim**

Client Advisor  
Ottawa, ON  
Joined July 31, 1978

**Schoenfelner, Kathleen**

Customer Service  
Officer  
Mississauga, ON  
Joined March 19, 1990

**Silver, Donna**

Associate Account  
Manager  
Saskatoon, SK  
Joined January 23, 1984

**Smith, Paula**

Client Advisor Business  
Hamilton, ON  
Joined May 25, 1988

**Smits, Doris**

Client Advisor  
Newmarket, ON  
Joined January 28, 1991

**Sorfleet, Shirley**

Client Advisor  
Toronto, ON  
Joined June 29, 1992

# Retirements

## APRIL 2014

(CONTINUED)

### Spary, Stephen

Senior Manager  
Operational Risk  
Advisory & Oversight  
Toronto, ON  
Joined August 20, 1973

### Srikan, Raveendra

Client Advisor  
Markham, ON  
Joined September 15, 1992

### Stanley, Wendell

Technical Specialist  
Toronto, ON  
Joined August 5, 1974

### Stearns, Roula

Client Advisor  
Brockville, ON  
Joined August 5, 1997

### Stickel-Ruhlman, Irene

Commercial Account  
Manager  
Kitchener, ON  
Joined October 19, 1987

### Szemis, Wiktorja

Account Service Agent  
Toronto, ON  
Joined January 26, 1998

### Tabak, Wendy

Manager of Client Care  
Bradford, ON  
Joined November 28, 1988

### Tai, Dicken

Financial Planner  
Toronto, ON  
Joined February 6, 1989

### Talarico, Sandra

Assistant Branch  
Manager  
Cache Creek, BC  
Joined April 23, 2002

### Taylor, Marilyn

Client Advisor  
New Minas, NS  
Joined April 1, 1991

### Thibault, Ginette

Financial Planner  
Quebec, QC  
Joined October 20, 1980

### Tice, Donna

Financial Advisor  
Sidney, BC  
Joined September 24, 1984

### Tugwell, Vicki

Client Manager  
Toronto, ON  
Joined April 1, 1997

### Van Der Jagt, Jacqueline

Senior Manager, Corporate  
Communications  
Toronto, ON  
Joined May 14, 1979

### Vandenhoff, Monica

Client Advisor  
London, ON  
Joined November 28, 1983

### Wares, Heather

Client Advisor  
Lachine, QC  
Joined August 7, 1978

### White, Bridget

Client Service  
Representative  
Thunder Bay, ON  
Joined July 25, 1994

### Wong, Benjamin

Senior Auditor  
Toronto, ON  
Joined November 30, 1987

### Wright, Janet

Senior Audit Manager  
Toronto, ON  
Joined February 8, 1988

### Zielinski, Zenek

Senior Manager, Personal &  
Business Banking  
Toronto, ON  
Joined November 5, 1979

