



ISSUE 3, 2017

Keeping in Touch

A PUBLICATION FOR RBC PENSIONERS



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A Message from the KIT Team

Dear RBC Pensioner,

We always appreciate hearing from you, our readers. We enjoy learning about your activities and second careers, and don't even mind when you correct us! This issue is a case in point.

Doug Williamson and Frank Moore both wrote about how their post-RBC interests have taken them to places they never imagined. We found their stories inspiring and hope you feel the same way.

We also heard from Fran Banks in July, about RBC pensioners in BC who were volunteering with wildfire relief: "You may not know about the role they are playing. Fellow pensioners that I'm aware of -- and I know these few are only the tip of the iceberg -- are working from 7 a.m. to 11 p.m. Sandra Dever wrote on Facebook the other day that she had received a call that a new group of evacuees had arrived and she went back to the evacuation centre at 2 a.m. after being home for only a couple of hours."

Newly retired Mara Pavan of Kamloops also wrote on Facebook: "It's been very rewarding volunteering at the Sandman Center registering evacuees. So thankful for the time to help out. It has been amazing seeing fellow co-workers from RBC and friends....very emotional. Anyways be thankful for all the blessings you have."

We thank Fran for bringing these comments and the selfless efforts of pensioners, to our attention.

(In July, RBC donated \$50,000 to the Canadian Red Cross in support of those affected by the BC wildfires.)

Now for that correction: Ken Gillis was surprised with the RBC Corporate Archive feature in issue 2, 2017. We implied that RBC pre-dated Canada's confederation, thanks to our 1864 origins with Merchants Bank in Halifax. Yet Ken recalls celebrating a 125th anniversary at RBC in 1992. The math didn't add up. We took the discrepancy to RBC Corporate Archives and here's the response: "RBC celebrated Canada's 125th in 1992. RBC celebrated its own 125th anniversary in 1994. While we began in 1864, RBC celebrates its anniversary based on its date of incorporation, which was 1869. Therefore, we will be celebrating our 150th anniversary in 2019." So Ken, we're both a little right and a little wrong. But we look forward to seeing how RBC will celebrate its century-and-a-half in just a couple of years.

Till next time, happy reading.



Highlights from the Quarter

Here are some highlights from the RBC third quarter results of 2017.

Pay bills through Siri – a Canadian first

RBC clients are now the first in Canada who can ask Siri to pay their bills on iPhone and iPad. Personal & Commercial Banking also launched seamless Interac e-Transfer payments within iMessage, which lets clients send a transfer without leaving their iMessage window. By offering services through Siri and iMessage, we're providing more convenient solutions to support our client's payment needs and delivering value in the channels they use.

From Amplify to consumers

RBC Insurance launched an innovative new mobile travel app called PATH. With geolocation functionality, PATH can help travelers find emergency assistance or medical facilities in a foreign country, get up-to-date travel advisories and send automated emails to family and friends, using a mobile or tablet device. The idea was conceived by a 2016 Amplify student innovation team and was developed by T&O and business reps in an agile lab in just 5 months. It has a 4.7/5 rating on Google Play!



Capital Markets Trades for the Kids across North America

RBC Capital Markets hosted the first ever RBC Trade for the Kids North America this quarter, raising \$2 million in support of youth-focused initiatives. Global

Markets trading floors across Canada and the U.S., alongside I&TS Treasury & Market Services colleagues in Toronto, united to raise funds in support of 16 different charities. First launched in New York in 2015 and expanded to London earlier this year, RBC Trade for the Kids will become a one-day, 24-hour global fundraising event next year, leveraging our investment banking division's international strength and its longstanding commitment to helping communities prosper.

Frank Moore

- First joined RBC in 1961
- Retired in 2000
- Role prior to retirement: Vice President, Merchant & Point of Sale Services

A Suitcase Carries Precious Memories

A suitcase, seven mothers and a junior Royal Bank clerk. What could they possibly have in common? Frank Moore solved the puzzle and in doing so, has helped bring history to life.



