



ISSUE 2, 2018

Keeping in Touch

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 RBCer-turned-mayor we've written about, has spent the past 18 years in public 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 Fr chet, who began his career as a spittoon polisher in 1938, inspired our team. By any measure, his long-time 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.



Highlights from the Quarter

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 client-facing 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 joined 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 two-person 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 BBQ, washrooms and showers.”

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.



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



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,

Dr. K



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

Retirements

MARCH 2018

Acker, Patrick

RBC Express Training Officer
Dartmouth, NS
Joined January 3, 1978

Andrew, Catherine

Client Advisor
Vernon, BC
Joined March 25, 2002

Bacchus, Fay

Technical Systems Analyst
Toronto, ON
Joined January 9, 1979

Baskier, Donna

Senior Account Manager
Commercial Financial Services
Edmonton, AB
Joined May 25, 1981

Bell, Leonard

Commercial Account Manager
Vancouver, BC
Joined April 15, 1996

Belton, Linda

Client Advisor
Burlington, ON
Joined April 2, 2007

Benoit, Cecile

Branch Manager
Boucherville, QC
Joined February 6, 1978

Bone, Stephen

Manager, Investigations -
Central, Corporate
Investigation Services
Toronto, ON
Joined January 2, 2007

Bordignon, Loretta

Senior Adjudicator, Small
Business Advisory Group
Vancouver, BC
Joined September 29, 1980

