

Keeping in Jouch

A PUBLICATION FOR RBC PENSIONERS



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A Message from the KIT Team

Dear RBC Pensioner.

As you read this issue of Keeping in Touch, you may notice that the notion of inspiration is woven through many of the articles.

Tony Van Bynen, likely the first retired RBCerturned-mayor we've written about, has spent the past 18 years in pubic service. He was inspired to make his home town of Newmarket, Ontario, a more livable and inviting community.

Val Koenig, who embarked on the paddling adventure of a lifetime in 2017, was greatly inspired by Canada's early voyageurs and explorers.

Lorna Fisher was inspired by the needs of her community, when she decided to volunteer 20 years ago. Now she has been recognized with a prestigious award.

Dr. K's column about the importance of "giving back after retirement" was inspired by a letter we received from Anne Bordeleau, of Lorraine, Quebec, who told us how her work in the community helped her through sickness, grief and loneliness. "Seeing a smile on someone's face when I say hello and serve a hot meal makes it all worthwhile," says Anne, who is inspired by the needs of the homeless in Montreal - even at -33C temperatures.

As for RBC's Corporate Archive, the enthusiastic recollections of 96-year-old Pierre Fréchette, who began his career as a spittoon polisher in 1938, inspired our team. By any measure, his longtime connection to RBC is impressive. Equally impressive is the 82-years of combined service and retirement of Hilton Dinner, a fact brought to our attention recently in an email from his son, Paul. **Congratulations Hilton!**

We owe an apology to Vicki Graham who, you may recall from our previous edition, was inspired by Canada's 150th anniversary to build a mammoth inukshuk in her backyard. Vicki, and no doubt her former colleagues, must have been surprised when we erroneously located her backyard in Whistler, BC instead of her home in Kilmarnock, Ontario. We're sorry about the confusion.

We hope you will be inspired by this issue of Keeping in Touch and invite you to tell us about your activities and interests. Our contact information is on the inside back cover, at the bottom of the page.

Till next time, happy reading.



Here are some highlights from the RBC second quarter results of 2018.

Exceptional Client Experience

We were the first bank in Canada to allow our clients to use their RBC Rewards points for everyday purchases at the point of sale in merchant stores across the country. This innovative offering allows Canadians to unlock their rewards points instantly to pay for things that are important to them simply by using their iOS and Android RBC Wallet. This quarter also marked the launch of eight clientfacing smart in-branch ATMs, which allow envelope-free deposits in a simple digitized touch screen interface. This is the first step toward replacing 3,000 full function ATMs, all equipped with a simpler and better client experience.

Reaching Home Buyers

We want to have the important conversations with our clients in the early stages of the home buying process – before they engage with anyone else. It's a reality that people have financial questions long before they're ready to consider mortgage options. To help become a trusted advisor to these home buyers, we launched Home Advisor - a team working to engage earlier, nurture and enhance the client experience through customized guidance offerings.

Innovation and the Growth Mindset

Wealth Management held two events designed to tap the creative potential of employees. Operations and Technology held an Innovation Blitz, which generated nearly 170 bright ideas in one week across team members in all levels and geographies. At the same time, Products and Strategy kicked off an Innovation Challenge, in which five cross-functional teams came up with big ideas and pitched them to a team of judges.

Community and Social Impact

Our Capital Markets business ioined forces with our Investor and Treasure Services business to host the inaugural global RBC Trade for the Kids on May 3.





The team collectively donated over US \$3 million to more than 40 youth-focused charities around the world. Our trading locations in North America, Europe, Asia Pacific and the Caribbean hosted inspirational and courageous youth, their families, and charity representatives who engaged with our employees to explain how their support makes a big difference. The one-day event was a great way to celebrate our year-round culture of philanthropy and volunteerism.

Val Koenig

- First joined RBC in 1964
- Retired in 1998
- Role prior to retirement: Manager Three Hills, Alberta



Val Koenig in his Voyageur buckskins.

"Sleeping on the ground for two months in a twoperson tent takes its toll."