The painting by artist Doug Bradford, is based on the testimony of the German major who shot down the plane.



The Halifax bomber crew: Alex McCracken is pictured standing, at right.

The story of the puzzle is closely linked to Frank's lifelong interest in military history. As a teenager, he attended cadets then army camp and would have enlisted if a career with RBC hadn't been so tempting. He pursued his interests though, often travelling to Europe for battlefield tours. Then in 2013, he made a discovery that would determine his direction for years to come when he acquired a brown suitcase, the size of a laptop.

"The suitcase had been in the McCracken family's basement in Montreal but they had no descendants," explains Frank. "When I learned the contents were going to be separated and sold online, I bought the whole thing." The contents that affected Frank so deeply were pictures and letters collected by the mother of Alex McCracken, R.C.A.F. who at age 21, was reported missing in action with his crew, over Ten Boer, Holland, on July 25, 1943.

"When I first read the letters, I was devastated," Frank recalls. "It took nine months for the families to learn that all the men had died except for one who survived by parachuting from the Halifax bomber. He was taken prisoner by the Germans." One letter, with the sad news notifying the families, was from the casualty officer who provided names and addresses of the crew's next of kin. It was Catherine McCracken – Alex's mother and owner of the suitcase – who began corresponding with the other mothers. Thirty letters tell the story, with the first being a letter of condolence to Catherine from another mother, dated November 1943.

Early in his research, Frank learned that before enlisting, Alex had been an RBC junior clerk and teller, in Montreal. "I started my career the same way," says Frank, "but he wasn't able to fulfill his life goals the way I was. I could relate to him, absolutely." So in April 2016, Frank felt privileged to participate in a ceremony in Ten Boer, attended by many townspeople. He brought with him the letters, Alex's medals, and a painting for the mayor. Frank also presented an album he's created documenting the letters, how he found the suitcase, and pictures including the crew, aircraft, and Ten Boer site where the plane was shot down. The ceremony attracted Canadian and international media attention.

For Frank, the suitcase and the events it has inspired represent the pinnacle of his military-related pursuits. "It is one of the most touching and satisfying experiences I've ever had," admits Frank. "It's so important to honour these men and never forget them."

Please visit <http://www.rbc.com/history/celebrating-our-history/in-remembrance/> for more information about employees who served during the two World Wars.



Frank Moore traveled from his home in Tillsonburg, Ontario, to present his album to the Mayor of Ten Boer. In 1943, the crewmen were buried in the town's cemetery.



Picture source: The Canadian Forestry Association www.canadianforestry.com

RBC Corporate Archive

In 1920, Royal Bank donated to the Canadian Forestry Association, Canada's oldest environmental organization, exemplifying its long history of awareness and support of environmental issues. Today, RBC is providing support to those who have been affected by the devastation in BC. A statement at www.rbc.com/british-columbia-wildfire reads: "We're committed to supporting the families and communities impacted by the wildfires and are offering special financial considerations and assistance to our clients during this challenging time." To learn how some RBC pensioners have been involved in relief efforts, please read the KIT Team Message on the inside cover.

How Time Flies

A group of former RBC co-workers gathered on September 1 in Truro, Nfld. for a 50th reunion. The men and women had all worked together at the RBC branch on the U.S. Air Force Base in Goose Bay, Labrador, in the late 1960s. Our thanks to Edie Leet, for submitting this picture and linking us to the story. With three flights in and out of Goose Bay each week in 1966 and 1967, the staff made their own fun and were like family to each other. Edie had been head teller at the branch and all these years later is instrumental in bringing the group together on a regular basis. For the full story of how time has flown for the group, see www.tatamagouchelight.com/how-time-flies.



Front, from left, Roy West, Mary Benedict, Edie Leet, Anne McPherson. Second row, Larry Holtom, Zorka West, Ken Bird, Jackie Holtom, Jean Grant, and Bob McPherson.