## MAY 2016

### Almeida, Felicidade (Joyce)

Senior Operations  
Specialist  
Etobicoke, ON  
Joined December 16, 1974

### Alston, Mary-Anne

Manager Client Care  
Elliot Lake, ON  
Joined August 29, 1988

### Armstrong, Raymonde

Client Advisor  
Kelowna, BC  
Joined May 27, 1987

### Arnold, Brenda

Account Service  
Representative  
Victoria, BC  
Joined April 23, 2001

### Baird, Stephen

VP Architecture and  
Engineering  
Burlington, ON  
Joined September 19, 1988

### Baker, Soumaya

Commercial Account  
Manager  
Kitchener, ON  
Joined April 8, 1985

### Bidegare, Linda

Subject Matter Expert  
Montreal, QC  
Joined May 24, 1977

### Bradbury, Don

Senior Adjudicator  
Burlington, ON  
Joined January 4, 1999

### Braiden, Roxanne

Client Advisor  
St. Thomas, ON  
Joined April 6, 2009

### Brinn, Valerie

Technical Systems  
Analyst  
Toronto, ON  
Joined May 22, 1979

### Brousseau, Louise

Account Manager  
Montreal, QC  
Joined June 29, 1970

### Brown, Tricia

Manager Client Care  
Kingston, ON  
Joined October 1, 1979

### Brown, Wendy

Executive Assistant  
Calgary, AB  
Joined July 25, 1977

### Campeau, Louise

Client Advisor  
Cornwall, ON  
Joined April 15, 1985

### Cardoz, Rodney

Mortgage Specialist  
Vancouver, BC  
Joined November 17, 1997

### Chung, Juliana

Client Advisor  
Scarborough, ON  
Joined December 21, 1980

### Coutts, Gary

Account Manager  
Commercial Banking  
London, ON  
Joined May 31, 1976

### Cristiano, Angie

Subject Matter Expert  
Montreal, QC  
Joined July 7, 1975

# Retirements

**Delli Colli, Enrico**

Manager Business  
Advisors  
Montreal, QC  
Joined June 14, 1976

**Di Benedetto, Antonella**

Specialized Services  
Montreal, QC  
Joined May 19, 1981

**D'Ippolito, Giuseppina**

Financial Advisor  
London, ON  
Joined March 9, 1976

**Dolbik, Irene**

Treasury Manager  
Specialist  
Montreal, QC  
Joined January 6, 1986

**Dorey, Charlotte**

Manager Client Care  
Wolfville, NS  
Joined April 9, 2007

**Dreyer, Rita**

Client Advisor  
Smithville, ON  
Joined February 5, 1990

**Ducluzeau, Gail**

Financial Advisor  
Meadow Lake, SK  
Joined June 7, 1976

**Fleming, Kim**

Manager Client Care  
Brighton, ON  
Joined September 22, 1987

**Gammie, Katy**

Admin Assistant  
Vancouver, BC  
Joined December 7, 1998

**Garner, Cindy**

Senior Account  
Manager  
Saskatoon, SK  
Joined September 22, 1986

**Geadah, Audi**

Financial Advisor  
Orangeville, ON  
Joined November 12, 1998

**Girouard, Sylvie**

Senior Team Leader  
Montreal, QC  
Joined September 26, 1977

**Grondin, Dolores**

Client Advisor  
Trois-Rivieres, QC  
Joined July 7, 1989

**Heene, Kathy**

Banking Advisor  
Stoney Creek, ON  
Joined May 19, 2009

**Holowchak, Diana**

Account Manager  
Kelowna, BC  
Joined April 2, 1984

**Huffman, Doreen**

Client Care Advisor  
Regina, SK  
Joined July 3, 1984

**Hum, Pui Yee**

Investigations Agent  
Toronto, ON  
Joined December 5, 2006

**Hykaway, Judy**

Client Advisor  
Calgary, AB  
Joined August 13, 2001

**Johnson, Heather**

Branch Manager  
Fort Frances, ON  
Joined May 15, 1978

**Kindratiuk, Susan**

Manager  
Market Operations  
Burlington, ON  
Joined May 27, 1976

**Konieczny, Josey**

Client Advisor, Business  
Niagara-on-the-Lake,  
ON  
Joined July 30, 1984

**Konihowski, Bonnie**

Admin Assistant  
Moose Jaw, SK  
Joined September 21, 1987

**Kuryllo, Ewa**

Senior Technical Analyst  
Toronto, ON  
Joined September 10, 1990

**La France, Madeleine**

Account Services Agent  
Winnipeg, MB  
Joined May 6, 1986

**Laing, Lucille**

Account Services Rep  
Edmonton, AB  
Joined January 2, 2002

**Larin, Diane**

Specialized Services  
Montreal, QC  
Joined August 18, 1980

**Lawlor, Tina**

Banking Advisor  