Bosnjakovic, Vesna

Processing Manager
Toronto, ON
Joined September 25, 1985

Bowman, Kennedy

Team Manager, Commercial
Loans & Mortgages
Toronto, ON
Joined August 20, 1990

Brooks, Edwina

Executive Administrative
Assistant
Guelph, ON
Joined November 28, 1994

Brown, Paul

Financial Planner
Nanaimo, BC
Joined March 6, 1978

Carrier, Lise

Account Services Agent
Montreal, QC
Joined November 6, 2000

Carrier, Louise

Financial Advisor
Dalhousie, NB
Joined July 10, 1978

Celenza, Claudio

Branch Manager
Thornhill, ON
Joined March 3, 1998

Cobb, Judy

Commercial Service Advisor
Calgary, AB
Joined November 7, 1988

Commons, Greg

Senior Account Manager
Ottawa, ON
Joined August 31, 1981

Coutinho, Joyce

Executive Administrative
Assistant
Toronto, ON
Joined November 13, 1990

Dandoy, Daniele

Service Professional
St-Jean-Sur-Richelieu, QC
Joined September 3, 1980

Dhanipersad, Tejwantie

Client Advisor
Toronto, ON
Joined May 16, 1977

Duchesne, Chantal

Banking Advisor
Granby, QC
Joined April 9, 1984

Duchesneau, Doris

Commercial Account Manager
Edmonton, AB
Joined July 5, 1976

Duguay, Jeannette

Investigator
Mississauga, ON
Joined May 3, 1999

Dunsford, Ron

Storage Analyst
Toronto, ON
Joined February 2, 1981

Fithern, Anne

Vice President Compensation
Toronto, ON
Joined September 10, 1984

Ford, Ross

Senior Technical
Systems Analyst
Toronto, ON
Joined December 10, 1990

Franzese, Nena

Market Operations Support
Toronto, ON
Joined November 30, 1981

Fratipietro, Michelina

Banking Advisor
Montreal, QC
Joined April 3, 1989

French, Angie

Financial Advisor
Toronto, ON
Joined April 3, 1978

Gaffney, Martin

Director, Credit Structures
Toronto, ON
Joined February 19, 2003

Gagnon, Nicole

Banking Advisor
Quebec, QC
Joined November 20, 1979

George, Shelley

Client Advisor
Airdrie, AB
Joined January 7, 2008

Glynn, Susan

Customer Service Specialist
Burlington, ON
Joined July 28, 2003

Go, Lynne

Learning Services Agent
Toronto, ON
Joined June 24, 1996

Gratton, Bernard

Associate Director
Toronto, ON
Joined April 17, 2006

Gulli, Rosina

Manager of Client Care
Concord, ON
Joined September 19, 1983

Heald, Larry

Senior Department Manager
Small Business
Vancouver, BC
Joined January 4, 1988

Henderson, Cherie

Senior Operations Analyst
Grand Valley, ON
Joined February 17, 1986

Isbister, Ian

Commercial Account Manager
Vancouver, BC
Joined July 17, 2006

James, Ingeborg

Business Analyst
Mississauga, ON
Joined May 13, 1998

Kasika, Joanne

Client Advisor
Sooke, BC
Joined July 22, 1987

Retirements

Khan, Asm

Quality Assurance Analyst
Toronto, ON
Joined September 16, 1987

Khan, Fazina

Banking Advisor
Toronto, ON
Joined November 3, 1980

Kowal, Ron

Service Quality Associate
Vancouver, BC
Joined August 1, 1984

Lau, Amy Mui-Wah

Administrative Assistant
Vancouver, BC
Joined June 26, 2000

Lee, Stewart

Senior Adjudication Associate
Vancouver, BC
Joined November 30, 1998

Leger, Denise

AC Email/Chat
Banking Advisor
Moncton, NB
Joined February 19, 2001

Lemieux, Trish

Senior Financial Advisor
Toronto, ON
Joined October 19, 1970

Lim, Nearhim

Operations Technical
Systems Analyst
Toronto, ON
Joined November 5, 1990

Mak, Ellen

National Administration
Coordinator
Toronto, ON
Joined October 13, 1987

Mallard, Brenda G.

Account Manager
Personal Banking
Mount Pearl, NL
Joined July 31, 1972

Marcelo, Jaime

Incident Coordinator
Mississauga, ON
Joined July 7, 1997

Mariano, Jojo

Mortgage Specialist
Vancouver, BC
Joined June 27, 2005

Mcconnell, Sean

Manager, Client Service
Toronto, ON
Joined December 4, 1989

McLeod, Wendy

Clerical, Foreign Exchange -
Wire Transfer
Verdun, QC
Joined July 9, 1979

Michalec, Malgorzata

Business Account Manager
Edmonton, AB
Joined April 16, 2007

Miller, Gwen

Analyst, Investigations
Vancouver, BC
Joined March 21, 1977

Mohan, Lata

Financial Advisor
Mississauga, ON
Joined October 18, 1999

Morgan, Theresa

Senior Director
Credit Origination
Toronto, ON
Joined January 5, 1998

Morra, Sipi

Client Support Officer
Toronto, ON
Joined May 25, 1994

Mozel, Fran

Client Advisor
Beausejour, MB
Joined May 26, 1992

Nadon, Dawn

Market Operations Support
Burlington, ON
Joined November 25, 1996

Ng, Annie

Commercial Mortgage
Specialist
New Westminster, BC
Joined February 22, 1982

Obermeyer, Rosalie

Claims Assistant
Toronto, ON
Joined June 8, 1998

O'Neil, Penney

Financial Planning Associate
Ottawa, ON
Joined September 8, 1988

Oswald, Robert

Senior Manager, Client
Review, Renewal &
Restructure, Collections
Mississauga, ON
Joined January 18, 1988

Ottman, Debbie

Client Advisor
Ancaster, ON
Joined November 14, 1994

Palumbo, Annunziata

Administrative Assistant
Bois De Filion, QC
Joined November 23, 1977

Paquette, Johanne

Senior Workspace Advisor
Montreal, QC
Joined September 11, 1978

Patel, Lata

Client Advisor
Brampton, ON
Joined September 26, 1988

Poulos-Gardner, Micheline

Financial Advisor
Saint-Constant, QC
Joined November 22, 1993

Quon, Esther

Financial Planning Advisor
Vancouver, BC
Joined January 19, 1987

Rogers, Monica

Senior Manager
Training and Development
Commercial Banking
Surrey, BC
Joined June 22, 1987