One Voyageur's Journey of a Lifetime

Picture in your mind a map of Canada. Now picture Fort St. James, BC at one end of the country and PEI's Confederation bridge at the other end. Driving between the two points would take more than a week.

What about paddling that distance?

Val Koenig has the answer: "Two months in all, paddling close to 48 days of five to seven hours," he says of the trip he took to commemorate Canada's 150th anniversary in 2017.

As a long-time paddler, Val had hoped to celebrate Canada's 1967 centenary with a canoe trip. "I was newly married, and just starting my career. A three-month trip was out of the question," he recalls. But 40 years later he joined the Canadian Voyageur Brigade Society, and re-enacted a 712 km route taken by David Thompson, the British explorer who mapped much of western Canada and parts of the United States. That was the beginning of Val's association with the Voyageur's and though his 2017 trip won't be his last with them, it was the highlight of his life. He joined close to 500 paddlers for three of the 12 brigades that celebrated Canada's 150-year milestone.

"We paddled 55 minutes and rested 5 minutes; then 50 minutes more with a 10-minute break and up to 52 strokes per minute for seven hours," describes Val. They were six to a canoe with six additional land-based team members who drove supplies from camp site to camp site, ensuring that the men and women had tents and food at each destination. While the paddling was intense for the 72-year-old who rows 30-minutes daily on his rowing machine, the greatest challenge was camping, "Sleeping on the ground for two months in a two-person tent takes its toll," admits Val, but the joys more than made up for the discomforts.

Unfortunately, celebrations on July 1st in Ottawa were cancelled due to heavy rains. But communities along the way hailed as heroes, the groups of paddlers in their replicas of the original Voyageur canoes. Residents of Nackawic, NB, who delayed their Canada Day festivities until the paddlers arrived, had fireworks and dinner ready for them. "Native people along the St. John river drummed and sang for us, welcoming us to their community with water and bannock," remembers Val. "In Fredericton, the province's governor general opened Government House and provided a BBO. washrooms and showers."



Val and his fellow Voyageurs arrive at Prince George, BC.

Despite rain, headwinds, heat and mental fatigue experienced by all the paddlers at some point, Val wouldn't trade one moment of his epic journey for anything. He'll continue to hike, canoe, ski and volunteer in his hometown of Kaslo, BC for as long as possible. And if you happen to be in BC's Bowron Lakes Provincial Park in August, look for Val and his partners, as they paddle through breathtaking scenery. At only 116 kms, the trip should be a breeze.



The Importance of Giving Back After Retirement

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



It warms my heart to see my patients volunteering in the hospital. Whether it be in the front entrance welcoming patients or working the till in the gift shop, they are doing so much for people in need. I am especially happy to see this because I know that 'giving' is also good for the 'giver'. Volunteering your time officially, or simply being supportive to a friend, a family member, or a neighbor in need has been shown to boost physical and mental health.

For example, in a study published in the International Journal of Psychophysiology, people who gave support to others had lower blood pressure than people who didn't. In another study, volunteering after a heart attack reduced the chance of complications by 50 percent. Researchers also found that people who volunteered had better cognitive skills, greater self-esteem, less depression, lower stress levels, and higher levels of beneficial chemicals in the brain such as dopamine, serotonin, and oxytocin.

Volunteering not only makes you feel better, it can actually also make you live longer. According to a University of California, Berkeley, study, people who were 55 and older who volunteered for two or more organizations were 44 percent less likely to die over a five-year period than those who didn't volunteer — even after adjusting for age, exercise, other conditions, and smoking. This was such a surprising result that a team at the University of Michigan repeated the study and found the very same result.

Indeed, people with good hearts figuratively, had better hearts literally!