St. John's, NL  
Joined December 4, 2000

**L'Heureux, Jean**

Product/Program  
Assistant Manager  
Montreal, QC  
Joined May 17, 1978

**Locke, Sharon**

Market Operations  
Supervisor  
St. John's, NL  
Joined May 6, 1974

**Mauro, Teresa**

Project Support  
Toronto, ON  
Joined April 1, 1974

**Mc Micking, Cathy**

Client Advisor  
Dundas, ON  
Joined August 14, 1978

**McKenzie, Darlene**

Department Manager  
Montreal, QC  
Joined August 1, 1975

**Mechetuk, Dianne**

Branch Manager  
Campbellford, ON  
Joined January 8, 1976

**Mohaghegh, Tahereh**

Technical Service  
Toronto, ON  
Joined January 9, 1989

**Mohamed, Miriam**

Product Manager  
Toronto, ON  
Joined October 1, 2002

**Morin, Sophie**

Client Advisor  
Grand Falls, NB  
Joined November 19, 2001

**Morrison, Donna**

Client Advisor  
Oshawa, ON  
Joined February 5, 1979

**Nielson, Nancy**

Client Advisor  
Camrose, AB  
Joined November 20, 1995

**Nundy, Pinky**

Mortgage Specialist  
Saskatoon, SK  
Joined April 19, 1990

**Nurse, Juditha J.**

Regional Head - Compliance  
Barbados & Eastern  
Caribbean  
Brampton, ON  
Joined September 21, 1981

# Retirements

## MAY 2016

(CONTINUED)

### **Palladini, Pauline**

Client Advisor  
Woodbridge, ON  
Joined October 9, 1990

### **Palmer, Janice**

Client Advisor  
Kentville, NS  
Joined October 22, 2001

### **Paris, Charles**

Financial Advisor  
St. Catharines, ON  
Joined January 11, 1977

### **Parrage, Joan**

Senior Team Leader  
Toronto, ON  
Joined February 4, 1975

### **Phillipson, Judith**

Admin Assistant  
Montreal, QC  
Joined July 12, 1976

### **Potts, Lynn**

Branch Manager  
Beeton, ON  
Joined April 25, 1977

### **Rivest, Donna**

Client Advisor  
Amherstburg, ON  
Joined May 30, 1988

### **Sanderson, Dragana**

Investment & Retirement  
Planning  
Vancouver, BC  
Joined January 1, 1979

### **Saqib, Mustafa**

Insurance Support  
Mississauga, ON  
Joined May 15, 2001

### **Seabra, Cynthia**

Receptionist  
Calgary, AB  
Joined May 26, 1981

### **Sherman, Douglas**

Account Service Agent  
Toronto, ON  
Joined November 2, 1998

### **Singhal, Shubh**

Customer Service  
Processor  
Mississauga, ON  
Joined May 1, 1989

### **Smiley, Annette**

Investigations Agent  
Moncton, NB  
Joined June 29, 1984

### **Smith, Jo-Ann**

Associate Account  
Manager  
Windsor, ON  
Joined April 5, 1982

### **Sousa, Laury**

Customer Service  
Representative  
Mississauga, ON  
Joined September 19, 1986

### **Tallard-Ross, Diane**

Collections Agent  
Westmount, QC  
Joined April 24, 2000

### **Tappert, Alex**

Mortgage Specialist  
Vancouver, BC  
Joined November 7, 2000

### **Taylor, Ronald**

Investment & Retirement  
Planning  
Mississauga, ON  
Joined September 2, 2003

### **Tohen, Twyla**

Branch Manager  
Saskatoon, SK  
Joined January 10, 1983

### **Tibbatts, Sonia**

Managing Director  
Calgary, AB  
Joined August 31, 1992

### **Toy, Chun-Moy**

Senior Technical  
Systems Analyst  
Toronto, ON  
Joined July 9, 1984

### **Tremblay, Linda**

Expert Banking Advisor  
Chicoutimi, QC  
Joined March 24, 1980

### **Uno, Linda**

Windows Server  
Delivery Specialist  
Toronto, ON  
Joined November 13, 1973

### **Vanier, Sharon**

Client Advisor  
Callander, ON  
Joined June 16, 2008

### **Vasquez, Sylvia**

Specialized Services  
Toronto, ON  
Joined April 20, 1981

### **Virani, Neena**

Business Bank Clerk  
Edmonton, AB  
Joined February 21, 1972

### **Walker, Janice**

Manager, Sales Force  
Enablement  
Toronto, ON  
Joined December 3, 2001

### **Warner, Patricia**

Manager, Trade  
Advisory  
Toronto, ON  
Joined August 17, 1978

### **Williams, Robin**

Manager, Compliance &  
Operations Support  
Toronto, ON  
Joined January 26, 1976