Sarkar, Tripti

Client Advisor
Kingston, ON
Joined June 29, 1992

Sawyer, Colleen

Branch Manager
Courtenay, BC
Joined September 8, 1986

Schimmelpfeng, Karen

Client Service Advisor
Chateauguay, QC
Joined November 28, 1983

Schmid, Anita

Client Advisor Business
Saskatoon, SK
Joined June 17, 1985

Schmidt, Garth

Financing Specialist
Calgary, AB
Joined June 15, 1992

Smith, Karon Leslie

Client Advisor
Pine Falls, MB
Joined September 24, 2007

Spurrell, Sandra

Client Advisor
Trinity, NL
Joined October 10, 1989

Stefan, Mihaela

Analyst Officer
Toronto, ON
Joined July 7, 1997

St-Vincent, Francine

Client Advisor
Quebec, QC
Joined September 4, 1979

Teraguchi, Sandra

Sales Manager, Mortgage
Vancouver, BC
Joined April 4, 1979

Retirements

MARCH 2018

(CONTINUED)

Thomson, Lee Ann

Client Advisor
Peterborough, ON
Joined July 25, 1988

Ulman, Roslyn

Mortgage Specialist
Mississauga, ON
Joined September 4, 2001

Veeken, Betty-Ann

Banking Advisor
Prince George, BC
Joined May 12, 1986

Vigneswaran, Karthi

Account Service
Representative
Scarborough, ON
Joined May 1, 1990

Watson, Bruce

Manager Warehouse
Toronto, ON
Joined March 14, 1973

Wilson, Denise

Branch Manager
Toronto, ON
Joined March 17, 1986

Wong, Jacqueline

Adjudication Associate
Personal Credit
Vancouver, BC
Joined June 24, 1985

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Aitken, Jane

Service Manager
Calgary, AB
Joined March 27, 1986

Anderson, Loretta

Client Liaison Officer
Vancouver, BC
Joined October 20, 1980

April, Louise

Technical Service Analyst
Montreal, QC
Joined July 7, 1976

Arnott, Heather

Financial Planner
Orangeville, ON
Joined December 28, 1977

Arthur, Ellie

Credit Quality
Review Associate
Mississauga, ON
Joined October 6, 1986

Bakina, Ganna

Client Advisor
North York, ON
Joined June 28, 2005

Barber, Beverly

Client Advisor
Nepean, ON
Joined October 20, 1980

Blakely, Van

Senior Technical
Systems Specialist
Toronto, ON
Joined June 15, 1981

Blomquist, Nancy

Financial Advisor
Thunder Bay, ON
Joined March 13, 1980

Bloomfield, Beverly

Client Advisor
Kamloops, BC
Joined August 9, 1993

Bourgeois, Arcel

Manager, Deskside
Support Services
Winnipeg, MB
Joined November 12, 1980

Brinklow, Aranka

Banking Advisor
Kitchener, ON
Joined March 27, 1989

Broughton, Julie

Client Advisor
St. Thomas, ON
Joined December 10, 1979

Carruthers, Darlene

Verification Officer
Toronto, ON
Joined February 4, 1980

Castro, Ernesto

Account Service
Representative
Surrey, BC
Joined November 13, 2000

Chan, Norman

Operations Technical
Specialist
Toronto, ON
Joined April 2, 1990

Charette, France

Adjudication Associate
Montreal, QC
Joined June 1, 1981

Christie, Janice

Client Advisor
Hanna, AB
Joined September 4, 2001

Conrod, Peter

Global Head of Procurement
Toronto, ON
Joined July 14, 1997

Cooper, Sue

National Operating Officer
Toronto, ON
Joined January 18, 1978

Cope, Laury

Director, Central Operations
Toronto, ON
Joined January 2, 1986

Cormier, Lana

Associate
Edmonton, AB
Joined November 14, 2002

Coyne, Rebecca (Becky)

Associate
Sarnia, ON
Joined February 5, 1996

Crosby, Monlin

Senior System Analyst
Toronto, ON
Joined January 19, 1998

Dansereau, Pierre

Vice President, High Net
Worth Planning Services
Montreal, QC
Joined June 4, 1990