Photo and article credit: Raissa Tetanish, Tatamagouche Light.

Goose Bay branch, 1960 – [Source: RBC Corporate Archive]



Take part in the 2017 Employee & Retiree Giving Campaign



Please join thousands of fellow RBCers and pensioners in our nation-wide annual employee and retiree giving campaign for 2017.

If you would like to take part, please complete the donation form in this edition of *Keeping in Touch*, and return it in the enclosed envelope by December 15, 2017. We have arranged for United Way Toronto & York Region to manage all the funds raised in this campaign. They will direct your gift to the charity you've indicated and arrange for the level of recognition you request.



1 For receipting and processing purposes, please provide your full name and home address:

☐ Mr. ☐ Ms. ☐ Mrs. ☐ Miss

Name: _____
(First name) (Last Name)

Address: _____
(Street) (City/Town) (Postal Code)

Home Phone: _____

2 This year my total donation is \$ _____. (Tax receipts will be issued for gifts of \$25 or more.)

3 Here's how I want to make my gift: (choose one and sign below)

☐ **Online donation** using Visa[†] or Mastercard[‡] by visiting rbc.com/retireegiving (you do not need to complete this form)

☐ **Cheque:** in the amount of \$ _____ is enclosed. **Enclose cheque payable to United Way/Centraide.**

☐ **Pre-Authorized Debit:** (min \$10/month) I authorize United Way/Centraide to deduct \$ _____ per month from my bank account on the 1st day of each month, commencing January 1, 2018, for 12 months.
Please enclose a personal cheque marked VOID.

☐ **Visa or** ☐ **Master Card** One time donation of \$ _____ **OR** \$ _____ per month commencing January 1, 2018 for 12 months (min \$10/month; transactions will be processed on the 1st of every month).

Card Number: _____ Expiry: _____

Name on Card: _____

4 I want to support my community through my local United Way/Centraide of:

(Please provide the full name of your local United Way/Centraide.)

A United Way/Centraide may direct my gift where it is needed most and will have the maximum impact in our community \$ _____

AND/OR

B Donors may direct their gift to any registered Canadian charity.

Charity Name: _____ \$ _____

Address: _____

Charitable Business Number: _____

Charity Name: _____ \$ _____

Address: _____

Charitable Business Number: _____

To obtain the Charitable Business Number, visit www.cra-arc.gc.ca
or call 1-877-442-2899 (bilingual).

C My total gift is \$ _____

**5** The United Way/Centraide may:

- ☐ My Leadership gift (\$1,200 or more) may be publicly recognized by United Way/Centraide
- ☐ Please do not list my name in any publication
- ☐ Forward my name to the Canadian charity listed above

6 The United Way/Centraide may use my home address/phone number to contact me directly in future years for charitable purposes:

- ☐ Agree ☐ Disagree

Signature _____ Date _____

If you would like to donate to United Way / Centraide or any registered charity of your choice, just complete the donation form and send it in the enclosed return envelope. No postage is required.

Cheques must be payable to United Way/Centraide as they process and distribute all donations made on behalf of RBC employees and pensioners.

Remember you can make your donation online using Visa or Mastercard by visiting rbc.com/retireegiving

If you have any questions, please contact the United Way/Centraide location nearest you or email assistance@uwgt.org.

