Keeping in Touch
A PUBLICATION FOR RBC PENSIONERS

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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.
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.
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

The Importance of Giving Back After Retirement

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

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.
## Save This for Quick Reference

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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

Duguay, Joyce
Executive Administrative Assistant
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
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<th>Name</th>
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<td>Khan, Asm</td>
<td>Quality Assurance Analyst</td>
<td>Toronto, ON</td>
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<td>Service Quality Associate</td>
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<td>Operations Technical Systems</td>
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<td>National Administration</td>
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<td>Mallard, Brenda G.</td>
<td>Account Manager, Personal Banking</td>
<td>Mount Pearl, NL</td>
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<td>Marcelo, Jaime</td>
<td>Incident Coordinator</td>
<td>Mississauga, ON</td>
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<td>Mortgage Specialist</td>
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<td>Manager, Client Service</td>
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<td>Clerical, Foreign Exchange</td>
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<td>Claims Assistant</td>
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<td>Financial Planning Associate</td>
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<td>Oswald, Robert</td>
<td>Senior Manager, Client Review, Renewal &amp; Restructure, Collections</td>
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<td>Rogers, Monica</td>
<td>Senior Manager, Training and Development, Commercial Banking</td>
<td>Surrey, BC</td>
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<td>Client Service Advisor</td>
<td>Chateauguay, QC</td>
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<td>Stefan, Mihaela</td>
<td>Analyst Officer</td>
<td>Toronto, ON</td>
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<td>St-Vincent, Francine</td>
<td>Client Advisor</td>
<td>Quebec, QC</td>
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<td>Teraguchi, Sandra</td>
<td>Sales Manager, Mortgage</td>
<td>Vancouver, BC</td>
<td>April 4, 1979</td>
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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, 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

APRIL 2018

Aitken, Jane
Service Manager
Calgary, AB
Joined March 27, 1986

Anderson, Loretta
Client Liaison Officer
Vancouver, BC
Joined October 20, 1980
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

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
Varennes, QC
Joined May 6, 1981

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

Lemyre, Denys
Banking Advisor
Trois-Rivières, 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
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

Califas, 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

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, 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
We extend our condolences to the families and friends of:

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

**Bвший, Pauline**  
Sherbrooke, QC  
April 1, 2018  
Retired June 1, 1986

**Davies, Anna Marie**  
Welland, ON  
April 12, 2018  
Retired March 1, 1998

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

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

**DeSouza, Francis**  
Toronto, ON  
December 31, 2017  
Retired December 1, 2017

**Almond, Ron**  
Meaford, ON  
April 16, 2018  
Retired November 1, 2005

**Burrige, Gord**  
Stratford, ON  
April 24, 2018  
Retired March 1, 1988

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

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

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

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

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

**Carroll, Breda**  
Surrey, BC  
May 6, 2018  
Retired February 1, 1988

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

**Campbell, Edita**  
Scarborough, ON  
March 8, 2018  
Retired November 1, 2005

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

**Braisley, Robert**  
Orillia, ON  
March 19, 2018  
Retired July 1, 1983

**Carroll, Mary**  
Moncton, NB  
February 27, 2018  
Retired August 1, 1987

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

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

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

**Bielecki, Genowefa**  
Calgary, AB  
April 3, 2018  
Retired February 1, 1989

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

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

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

**Courchesne, Gerry**  
Hamner, ON  
March 11, 2018  
Retired May 1, 1990

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

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

**Cooke, John**  
Dartmouth, NS  
March 15, 2018  
Retired August 1, 1997

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

**Bourgoien, Leanne**  
Edmunston, NB  
April 15, 2018  
Retired March 1, 1997

**Cotter, Henry**  
Sudbury, ON  
February 28, 2018  
Retired November 1, 1993

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

**Crouse, Eric**  
Sudbury, ON  
February 28, 2018  
Retired November 1, 1993

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

**Davies, Anna Marie**  
Welland, ON  
April 12, 2018  
Retired March 1, 1998

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

**DeSouza, Francis**  
Toronto, ON  
December 31, 2017  
Retired December 1, 2017

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

**Gazzari, Marlene**  
Saskatoon, SK  
March 18, 2018  
Retired August 1, 1990

**Friesen, Raima**  
Lanigan, SK  
April 12, 2018  
Retired July 1, 1994

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

**Gasselin, Gerry**  
Mississsauga, 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

Lantegne, Mary Jane
Bracebridge, ON
March 31, 2018
Retired February 1, 1997

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

McClellan, 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

Norrna, 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

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

Provoit, 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
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
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 broadband 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?”
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 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.
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 p.m.; Dinner at 7:00 p.m.
Contacts: L.G. (Garry) Barkwell lbarkwell@sasktel.net;
Shelley Patterson shellpatt@icloud.com;
Brian Cobb briancobb@sasktel.net

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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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

CONTACT:

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

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