My colleague and psychologist at the Cleveland Clinic Canada, Dr. Jacqueline Brunshaw, uses this information when she counsels people who are contemplating retirement. She uses the acronym "S.I.P.S." and reminds folks to think about:

- **S Social engagement** What activities will keep you socially connected during retirement?
- I Intellectual stimulation How will you challenge yourselves?
- P Physical health Which activities will you do to stay active?
- S Spiritual needs What activity will provide you with a sense of identity, purpose, meaning, and altruism (giving back)? What will get you out of bed in the morning? This last bit is where volunteering can fit in nicely and can really make an impact on your health and wellbeing.....and my patients tell me it is a lot of fun!

Wishing you a safe and fun filled summer,

Wholil Siger



Retiree Recognition

Lorna Fisher's volunteer work with the St. Michael's Mission for homeless and marginalized people in downtown Montreal, was recognized in April with the Governor General's Sovereign Medal for Volunteerism. Looking back on 20 years as a volunteer, Lorna wasn't sure she'd make it after the first day, when she remembers being "scared stiff". But she persevered and became a front-line helper before long, serving coffee, peeling potatoes and collecting food and clothing. She also volunteers at the local food bank and community services in Kirkland, on Montreal's West Island. The award, a certificate and medal that recognizes Canadians' exemplary commitment to volunteering, was presented by the Anglican Bishop of Montreal, after Lorna had been nominated by church members. Congratulations Lorna!

Lorna Fisher and daughter, Laura Fisher, RBC's Vice President HR Shared Services, share a proud moment at the award ceremony.

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Keeping In Touch

Retirements



Save This for Quick Reference

Do you want to	Email or phone
Change your mailing address (be sure to include your employee number)? Ask a question about your pension or benefits?	hrscpensions@rbc.com
Change your beneficiary? Ask a general question unrelated to Keeping in Touch (such as an RBC Insurance or tax query)?	HR Contact Centre 1-800-545-2555

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Branch Manager St. Thomas, ON Joined July 26, 1976

Hardowar, Premnath

Branch Manager Ajax, ON Joined February 5, 1990

Hayhurst-France, Tom

Manager, Financial Planning Hamilton, ON Joined August 9, 1982

Healey, Michelle

Manager Client Care Dunville, NL Joined May 23, 1990

Hickey, Douglas

Manager Group Risk Management Calgary, AB Joined September 26, 2005

Hill, Diane

Client Advisor Hannon, ON Joined September 11, 1995

Hoeppner, Janet

Client Advisor Winkler, MB Joined April 24, 1984

Horne, Monique

Client Advisor Ottawa, ON Joined December 5, 1978

Hunter, Steve

Vice President, Financial Planning Specialist Kanata, ON Joined November 1, 2006

Johnson, Donna

Team Leader Regina, SK Joined February 24, 1986

Jonas, Karen

Senior Manager Data Toronto, ON Joined October 2, 2000

Kane, Vincent

Technical Systems Analyst Toronto, ON Joined March 22, 2004

Kavanagh, Kathy

Senior Manager Strategy & Planning Mississauga, ON Joined August 9, 2010

Kelly, Janie

Client Advisor Summerside, PE Joined August 17, 1992

MAY 2018

(CONTINUED)