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Retirements

Retirements

JUNE 2017

Allen, Irene

Associate Account
Manager - Audit
Calgary, AB
Joined November 4, 1996

Anderson, Diane

Executive Assistant
Richmond Hill, ON
Joined April 2, 2001

Arvanitakis-Lagopo, Helen

Client Advisor (Expert)
Laval, QC
Joined September 1, 1989

Aublet, Mado

Banking Advisor
Mascouche, QC
Joined July 5, 1984

Auger, Alain

Private Banking
Associate
Montreal, QC
Joined January 28, 1987

Beaulac, Carole

Director
Exploitation & Support
Montreal, QC
Joined October 3, 1977

Bervas, John

Senior Team Leader
Toronto, ON
Joined May 28, 1990

Bhooshan, Angela

Financial Advisor
Woodstock, ON
Joined August 20, 1990

Biglin, Angie

Financial Planner
Calgary, AB
Joined June 3, 1991

Bilton, Nancy

Client Advisor
Bowmanville, ON
Joined May 19, 1987

Blanchard, Mary

Client Advisor
Charlottetown, PE
Joined February 1, 1977

Bowen, Karen

Financial Advisor
Nanaimo, BC
Joined March 15, 2004

Braun, Cindy

Banking Advisor
Lethbridge, AB
Joined May 12, 2003

Brobyn, Stephen

Vice President
Wealth Management &
Investor Treasury Services
Internal Audit
Toronto, ON
Joined July 15, 1990

Brown, Carolyn

Banking Advisor
Lacombe, AB
Joined May 31, 1982

Brown, Yvonne

Client Advisor (Expert)
Oshawa, ON
Joined June 22, 1987

Burt, Lynn

Client Advisor
Portland, ON
Joined May 16, 2005

Butler, Don

Senior Telecom Specialist
Toronto, ON
Joined January 3, 1984

Carnegie, Lynne

Private Banking
Associate
London, ON
Joined July 20, 1981

Carter, Alan

Senior Account Manager
Kelowna, BC
Joined November 6, 1989

Chabot, Marlene

Mortgage Specialist
Montreal, QC
Joined October 15, 1979

Chow, Regina

Credit Quality
Review Associate
Mississauga, ON
Joined August 12, 1991

Christie, David

Regional Vice President
Private Banking
Winnipeg, MB
Joined February 19, 1979

Christman, Gerri

Branch Manager
Brooks, AB
Joined June 13, 1977

Chu, Connie

Mortgage Specialist
Mississauga, ON
Joined January 1, 1994

Clark, Diana

Branch Manager
St. Marys, ON
Joined April 21, 1975

Close, Delaine

Client Advisor
Edson, AB
Joined February 3, 2004

Corbeil, Richard

Expert Banking Advisor
Rosemere, QC
Joined October 15, 1979

Corley, Jayne

Senior Account Manager
Business/Personal
Milton, ON
Joined January 14, 1980

Coulombe, Lisette

Account Services Agent
Montreal, QC
Joined June 23, 1975

Cristiano, Mary

Functional Specialist
Montreal, QC
Joined June 27, 1977

Cruxton, Diane

Financial Advisor
Calgary, AB
Joined March 19, 1980

Dafoe, Cathie

Financial Planning
Associate
Stratford, ON
Joined August 22, 1994

De Filippis, Silvana

Associate Account
Manager
Newmarket, ON
Joined June 18, 1979

Demko, Elizabeth

Estate Specialist
Moncton, NB
Joined May 11, 1998

Desrosiers, Anne

Client Advisor
St-Jean-Sur-Richelieu, QC
Joined September 5, 1978

Diaz, Reynaldo

Licensed Insurance
Advisor
Mississauga, ON
Joined October 29, 2003

Doria, Giulio

Regional Manager
Eastern Canada
Toronto, ON
Joined January 29, 1987

Durocher, Robert

Fraud Prevention
Laval, QC
Joined August 17, 1987

Dzoutzidis, Anthoula

Financial Planner
North York, ON
Joined November 12, 1986

Retirements

Egbert, Ted

Director - Mortgage
Specialist Initiatives
Toronto, ON
Joined February 12, 1979

Embree, Levina

Financial Advisor
Port Hawkesbury, NS
Joined July 5, 1989

Fader, Debbie

Branch Manager
Halifax, NS
Joined August 24, 1992

Finlay, Kim

Mortgage Specialist
Mississauga, ON
Joined September 25, 2006

Finnamore, Joe

Director, Investments
Burlington, ON
Joined June 2, 2003

Flanagan, Nancy

Client Advisor
Stratford, ON
Joined July 26, 1976

Gagnon, Patricia

Administrative Assistant
Quebec, QC
Joined December 13, 2010

Gainey, Laura

Senior Vice President
Service & Operations
RBC Insurance
Douro-Dummer, ON
Joined October 18, 1982