### **Zappitelli, Angelo**

Director  
Toronto, ON  
Joined June 1, 1976

ISSUE 2 • 2016

Keeping  
in Touch  
In Memoriam

# In Memoriam

We extend our condolences to the families and friends of:

**Anderson, Rayna**

Surrey, BC  
February 1, 2016  
Retired September 1, 2010

**Aitken, Edith**

Vancouver, BC  
April 26, 2016  
Retired August 1, 1990

**Andrew, Helen**

Omeme, ON  
December 13, 2015  
Retired July 1, 1984

**Arnold, Stanley**

Scarborough, ON  
January 7, 2016  
Retired September 1, 1998

**Atchinson, Lloyd**

Victoria, BC  
May 25, 2016  
Retired November 1, 1992

**Bamford, Roland**

Sechelt, BC  
April 25, 2016  
Retired January 1, 2003

**Barbeau, Suzanne**

Montreal, QC  
March 4, 2016  
Retired August 1, 1994

**Barclay, Jo**

Ridgetown, ON  
March 10, 2016  
Retired July 1, 1988

**Benoit, Denise**

Montreal, QC  
April 28, 2016  
Retired October 1, 2010

**Bernier, Carmen**

Montreal, QC  
April 26, 2016  
Retired February 1, 1999

**Blazic, Nada**

Vancouver, BC  
May 27, 2016  
Retired March 1, 1983

**Blouin, Francyne**

Saint-Roch-de-l'Achigan,  
QC  
May 7, 2016  
Retired April 1, 2012

**Bodley, Hedley**

West Vancouver, BC  
February 24, 2016  
Retired November 1, 1989

**Bradley, Alan**

Lac Du Bonnet, MB  
April 2, 2016  
Retired April 1, 1998

**Brown, Doreen**

Powell River, BC  
March 19, 2016  
Retired January 1, 1992

**Bulmer, Carol**

Newmarket, ON  
May 17, 2016  
Retired May 1, 1998

**Burleton, John A.**

Mulmur, ON  
February 16, 2016  
Retired April 1, 1994

**Carriere, Irene**

Cornwall, ON  
February 25, 2016  
Retired September 1, 1989

**Chopra, Paul**

Saint-Lambert, QC  
December 27, 2015  
Retired October 1, 2002

**Colvey, Barney**

Toronto, ON  
March 23, 2016  
Retired August 1, 2006

**Côté, Verna**

Baie Comeau, QC  
February 26, 2016  
Retired August 1, 1993

**Crichton, Beverly**

York, ON  
November 2, 2015  
Retired December 1, 2013

**Curtis, Ivy**

Oakville, ON  
May 1, 2016  
Retired July 1, 1985

**Duchesne, Yvette**

Chibougamau, QC  
April 5, 2016  
Retired September 1, 2000

**Fleming, Everett**

Toronto, ON  
November 2, 2015  
Retired February 1, 1997

**Foote, Bob**

Halifax, NS  
March 22, 2016  
Retired November 1, 2000

**Fowler, Helen**

Lakefield, ON  
February 29, 2016  
Retired October 1, 1995

**Gascho, Donald**

London, ON  
May 7, 2016  
Retired April 1, 2001

**Grace, Bill**

Alliston, ON  
May 13, 2016  
Retired November 1, 1990

**Grady, Marie T.**

Ottawa, ON  
April 10, 2016  
Retired May 1, 1987

**Graham, Frances**

Pointe Claire, QC  
April 15, 2016  
Retired December 1, 1985

**Harvey, Pamela**

Oakville, ON  
March 15, 2016  
Retired January 1, 1994

**Hoffman, Rod**

Langley, BC  
March 7, 2016  
Retired February 1, 2001

**Jimenez, Eleonora**

Don Mills, ON  
April 20, 2016  
Retired October 1, 2002

**Johnston, Ronald B.**

Calgary, AB  
March 24, 2016  
Retired December 1, 2009

**Jones, Barbara**

Oakville, ON  
December 13, 2015  