Klassen, Janice

Associate Account Manager Saskatoon, SK Joined March 16, 1998

Knight, Lauree

HR Business Partner Toronto, ON Joined December 15, 1986

Lam, Andrew

Senior Technical Systems Analyst Toronto, ON Joined August 1, 2011

LeBlanc, Richard

Accounts St-Augustin, QC Joined March 27, 1978

Legge, Sandra

Associate St. John's, NL Joined January 18, 2002

Lipinski, Bonnie

Client Advisor Nelson, BC Joined November 21, 2005

Maby, Peter

Associate Director Toronto, ON Joined September 25, 2006

MacDonald, Christene

Commercial Account Manager Halifax, NS Joined September 4, 2001

Mackintosh, Rita

Sales Assistant Mississauga, ON Joined September 14, 1999

MacMillan, Hazel

Client Advisor Fort St. John, BC Joined March 10, 2008

Mainville, Diane

Operation Agent Montreal, QC Joined October 10, 1973

Mair, Gloria

Account Services Agent Mississauga, ON Joined March 23, 1993

Manji, Nasim

Operations Risk Richmond, BC Joined January 30, 1976

Martin, Darcy

Regional Vice President Saskatoon, SK Joined October 10, 1978

McAuley, Janet

Market Operations Support Toronto, ON Joined April 14, 1980

Mckelvie, Michael

Investment Advisor Calgary, AB Joined February 8, 1982

Mcleary, Anne

Senior Administrator Montreal, QC Joined October 23, 2006

Newbert, Mary

Financial Advisor Lethbridge, AB Joined October 13, 1981

Nibbs, Irma

Operations Officer Toronto, ON Joined November 26, 2001

Norton, Elizabeth

Client Advisor Aurora, ON Joined March 20, 2006

O'Brien, Lori-Anne

Financial Planner London, ON Joined February 21, 1979

Orstad, Darlene

Client Manager Richmond, BC Joined April 11, 1994

Oudman, Marilyn

Private Client Associate London, ON Joined March 1, 1994

Pecore-Malone, Cheryl

Commercial Account Manager North Bay, ON Joined October 12, 1977

Raycroft, Linda

Manager Client Care Belleville, ON Joined July 25, 1983

Robar, Paulette

Client Advisor Charlottetown, PE Joined January 30, 2006

Rusnak, Kathy

Assistant Manager, Customer Service Business Banking Yorkton, SK Joined November 3, 1986

Salah, Roseanne

Client Advisor Halifax, NS Joined January 5, 2004

Smith. Tracv

Financial Advisor Coquitlam, BC Joined April 6, 1981

Soehner, Jacqueline

Director Toronto, ON Joined September 17, 2007

Tavares, Isabel

Claims Administration Toronto, ON Joined June 26, 1989

Tieu, Sophia

Client Advisor Oshawa, ON Joined July 9, 2007

Vargas, Juan

Business Insurance Advisor London, ON Joined January 10, 2011

Wiebe, Keith

Vice-President Commercial Financial Services Oak Bluff, MB Joined July 4, 1978

Wise, Marjorie

Branch Manager Goderich, ON Joined December 20, 1976

Wnuk-Cekanska, Teresa

Operations Support Officer Toronto, ON Joined December 4, 2000

Zest, Douglas

Senior Risk Analyst Toronto, ON Joined March 14, 2005

PREVIOUS RETIREMENTS

Readman, M. Lynn

Manager Client Care Hay River, NT Joined November 5, 2001 Retired December 31, 2016

Jalea, Ivee

Manager Initiatives and Planning Toronto, ON Joined February 1, 1988 Retired November 30, 2017

Dehkordi, Hamideh

Financial Planner Vancouver, BC Joined May 7, 2001 Retired January 31, 2018 **ISSUE 2 • 2018**

Keeping In Touch In Memoriam

In Memoriam

We extend our condolences to the families and friends of:

Acri, Maureen Woodbridge, ON May 14, 2018 Retired November 1, 2005

Allardyce, Norma Sarnia, ON May 3, 2018 Retired June 1, 1981

Almond, Ron Meaford, ON April 16, 2018 Retired May 1, 1996

Antonangeli, Anna Toronto, ON April 19, 2018 Retired June 1, 2001

Aucoin, Joseph Cheticamp, NS March 12, 2018 Retired September 1, 2003

Balslev, Edith Vancouver, BC April 12, 2018 Retired May 1, 1990

Bielecki, GenowefaCalgary, AB
April 3, 2018
Retired February 1, 1989

Bishop, Leona Chatham, ON March 10, 2018 Retired August 1, 1994

Borrowman, Anne Prince Albert, SK March 15, 2018 Retired September 1, 2012

Bourgoin, Leanne Edmunston, NB April 15, 2018 Retired March 1, 1997

Brailey, Robert Orillia, ON March 19, 2018 Retired July 1, 1983 **Brizard, Pauline** Sherbrooke, QC April 1, 2018 Retired June 1, 1986