Gandolfo, Frances

Client Advisor
Newmarket, ON
Joined September 22, 1986

Gaudet, Gail

Client Advisor (Expert)
Cornwall, ON
Joined November 6, 1989

Gavriloff, Cindy

Account Service Agent
Winnipeg, MB
Joined October 10, 1978

George, Cobb

Account Manager
Agriculture
Moose Jaw, SK
Joined June 6, 1977

Gerrior, Julie

Client Advisor
Sault Ste Marie, ON
Joined September 11, 2000

Gilbert, Jane

Branch Manager
Port Perry, ON
Joined June 13, 1977

Girard, Therese

Client Advisor
Levis, QC
Joined May 2, 1997

Gorsak, Amber

Financial Advisor
Coquitlam, BC
Joined September 19, 1983

Green, Arlene

Team Leader
Cash Services
Toronto, ON
Joined August 22, 1988

Green, Brenda

Client Advisor
Thunder Bay, ON
Joined January 14, 1991

Gregoire, Celine

Financial Advisor
Timmins, ON
Joined August 25, 1980

Gritt, Debbie

Client Advisor
Prince George, BC
Joined May 7, 1990

Guenther, Monica

Account Service
Representative
Toronto, ON
Joined January 11, 1982

Guérin, Johanne

Mortgage Specialist
Montreal, QC
Joined April 14, 2005

Hall, Gisele

Portfolio Manager & PCO
Digital Investing
Toronto, ON
Joined February 9, 1981

Haney, Cheryl

Marketing Manager
Calgary, AB
Joined March 24, 2008

Hansen, Paula

Customer Service Officer
Saint John, NB
Joined January 7, 1980

Harel, Nicole

Client Care Advisor
White Rock, BC
Joined April 4, 2000

Hart, Sandra

Client Advisor
Business Services
Elmsdale, NS
Joined July 23, 2001

Haydyn, Paul

Senior Technical
Systems Analyst
Toronto, ON
Joined April 9, 2001

Higgins, Joyce

Administrator
Toronto, ON
Joined January 20, 1998

Huchulak, Joyce

Client Care Advisor
Edmonton, AB
Joined June 28, 1982

Ingoltsby, Wanda

Banking Advisor
Red Deer, AB
Joined September 25, 2000

Kendrick, Bruce

Commercial Account
Manager
Woodstock, ON
Joined April 22, 1991

King, Kim

Client Advisor
Business Services
Miramichi, NB
Joined June 7, 1982

Kolenko, Darinka

Client Care Advisor
Mississauga, ON
Joined May 9, 1977

Kornell, Michael

Commercial Account
Manager
Sudbury, ON
Joined January 28, 1985

Kosmyinka, Lynn

Sales Associate
Toronto, ON
Joined April 7, 1986

Kwong, Camy

Financial Planning
Associate
Ottawa, ON
Joined May 2, 1990

Kwong, Philip

Technical Systems Analyst
Toronto, ON
Joined March 6, 1989

Laliberte, Mona

Client Advisor
Chelmsford, ON
Joined September 5, 2000

Landry, Barb

Customer Service Officer
Winnipeg, MB
Joined June 28, 1976

Langellotti, Theresa

Client Advisor
Calgary, AB
Joined September 15, 2003

Retirements

JUNE 2017

(CONTINUED)

Latoski, Monica
Financial Advisor
Hinton, AB
Joined April 26, 1990

Lemay, Deborah
Manager Client Care
Fort McMurray, AB
Joined November 1, 1988

Levy, Ralph
Manager Large Program
Management
Toronto, ON
Joined May 16, 1977

Longstreet, Patricia
Administrative Assistant
Sudbury, ON
Joined September 29, 1975