Retired April 1, 1983



# In Memoriam

We extend our condolences to the families and friends of:

**Jung, Victor Nin**

Vancouver, BC  
January 25, 2016  
Retired November 1, 2013

**Kaplan, Howard**

Toronto, ON  
April 11, 2016  
Retired February 1, 2003

**Kohonen, Leena**

Maple Ridge, BC  
April 12, 2016  
Retired April 1, 2003

**Konno, Chick**

Calgary, AB  
March 26, 2016  
Retired January 1, 1995

**Lamanna, Tina**

Newmarket, ON  
April 17, 2016  
Retired January 1, 2009

**Lanthier, Brian**

Brockville, ON  
February 27, 2016  
Retired February 1, 1995

**Lesage, Raymond**

Mont St. Hilaire, QC  
February 17, 2016  
Retired January 1, 2008

**Lill, Anthony**

Peterborough, ON  
May 10, 2016  
Retired December 1, 1990

**Lomas, Eileen**

Scarborough, ON  
March 17, 2016  
Retired June 1, 1993

**Lozier, Darlene**

Canterbury, NB  
March 5, 2016  
Retired February 1, 2009

**Markwick, Barbara**

Downsview, ON  
February 24, 2016  
Retired May 1, 1998

**McDonald, Gwen**

Burlington, ON  
April 18, 2016  
Retired August 1, 2004

**McKrow, Bob**

Mississauga, ON  
February 24, 2016  
Retired September 1, 2003

**McMullen, Beverly**

Barrie, ON  
May 16, 2016  
Retired November 1, 2011

**Moulin, Emma**

Calgary, AB  
April 22, 2016  
Retired December 1, 1996

**Nevado, Lilia**

Etobicoke, ON  
May 4, 2016  
Retired January 1, 1996

**Oliver, Kathleen**

Quebec, QC  
March 10, 2016  
Retired April 1, 1983

**Owens, Joyce**

Kitchener, ON  
February 29, 2016  
Retired November 1, 1997

**Perri, Anastasia**

Delta, BC  
March 15, 2016  
Retired July 1, 2011

**Picotin, Sylvianne**

Greenfield Park, QC  
March 11, 2016  
Retired December 1, 2009

**Plicka, Erica**

Nanaimo, BC  
March 3, 2016  
Retired May 1, 2001

**Raaflaub, Donald**

Guelph, ON  
April 29, 2016  
Retired October 1, 1987

**Rankin, Elizabeth**

Saint-Lambert, QC  
May 7, 2016  
Retired August 1, 1992

**Raymond, Gisèle**

Montreal-Nord, QC  
March 10, 2016  
Retired January 1, 1994

**Reid, James Edgar**

Aurora, ON  
February 25, 2016  
Retired April 1, 2008

**Sabourin, Rachel**

Montebello, QC  
March 17, 2016  
Retired June 1, 2007

**Sachedina, Kulsum**

North York, ON  
May 23, 2016  
Retired June 1, 2011

**Seropian, Ashod**

St. Laurent, QC  
May 10, 2016  
Retired August 1, 1993

**Sicilia, Cesare**

North York, ON  
May 9, 2016  
Retired February 1, 1994

**Slight, Geoff**

Halifax, NS  
March 16, 2016  
Retired July 1, 1998

**Smart, Yolande**

Ajax, ON  
March 8, 2016  
Retired December 1, 1989

**Tanguay Gagnon, H el ene**

Laval, QC  
March 1, 2016  
Retired October 1, 1992

**Thivierge, Guy**

Saint Bruno, QC  
March 5, 2016  
Retired November 1, 1989

**Thompson-Calvert, Teresa**

Barrie, ON  
March 22, 2016  
Retired April 1, 1983

**Thomson, Agnes**

Spruce Grove, AB  
May 4, 2016  
Retired February 1, 1988

**Tomlinson, Blanche**

Toronto, ON  
March 24, 2016  
Retired November 1, 1987

# In Memoriam

We extend our condolences to the families and friends of:

**Trout, Kenneth**

Surrey, BC  
April 25, 2016  
Retired March 1, 2003

**Ward, Bev**

Bala, ON  
February 25, 2016  
Retired April 1, 2005

**Wilson-Mckenzie, Joyce**

Oshawa, ON  
February 3, 2016  
Retired February 1, 2015

**Uttamsingh, Rob**

Oakville, ON  
February 10, 2016  
Retired June 1, 2006

**Ward, Russell**

Victoria, BC  
April 21, 2016  
Retired April 1, 1980

**Wright, Donna**

Oakville, ON  
March 23, 2016  
Retired January 1, 2011

**Villa, Virginia**

Calgary, AB  
February 26, 2016  
Retired November 1, 2005

**White, Marion**

St. Stephen, NB  
February 4, 2016  
Retired March 1, 1984

**Wright, Norma**

Oakville, ON  
May 4, 2016  
Retired November 1, 2009

## Lou Corciega

- First joined RBC in 1974
- Retired in 1998
- Role prior to retirement: Team Leader Ontario Processing and Operations Centre



*Lou Corciega in search of penguins at the Otago Peninsula, Dunedin, New Zealand.*

*“There are always two people in every picture: the photographer and the viewer.”*

Ansel Adams

## Close Up on Lou’s Love of Photography

Atlantic magazine revealed some massive numbers in November 2014, in an article about the ubiquitous nature of photography. Thanks to cameras on smart phones and tablets, a fascination with selfies and a desire to capture every detail of life, the article estimated that 1.8 billion digital images are uploaded to various social media sites, daily. That’s 657 billion photos per year. Another resource stated that 1 trillion pics were taken in 2015, and that figure continues to rise.

With the world’s digital compulsion to click, post and quickly move on to the next image, Lou Corciega’s pictures reveal patience and precise timing. He’s like a slow cooker in a world of microwaves.

Lou’s love of photography began when his first child was born. “I bought a Kodak Brownie but had to use it sparingly because films, processing and printing were costly.” When he retired years later, Lou rekindled his early interest. “We started going on trips, I got a better camera and I began capturing scenes and memories from our travels. When I invested in a DSLR (digital single lens reflex) camera, a whole new world of photography opened up.”

Though self-taught, Lou has enhanced his knowledge through internet videos and articles. He encourages Keeping in Touch readers who are serious about improving their photography skills to do the same and to practice on the subjects they most enjoy.

Ansel Adams, the landscape photographer famous for his striking black and white images of the American West said, “There are always two people in every picture: the photographer and the viewer.” With this in mind, Lou has done his part behind the camera. Now it’s over to you.



*“It was just a matter of perfect timing,” says Lou of this award-winning shot. “I had my camera on hand when they alighted briefly on the bird feeder in my backyard.”*



*“Some antique cars appeal to me, like this rusted Chevrolet on the famous Route 66.”*



*“These rock formations were forced by wind and sea erosions at the Geopark in Wanli District, New Taipei, Taiwan.”*



## RBC News

### RBC named one of Canada's "Best 50 Corporate Citizens" and one of the "Top Green Companies in the World"

RBC was named as one of the "Best 50 Corporate Citizens" in Canada in 2016 by *Corporate Knights* magazine and one of the "Top Green Companies in the World" for 2016 by *Newsweek*.

The *Corporate Knights* Best 50 methodology is based on an evaluation of the environmental, social and governance performance of Canada's leading companies and is recognized globally as a best practice for transparency and objectivity. This is the 15th year in a row RBC is being recognized with this honour.