Dawson, Heather

Associate Account Manager
Kamloops, BC
Joined April 4, 1977

Dean, Brenda

Financial Advisor
Huntsville, ON
Joined August 14, 1978

Denbury, Wendy

Market Operations
Support Officer
Burlington, ON
Joined August 18, 1980

Denic-Petrovic, Gordana

Senior Manager
Transformation
Toronto, ON
Joined October 3, 2005

Denmark, Suzanne

Program Control Officer
Mississauga, ON
Joined February 27, 2006

D'Etto, Joe

Manager
Moncton, NB
Joined May 14, 1979

Dourado, Helen

Client Advisor
Stouffville, ON
Joined March 25, 1981

Retirements

Dowkes, Susan

Customer Service Officer
Toronto, ON
Joined May 7, 1987

Dumont, Randy

Account Service
Representative
Mississauga, ON
Joined May 27, 2002

Erman, Greg

Branch Manager
Prince Albert, SK
Joined June 5, 1978

Farrow, Christine

Client Advisor
Prescott, ON
Joined September 5, 1990

Fazzolari, Chiara

Client Care Advisor
Montreal, QC
Joined November 28, 1989

Flowers, Marion

Senior Project Manager
Oakville, ON
Joined June 16, 2008

Fraser, Helen

Banking Advisor
Otterville, ON
Joined May 16, 1991

Gales, Rick

Manager, Investment &
Retirement Planning
Saskatoon, SK
Joined June 8, 1981

Gill, Cynthia

Senior Manager
Toronto, ON
Joined October 10, 1978

Gluzman, Liza

Banking Advisor
Thornhill, ON
Joined November 23, 1992

Goddard, Marion

Executive Assistant
Toronto, ON
Joined November 30, 1994

Gray, Marie

Business Account Manager
Kelowna, BC
Joined November 12, 1981

Hama, Joan

Investment & Retirement
Planner
Vancouver, BC
Joined August 21, 1978

Hammell, Pat

Client Advisor
Pierson, MB
Joined March 30, 1981

Harder, Josephine

Settlement Representative
Mississauga, ON
Joined January 3, 2001

Hardy, Julie

Vice President
Group Risk Management
Canadian Banking
Toronto, ON
Joined June 19, 1972

Higley, Hazel

Banking Advisor
Peterborough, ON
Joined June 16, 1980

Horvath, Evelyn

Client Advisor
Russell, MB
Joined February 17, 1975

Hughes, Anne

Client Advisor
Scarborough, ON
Joined January 17, 1997

Junker, Jeanette

Client Advisor
Fenwick, ON
Joined October 7, 2002

Kidd, Nancy

Client Care Advisor
Nanaimo, BC
Joined January 30, 1978

Kinch, Colleen

Banking Advisor
Whitehorse, YK
Joined October 23, 2001

Lachapelle, Celine

Investment & Retirement
Planner
Montreal, QC
Joined June 4, 1979

Lacroix, Lucie

Client Advisor
Saint-Hyacinthe, QC
Joined December 12, 1983

Lapierre, Anne

Client Advisor
Lachine, QC
Joined November 1, 1984

Leduc, Anne-Marie

Branch Manager
Varenes, QC
Joined May 6, 1981

Lee, Thomas

Senior Technical
Systems Analyst
Toronto, ON
Joined February 20, 1989

Lemyre, Denys

Banking Advisor
Trois-Rivieres, QC
Joined May 20, 1981

Levac, Carole

Manager, Linguistics
Centre of Expertise
Montreal, QC
Joined August 9, 1998

Levesque, Annamaria

Customer Service Officer
Vancouver, BC
Joined March 15, 1976

Lewis, Cathy

Client Advisor
Orleans, ON
Joined April 17, 1990

Malixi, Dante M.

Building Junior Operator
Brampton, ON
Joined September 19, 2011

Martin, Norma

Manager Client Care
Saskatoon, SK
Joined July 24, 2000

Mckinnel, James

Account Services
Representative
Montreal, QC
Joined July 24, 2002

Mclean, Judy

Senior Manager
Toronto, ON
Joined February 14, 1984

McNally, Lorraine Ellen

Investment Advisor
Palgrave, ON
Joined April 30, 2018

Mcneil, Brent

Community Manager
Middleton, NS
Joined December 2, 1985

Meldrum, Janna

Senior Financial Services
Account Manager
Port Coquitlam, BC
Joined August 29, 1977

Melia, Carol

Relationship Manager
Toronto, ON
Joined March 2, 1981

Meloche, Celine

Commercial Account Manager
Montreal, QC
Joined August 4, 1986

Michaud, Suzanne

Senior Advisory Counsel
Toronto, ON
Joined August 6, 2002

Retirements

APRIL 2018

(CONTINUED)