Macdonald, Karen
GTS Sales Associate
Halifax, NS
Joined March 26, 1990

Madore, Mary
Canadian Equities
Settlements
Toronto, ON
Joined November 16, 1998

Magallon, Lolita
Banking Advisor
Brossard, QC
Joined January 11, 1982

Maltaric, Branimir
Telecom Analyst
Toronto, ON
Joined June 21, 1998

Martel, Kathy
Client Advisor
White Rock, BC
Joined September 28, 1981

Marunchak, Ted
Branch Manager
Thunder Bay, ON
Joined August 25, 1986

Mason, Sharon
Financial Advisor
London, ON
Joined March 6, 1978

McIntosh, Linda
Business Systems
Analyst
Toronto, ON
Joined September 29, 1975

Milne, Leslie
Client Advisor
Parksville, BC
Joined March 29, 2004

Mossey, Joanne
Client Advisor
Edson, AB
Joined July 23, 1984

Moti, Marlene
Client Advisor
Business Services
Toronto, ON
Joined August 24, 1981

Muro, Lucia
Adjudication Associate
Montreal, QC
Joined June 25, 1985

Nelissen, Dru
Senior Account Manager
Wellington, ON
Joined August 4, 1981

Nikiforuk, Douglas
Branch Manager
Kelowna, BC
Joined February 27, 2006

Paesano, Ermanno
Branch Manager
Toronto, ON
Joined April 25, 1983

Pat, Nancy
Associate Advisor
North York, ON
Joined October 26, 1998

Payton, Ruth
Product Manager
Illustrations
Mississauga, ON
Joined August 8, 1995

Peden, Greg
Branch Manager
Milton, ON
Joined July 18, 1977

Pereira, Maria
Financial Advisor
Waterloo, ON
Joined August 13, 1979

Pereira, Marilyn
Administrative Assistant
Mississauga, ON
Joined February 11, 2002

Perry, Rob
Branch Manager
Edmonton, AB
Joined June 6, 1977

Perry, Stephanie
Client Advisor
Moncton, NB
Joined November 24, 1986

Poblete, Olivia
Executive Assistant
Mississauga, ON
Joined October 6, 1980

Pritchard, Starr
Client Advisor
London, ON
Joined September 9, 1974

Riarh, Ravinder
Account Officer
Toronto, ON
Joined January 10, 1989

Rutherford, William
Operations Agent
Toronto, ON
Joined January 22, 2001

Samaritano, Tony
Account Service
Representative
Montreal, QC
Joined April 12, 2001

Sangster, Daniel
Technical Service Analyst
Montreal, QC
Joined February 23, 1976

Schick, Sherri
Client Advisor
Melville, SK
Joined November 14, 2000

Schurko, Brent
Account Service Agent
Winnipeg, MB
Joined October 17, 1983

Sculli, Angela
Client Advisor
Regina, SK
Joined February 13, 1989

Sfikas, Eftychia
Financial Planner
Langley, BC
Joined January 2, 1979

Sharpe, Lois
Associate Director
Program Management Office
Finance Strategic Initiatives &
Change Management
Oakville, ON
Joined June 2, 1975

Sheehy, Donna
Operations Manager
Toronto, ON
Joined March 19, 1979

Slattery, Jim
Mortgage Specialist
Moncton, NB
Joined April 3, 2000

Smith, Rosemary
Mortgage Specialist
Mississauga, ON
Joined December 4, 1978

Stevenson, Julie
Banking Advisor
Victoria, BC
Joined June 20, 1977

Retirements

Stewart, Roisin

Manager
Special Initiatives
Toronto, ON
Joined September 9, 1985

Stokes, Deborah

Client Advisor
Dartmouth, NS
Joined July 9, 1973

Tardy, Johanne

Administrative Assistant
Laval, QC
Joined June 27, 1977

Taylor, Shannon

Client Advisor
Nanaimo, BC
Joined October 25, 1989

Teti, Susan

Director, Transformation
Strategies and Initiatives
Toronto, ON
Joined October 1, 1984