Browne, Gary Stratford, ON April 24, 2018 Retired October 1, 2001

Burbidge, Gord Stratford, ON April 24, 2018 Retired March 1, 1988

Campbell, Art Sechelt, BC May 22, 2018 Retired February 1, 1987

Carroll, Breda Surrey, BC May 6, 2018 Retired February 1, 1991

Carta, Edita Scarborough, ON March 8, 2018 Retired November 1, 2010

Cook, Stella Montreal, QC May 5, 2018 Retired August 1, 1983

Cooke, John Regina, SK May 1, 2018 Retired May 1, 1996

Cotter, Henry
Dartmouth, NS
March 15, 2018
Retired August 1, 1997

Courchesne, Gerry Hanmer, ON March 11, 2018 Retired May 1, 1990

Crouse, Eric Sudbury, ON February 28, 2018 Retired November 1, 1993 Davies, Anna Marie Welland, ON April 12, 2018 Retired March 1, 1998

DeSouza, FrancisToronto, ON
December 31, 2017
Retired December 1, 2017

Dobson, Shirley Pointe-Claire, QC April 18, 2018 Retired July 1, 1995

Dowker, Roger Sydenham, ON March 1, 2018 Retired May 1, 1988

Dupont, Normande Baie-Comeau, QC April 13, 2018 Retired August 1, 1991

Fisher, Ronald Milton, ON April 6, 2018 Retired January 1, 2010

Flaherty, Michael Toronto, ON February 20, 2018 Retired March 1, 1988

Foulis, Gail Charing Cross, ON May 15, 2018 Retired February 1, 2013

Fraser, Ross Calgary, AB April 5, 2018 Retired August 1, 1986

Frick, Isolde
Salmon Arm, BC
February 25, 2018
Retired November 1, 1987

Friesen, Rayma Lanigan, SK April 12, 2018 Retired July 1, 1994 Gagnon, Jules Drummondville, QC May 12, 2018 Retired May 1, 2001

Gates, Doris Whites Corner, NS April 25, 2018 Retired October 1, 1995

Gaudet, Penny New Glasgow, NS May 9, 2018 Retired November 1, 1994

Gauthier, Dorothea Peterborough, ON March 29, 2018 Retired April 1, 2014

Gautreau, Mary Moncton, NB February 27, 2018 Retired August 1, 1987

Gemmell, Joan North Vancouver, BC March 23, 2018 Retired February 1, 1997

Giddings-Jones, Melodie Smithers, BC April 20, 2018 Retired July 1, 2011

Ginther, Marlene Saskatoon, SK March 18, 2018 Retired August 1, 1990

Glasford, Ann Smithville, ON May 9, 2018 Retired September 1, 2001

Gomez, Erma Hannon, ON February 14, 2018 Retired August 1, 1997

Gosselin, Gerry Mississauga, ON April 17, 2018 Retired November 1, 1994

In Memoriam

We extend our condolences to the families and friends of:

Goulding, Richard

Oakville, ON March 10, 2018 Retired May 1, 1988

Graham, Rena

Nobleton, ON February 26, 2018 Retired April 1, 1996

Graham, Andrew

Sault St. Marie, ON March 19, 2018 Retired January 1, 2000

Grant, Mabel

Winnipeg, MB March 24, 2018 Retired October 1, 1987

Grouchy, Dorothy

Mount Pearl, NL April 20, 2018 Retired April 1, 1983

Hancher, Julie

Winnipeg, MB April 17, 2018 Retired July 1, 1991

Hastman, Wilfred

Pinawa, MB March 3, 2018 Retired May 1, 1994

Hillebrecht, Ruth

Peterborough, ON April 2, 2018 Retired March 1, 1983

Hueser, George

Saskatoon, SK February 21, 2018 Retired September 1, 1990

Hunter, Vern

Fort Saskatchewan, AB December 24, 2017 Retired April 1, 1989

Igdi, Sevil

Brossard, QC April 2, 2018 Retired February 1, 2000 Johns, Betty Jean

Yorkton, SK March 30, 2018 Retired March 1, 2001

Johnston, Robert

Woodstock, ON May 6, 2018 Retired May 1, 1987

Labrosse, Fernand

Montreal, QC February 23, 2018 Retired November 1, 1988

Ladouceur, Francine

Mascouche, QC March 16, 2018 Retired September 1, 2005

Lang, Onil

Bathurst, NB May 11, 2018 Retired March 1, 2014

Lanteigne, Mary Jane

Bracebridge, ON
March 31, 2018
Retired February 1, 1997

Leclerc, Celine

Montreal, QC May 9, 2018 Retired April 1, 2008

Leduc, Germain

Laval, QC February 27, 2018 Retired November 1, 1986

Leirdal, Jenny

Edmonton, AB March 7, 2018 Retired September 1, 1982

Longtin, Evelyn

Winnipeg, MB April 27, 2018 Retired April 1, 1985

Loretto, Ruth

North York, ON April 23, 2018 Retired November 1, 1991 **Lutley, Dorothy**

Halifax, NS April 26, 2018 Retired May 1, 1990

Macgillivray, Mike

North Sydney, NS April 1, 2018 Retired December 1, 1999

Mansukhani, Shireen

Brampton, ON March 31, 2018 Retired April 1, 2015

McCann, Elisabeth

Scarborough, ON April 26, 2018 Retired January 1, 2014

McDougall, Sharon

Shawville, QC March 6, 2018 Retired August 1, 1994

Micallef, Marilyn

Courtice, ON April 26, 2018 Retired November 1, 2006

Morris, Teresa

Ottawa, ON March 19, 2018 Retired May 1, 2001

Nickerson, Robert

Woodstock, ON April 21, 2018 Retired May 1, 1988

Nodwell, Keith

London, ON March 12, 2018 Retired June 2, 1992

Norvaisa, Vanda

Don Mills, ON March 14, 2018 Retired February 1, 1993

Pascoe, Sylvia

Oshawa, ON April 18, 2018 Retired July 1, 1993 **Paterson, Robert**

Toronto, ON April 27, 2018 Retired November 1, 1988

Plancke, Joan

Woodstock, ON March 29, 2018 Retired December 1, 2004

Pouliot, Phyllis

Langley, BC March 5, 2018 Retired March 1, 1993

Provost, Huguette

St-Jerome, QC February 17, 2018 Retired August 1, 1991

Radigan, Mary

Victoria, BC February 6, 2018 Retired July 1, 1989

Raymond, Headley

Ajax, ON April 12, 2018 Retired June 1, 2001

Reilly, Diane

Fenelon Falls, ON February 22, 2018 Retired November 1, 1999

Robichaud, Jeannine

Montreal, QC March 20, 2018 Retired July 1, 1989

Ruscetta, Concezio

Mississauga, ON April 16, 2018 Retired January 1, 1995

Savage, Mary

Mississauga, ON May 2, 2018 Retired January 1, 1988

Scott, Darlene

Ajax, ON March 13, 2018 Retired August 1, 2004

In Memoriam

We extend our condolences to the families and friends of:

St-Arnaud, Michele

Montreal, QC May 4, 2018 Retired March 1, 2012

Theriault, Ed

Bridgewater, NS March 1, 2018 Retired August 1, 1989

Trann, Irene

Teulon, MB May 12, 2018 Retired January 1, 1996 Waldref, Bruce

Richmond, BC February 23, 2018 Retired July 1, 2001

Wedlake, Marilyn

Winnipeg, MB March 11, 2018 Retired January 1, 2001

Wight, Betty

Shearwater, NS March 20, 2018 Retired March 1, 1997 Wu, Dickie

Scarborough, ON May 15, 2018 Retired February 1, 2005

Young, Sheila

Woodslee, ON March 5, 2018 Retired December 1, 1999

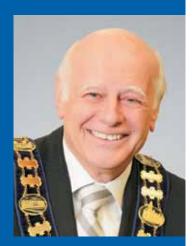
Zioba, Brone

Toronto, ON February 13, 2018 Retired January 1, 1984 **Zolis, Kristine**

Scarborough, ON February 20, 2018 Retired May 1, 2009

Mayor Tony Van Bynen

- First joined RBC in 1969
- Retired in 1999
- Role prior to retirement: Manager, Project Integration Planning, Service Delivery



Mayor Tony Van Bynen wearing his Chain of Office.