Mochrie, Barbara

Client Advisor
Victoria, BC
Joined September 18, 1989

Mooers, Deborah

Senior Manager
Calgary, AB
Joined September 24, 1997

Morabito, Sue

Financial Advisor
Richmond, BC
Joined October 20, 1975

More, Norma

Client Advisor Business
Shawville, QC
Joined February 27, 1978

Morris, Christine

Business Account Manager
Lethbridge, AB
Joined November 5, 1979

Nemi, Marisa

Collections Associate
Mississauga, ON
Joined June 18, 1990

Nielsen, Carol

Commercial Credit Advisor
New Westminster, BC
Joined October 27, 1980

Owens, Cindy

Financial Advisor
Riverview, NB
Joined May 7, 1984

Parr, Mireille

Underwriting Consultant
Montreal, QC
Joined August 17, 2009

Paterson, Jane

Private Banking Associate
Oakville, ON
Joined July 16, 1979

Persaud, Susan

Project Manager
Toronto, ON
Joined May 2, 1983

Pestana, Clara

Senior Project Manager
Mississauga, ON
Joined September 8, 2000

Peyrau, Shanty

Commercial Advisory Group
Toronto, ON
Joined April 27, 1972

Pol, Ida

Client Advisor
St. Thomas, ON
Joined January 26, 1987

Porter, Judith

Client Advisor Business
Lethbridge, AB
Joined September 18, 2000

Quan-Vie, Yolande

Senior Team Leader
Toronto, ON
Joined April 20, 1981

Quon, Art

Branch Manager
Victoria, BC
Joined September 6, 1977

Ramkellawan, Chandra

Reconciliation Officer
Toronto, ON
Joined November 1, 2005

Rasiah, Manoranjan

Client Care Advisor
Vancouver, BC
Joined November 20, 2000

Rewniak, Gail

Centre Support Officer
Regina, SK
Joined November 8, 1993

Reyes, Estelita

Gatekeeper Enrolment
Toronto, ON
Joined May 6, 1991

Robertson, Lois

Financial Planner
Orangeville, ON
Joined October 20, 1971

Ronald, Brenda

Associate Account Manager
Calgary, AB
Joined February 20, 1990

Rosger, Cindy

Manager Control Testing
Winnipeg, MB
Joined June 10, 1985

Samaritano, Liboria

Banking Operations Agent
Montreal, QC
Joined May 12, 1988

Sassi, Nilda

Customer Service Officer
Montreal, QC
Joined December 11, 1989

Serrentino, Joanne

Functional Specialist
Toronto, ON
Joined July 31, 1989

Siemens, Tom

Vice President, Commercial
Victoria, BC
Joined May 3, 1982

Soonderam, Laura

Senior Analyst
Toronto, ON
Joined February 13, 1989

Sosas, Adelia

AC Cards Advisor
New Westminster, BC
Joined August 17, 1998

Sproat, Dean

Mortgage Specialist
Saskatoon, SK
Joined April 27, 1981

Stadelman, Doug

Investment Analyst
Vancouver, BC
Joined November 1, 2007

Stephenson, Sharlene

Client Care Advisor
Moose Jaw, SK
Joined October 21, 2008

Stewart, Darlene

Business Systems Analyst
Toronto, ON
Joined December 8, 2004

Sutherland, Linda

Commercial Credit Advisor
Toronto, ON
Joined October 31, 1994

Tai, Kom

Service Representative
Toronto, ON
Joined February 15, 2001

Tanna, Jay

Senior Analyst
Production Support
Toronto, ON
Joined February 8, 1984

Taylor, Anne

Private Banker
Edmonton, AB
Joined July 4, 1990

Theriault, Elaine

AC Team Manager
Credit Advisors
Moncton, NB
Joined March 17, 1997

Tourout, Colleen

Mortgage Specialist
Vancouver, BC
Joined September 30, 1985

Tran, Phuong

Banking Advisor
Edmonton, AB
Joined November 25, 1992

Tunnell, Hien

Specialized Services
Vancouver, BC
Joined November 20, 1989

Tyszewicz, Julita

Director, Underwriting
Toronto, ON
Joined December 30, 2001

Retirements

Vardzel, Rick

Director, GTI Risk
Management
Toronto, ON
Joined January 20, 1986

Waud, Terence

National Licensing
Mississauga, ON
Joined July 31, 2000

Williams, Linda

Client Advisor
Calgary, AB
Joined July 21, 1983

Wright, Don

Senior Administrator
Toronto, ON
Joined July 4, 1989

Zonneveld, Kathy

Client Advisor
Winnipeg, MB
Joined September 10, 1990

Zucchetto, Lucy

Telecom Analyst
Toronto, ON
Joined February 19, 1996

MAY 2018

Bain, Joan

Associate Account Manager
London, ON
Joined October 22, 2001

Barcelon, Lydia

Operations Officer
Toronto, ON
Joined May 9, 1994

Beaucage, France

Director
Residential Construction
Brossard, QC
Joined June 7, 1978

Bell, Lenore

Senior Adjudication Associate
Vancouver, BC
Joined March 7, 1978

Burton, Sherry

Branch Manager
Calgary, AB
Joined June 7, 1994

Cabansag, Remedios

Operations Agent
Toronto, ON
Joined September 5, 1989

Callfas, Marlene

Mortgage Specialist