*Newsweek* ranks the world's largest companies on corporate sustainability and environmental impact in partnership with Corporate Knights, HIP (Human Impact + Profit) Investor Inc., and leading sustainability minds from nongovernmental organizations and the academic and accounting communities.

These recent honours add to an impressive suite of recognition garnered by RBC for programs and performance related to environmental sustainability and corporate citizenship. This includes recently being recognized as one of the "Best workplaces in Canada and one of "Canada's Greenest Employers."

### RBC makes sending money simple, instant and now free

Canadians are increasingly using person-to-person payments as part of their daily spending. As a market leader in payment innovation, RBC is making it easier and more cost effective for clients to send money by offering unlimited free *Interac* e-Transfer payments on all personal chequing accounts. "Offering free e-Transfers supports our commitment to helping our clients seamlessly and quickly send money how they want and when they want," said Linda Mantia, executive vice-president, Digital, Payments and Cards at RBC.

RBC, as a market leader in payment innovation, has a strong history of investing in person-to-person payments and mobile technology.

- In 2001, RBC introduced a free RBC client to RBC client payment service.
- In 2003, RBC introduced *Interac* e-Transfer payments.
- RBC was one of the first financial institutions in Canada to offer *Interac* e-Transfer Bulk Disbursement, tailored to enable businesses to send payments to multiple recipients at once.
- In 2013, RBC announced its RBC Secure Cloud mobile payments service. The technology, a first in Canada, keeps sensitive customer data secure with RBC in the cloud, not on the phone, making this a safer, faster, more flexible solution.
- In 2014, RBC was the first Canadian financial institution to provide clients with the choice of using debit or credit for their mobile payments.

## RBC takes home Best Payment Innovation and Best Use of Data Analytics

RBC is honoured to once again be recognized by Retail Banker International (RBI) in its annual awards competition, by winning Best Payment Innovation and Best Use of Data Analytics for 2016.

“We’re proud to be recognized on the world stage for providing an exceptional experience for our clients,” said Jennifer Tory, group head, Personal & Commercial Banking, RBC. “By developing innovative products and using technology in new and groundbreaking ways, our team is focused on delivering solutions that make our customers’ lives easier and more convenient.”

“RBC’s focused investment in emerging payment infrastructure has allowed it to become an industry leader and set the standard for secure mobile payment solutions,” said Douglas Blakey, group editor, Consumer Finance Titles, Timetric. “The bank has also developed leading-edge data analytics, which allows it to intuitively meet the needs of its clients.”

## Royal Bank of Canada celebrates the best of film with new partnership in London

RBC announced its partnership with the BFI (British Film Institute). Starting this year, RBC will be a Main Sponsor of the BFI London Film Festival in partnership with American Express (LFF). The festival, which runs from 5-16 October 2016, is Britain’s leading film event and one of the world’s best film festivals.

The partnership between RBC and BFI is in keeping with RBC’s commitment to the arts globally, both through charitable giving and its sponsorships of the Toronto International Film Festival, Masterpiece London, The Old Vic and Art Toronto.

## RBC Archives

Robberies have always been a fact of bank life and until the early 1970s, loaded revolvers were standard equipment at Royal Bank branches.

Though the RCMP issued strictly controlled permits for their use, all tellers were required to practice firing them. For decades, managers were issued revolvers like the one pictured here in 1925 – usually large-calibre Smith and Wessons – which they kept loaded in their desk drawers. Those with living quarters above a branch often cut holes in the floor to allow them to fire at night intruders below. The revolvers were never an especially effective deterrent. In moments of high panic, managers frequently wounded themselves, not the bad-guys. *We’d like to know more. Do you have any recollections of branch revolvers?* If so, email us at [keepingintoucheditor@rbc.com](mailto:keepingintoucheditor@rbc.com) or send a letter to the address shown on the inside, back cover of this publication. We’ll provide an update in a future edition.



## Keeping in Touch

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