"We've seen a real strengthening of our sense of community."

How a Retired Banker Helped Build a Town

Tony Van Bynen's story begins like many Dutch immigrants in the post-war years. Between 1950 and 1959, more than 124,000 Dutch settlers made their way to Canada. Tony and his parents were among them in 1952.

Before long, they were farming 50 acres near London, Ontario and the family grew to 10 children. Though Tony's ambitions extended beyond the family farm, those early years prepared him well for his RBC assignment in 1980 as branch manager in Newmarket, a community founded on agriculture.

Farms still flourish around Newmarket, Ontario but the once small town has grown into a robust community. With more than 84,000 residents, thriving businesses and recognition as one of the 10 best places to live in Canada, its mayor for the past 12 years believes it's a good time to hand the reins to the next generation.

"Every organization needs to refresh itself," says Tony, who will retire in November 2018. "We've got a strong, mature senior management team so changing leadership is a good decision for Newmarket. And at my age, it's a good thing as well."

The catalyst for Tony's political career occurred after just one year of retirement from RBC. The municipality was thinking about relocating its office. That didn't sit well with Tony as

a resident or as a banker. "We formed a ratepayer's association," he recalls. "Then a journalist said that if I was so sure of myself, I should run for council." That challenge in 2000 resulted in election as a councillor, then three years later as a regional councillor and finally, his first term as mayor in 2006.

Like many RBC pensioners whose community involvement began during their banking careers, Tony was always an active volunteer in Newmarket. The transition to public office was natural for him. He's also drawn on his RBC training for building his team, which peaks at 400 staff during the summer when camps and parks operate.



Tony and wife of 48 years, Roxanne, celebrated Canada Day on Newmarket's revitalized Main Street.

Mayor Van Bynen credits his team for much of Newmarket's success during his tenure. Those

successes include revitalizing Main Street, award-winning building projects, establishing a shelter for homeless women, building a much-needed hospice, and increased broad band access. "We've seen a real strengthening of our sense of community," he says, and he expects to continue contributing to Newmarket's exciting future. "I'll be working with the local hospital foundation to build the cash flow they need to expand for our community."

It's not all work though, for Tony. His second retirement will begin on November 30 at 12:59 p.m., and he's looking forward to cutting back considerably on his 60-hour work week. "I owe my family," he says of his ever-supportive wife, children and grandchildren. "And did I mention golf?"

RBC Corporate Archive



Fifteen-year-old banker, Pierre Fréchette, and 38 years later in 1976, at the foreign exchange trolley for the Montreal Olympics.



Pierre Fréchette joined RBC at age 15, retired in 1982, and turned 96 in May. He lives in Montreal and will be remembered by many colleagues as Vice President for the Quebec District and then Quebec's Vice President of Public Relations. Here, he recounts how RBC shaped his career and life.

I joined Royal bank on January 28, 1938 in Drummondville, Quebec, as a junior clerk hired to polish the customers' spittoon and to wash and clean the ink stand, daily. I also distributed drafts to the stores and handled mail in the afternoon. On my first day, \$3.10 was put in my hand to cover my first three days on the job. We were coming out of the depression and the dark 1930s were behind us. I never had so much money in my life!

The War Years

After a year-and-a-half, I progressed to teller in the first cage. By 1940 I

was transferred to St. John, Quebec as a ledger keeper and was there when we heard about the Dieppe raid. Three of us from the branch rented a car and drove to Montreal to enlist in the air force. Everyone wanted to get into the glamorous air force but when we got there it was closed. They had enough recruits but the army said they would take us. I was in England when I got out of the army in 1947. Royal Bank kept a job for me but they agreed to pay most of my tuition to study in London. That's where I got my B Commerce degree before heading home. I was really grateful to the bank for that.