Calgary, AB
Joined September 8, 1988

Cerny, Maureen

Banking Advisor
North Vancouver, BC
Joined June 14, 1976

Chadwick, Janice

Financial Planning Associate
Vancouver, BC
Joined October 24, 2000

Chenier, Carole

Client Advisor
Longueuil, QC
Joined April 17, 1992

Cristovao, Grace

Financial Advisor
Scarborough, ON
Joined April 16, 1990

De Jesus, Alexandra

Mortgage Closing Officer
Montreal, QC
Joined May 24, 1983

Denomme, Cathy

Client Advisor
Business Services
Val Caron, ON
Joined March 30, 1987

Depont, Diane

Client Advisor
Gatineau, QC
Joined November 24, 2008

Desrochers, Diane

Customer Service
Representative
St-Joseph de Lac, QC
Joined October 22, 1979

Driscoll, Roberta

Associate Advisor
Ottawa, ON
Joined September 15, 1982

Fernandes, Nirmala

Financial Advisor
North Vancouver, BC
Joined October 5, 1998

Fraser, David

Manager Service Assurance
Toronto, ON
Joined June 20, 1988

Ganpatt, Camille

Marketing Manager
Etobicoke, ON
Joined January 24, 2006

Gauthier, Alan

Finance Analyst
Toronto, ON
Joined January 24, 1978

Gougeon-Laurin, Johanne

Client Advisor
Montreal, QC
Joined March 24, 1998

Guzman, Rosanna

Administrative Assistant
Toronto, ON
Joined October 13, 1992

Haley, Joanne

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

Hoepfner, 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

Retirements

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, Tracy

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, Ivey

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

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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, Genowefa

Calgary, 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, Francis

Toronto, 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

Waldref, Bruce

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

Wu, Dickie

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

Zolis, Kristine

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

Theriault, Ed

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

Wedlake, Marilyn

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

Young, Sheila

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

Trann, Irene

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

Wight, Betty

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

Zioba, Brone

Toronto, ON
February 13, 2018
Retired January 1, 1984

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.

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?”



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

RBC Corporate Archive



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



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.

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

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 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.



Royal Bank of Canada, France, circa 1950s.

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 retirees 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

Here's how to reach us:

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

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

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

If you have questions about your pension contact RBC Human Resources Services Centre at 1-800-545-2555 or hrcspensions@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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LIFE CAN BE COMPLICATED. IF YOU HAVE
QUESTIONS,
THE RBC EmployeeCare Program
HAS **ANSWERS.**

Pursuing new passions, volunteering at your local hospital, staying healthy and active, caring for a loved one who needs you. You have a lot to accomplish. The RBC EmployeeCare Program can support you – even after you retire.

- 24/7 toll-free access to professional program consultants for expert support and resources
- In-person, video or telephonic counselling with qualified, professional counsellors
- Elder care services
- Financial & legal consultations
- Community referrals
- Nutritional counselling & naturopathic services
- Online materials & resources
- And so much more

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