International Postings

Air travel was booming after the war so Royal Bank of Canada, France, opened a big branch and office in Paris to handle tourist banking. I was there for six months in 1950 and 1951 to help with the customer counter. The branch was right behind the Paris opera house, which I went to as often as possible. But after my second posting there I guess they wanted to cool me off. So they sent me to Goose Bay for the winter. During a snow storm there in February I received a telegram -- I was to transfer to St. Denis in Montreal as an assistant manager. That



Royal Bank of Canada, France, circa 1950s.

was good news! During the next few years I was also sent to several branches including Puerto Rico and Nassau. These were all temporary postings and then I was moved permanently to the Montreal head office.

A Happy Past and Present

I didn't have a knack for machines so I'm glad I retired before all the technology came in. Although there were many changes and highlights, what I remember best is all my good friends, though I've lost many. That's the tough part of aging. But I'm grateful to be alive, well, and enjoying life with my companion Suzanne, my four daughters and four grandchildren. But if I was 15 years-old again? Yes! I'd start all over with RBC.



Pierre surrounded by family, in 2011.

RBC ranked highest in customer satisfaction among Big Five Canadian banks J.D. Power consumer study ranks RBC #1 for third straight year

RBC is proud to be recognized with the J.D. Power award for 'Highest in Customer Satisfaction Among the Big Five Retail Banks'. The recognition comes from J.D. Power's 2018 Canadian Retail Banking Study, drawing upon direct feedback from thousands of consumers.

"We're extremely grateful to our customers across Canada for expressing their ongoing satisfaction with RBC's service and advice," said Neil McLaughlin, Group Head, Personal and Commercial Banking. "We remain committed to building solutions that provide customers with an exceptional and secure experience that's available when, how and where it's most convenient for them."

The J.D. Power study measures overall customer satisfaction through a combination of categories, ranging from products and fees, to convenience and advice. RBC demonstrated high scores in Communication and Advice, Account Opening, while standing out with the highest percentage of mobile customers.

"I'd like to thank our employees for continuing to put our clients first," added Mr. McLaughlin. "Across our offices, branches, and advice centres, it's clear we have the right people engaged to strengthen our customer relationships. All of our employees had a hand in earning this award."



RBC Pensioner Associations Bulletin Board



Victoria, BC

Details for the annual RBC Pensioners Lunch for South

Vancouver Island:

Date: September 13, 2018

Location: Gorge Vale Golf Club, 1005 Craigflower Rd, Victoria

Time: 11:00 a.m to 2:00 p.m. Host: Mark Lovick, RVP

Event Organizer: Pat Hannah b.p.hannah417@gmail.com

or 250-216-2705

Invitations will be mailed in late July.



Okanagan, BC

Upcoming luncheon: **Date:** September 13, 2018

Location: Coast Capri Hotel, Kelowna

If you are interested in attending, please contact Audrey McKay at RBCokagananpensioners@gmail.com or call 250-707-1770 for more details. This is a change from the previous years to accommodate more retires who would like to participate.



Saskatchewan South

Upcoming luncheon:

Date: September 13, 2018 at 11:30 a.m.

Location: Tony Roma's restaurant; 4450 Albert Street, Regina

Christmas Dinner

Date: Wednesday, November 14, 2018

Location: Delta Regina Hotel, 1919 Saskatchewan Drive, Regina

Free parking at Delta Parkade

Time: Cash Bar at 6:00 pm.; Dinner at 7:00 p.m.

Contacts: L.G. (Garry) Barkwell lgbarkwell@sasktel.net;

Shelley Patterson shellpatt@icloud.com; Brian Cobb briancobb@sasktel.net

If you are an RBC Pensioner Association representative and wish to publish an event or brief announcement here, please email keepingintoucheditor@rbc.com.

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



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

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

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

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

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

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

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- Elder care services
- Financial & legal consultations
- **Community referrals**
- **Nutritional counselling & naturopathic services**
- Online materials & resources
- And so much more



CONTACT:



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



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