Timmons, Terry

Operations Agent
Montreal, QC
Joined November 9, 1987

Tordecilla, Catalina

Collections Officer
Mississauga, ON
Joined September 5, 1989

Tse, Betty

Relationship Manager
Toronto, ON
Joined June 26, 1973

Tucker, Georgina

Client Advisor
Pictou, NS
Joined March 23, 1992

Tyrchniewicz, Barbara

Assistant Branch
Manager
Winnipeg, MB
Joined September 10, 2007

Vandenberg, Judy

Senior Manager, National
Franchise Markets
Toronto, ON
Joined May 14, 1973

Vanditmars, Dianne

Adjudication Associate
Vancouver, BC
Joined May 19, 1981

Villeneuve, Celine

Marker Operations
Support
Montreal, QC
Joined May 16, 1988

Vinacco, James

Team Manager
Invest By Phone Advisors
Moncton, NB
Joined June 21, 1999

Vincelette, Manon

Associate
Scarborough, ON
Joined September 18, 1979

Watt, Ross

DeNovo Branch Manager
Barrie, ON
Joined September 10, 1979

Wennerstrom, Susan

Administration Officer
Calgary, AB
Joined February 21, 1983

White, Sheila

Branch Manager
Burlington, ON
Joined February 19, 1979

Yule, Glenda

Client Advisor
Ridgetown, ON
Joined November 17, 1980

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Abuan, Lourdes Reyes

Account Service
Representative
Calgary, AB
Joined June 12, 2006

Anderson, Rick

Investment Advisor
Abbotsford, BC
Joined May 22, 1979

Ashford, Mike

Senior Account Manager
Kingston, ON
Joined March 16, 1987

Aylward, David

Senior Business Manager
Toronto, ON
Joined October 16, 1995

Bertrand, Michel

Manager, Supplier
Management COE
Mississauga, ON
Joined February 12, 1990

Campbell, Donnecka

Market Operations
Support Officer
Halifax, NS
Joined March 17, 1986

Campisi, Maria

Manager Credit Process
Montreal, QC
Joined September 18, 1989

Clarke, Shirley

Assistant Manager
Personal Banking
Paradise, NL
Joined January 12, 1970

Côte, Danielle

Banking Advisor
Laval, QC
Joined February 16, 1987

Darragh, Sheila

Client Advisor
Winnipeg, MB
Joined November 24, 2004

Davis, Lucia

Expert Banking Advisor
Pointe-Claire, QC
Joined September 26, 1988

De Goede, Shari

Client Care Advisor
Victoria, BC
Joined July 4, 1995

Dee, Katherine

Treasury Solutions
Specialist
Vancouver, BC
Joined April 29, 1986

Dodds, Carolyn

Financial Planner
Nepean, ON
Joined May 9, 1977

Dumouchel, Carole

Associate Account
Manager
Anjou, QC
Joined May 2, 1989

Dwyer, Alexandra

Estate & Trust Specialist
Toronto, ON
Joined January 6, 2003

Enegren, Angela

Manager, Cards
Vancouver, BC
Joined May 27, 1991

Ercolani, Donna

Senior Manager Commercial
Operations, GTR
Toronto, ON
Joined August 11, 1975

Femia, Aldo

Operations Specialist
Toronto, ON
Joined January 16, 1984

Fennell, Cindy

Mobile Mortgage
Specialist
Mississauga, ON
Joined August 16, 1976

Forrester-Bertrand, Anne

Marketing Manager
Toronto, ON
Joined February 15, 1982

Retirements

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(CONTINUED)

Gaetano, Sandra

Investment & Retirement
Planner
Thunder Bay, ON
Joined November 27, 1989

Garcia, Teresa

Client Services
Representative
Brossard, QC
Joined June 11, 1984

Gelinas, Christiane

Consulting Services
Banking
Longueuil, QC
Joined April 1, 1991

Gilmour, Sharon

Client Advisor
North Vancouver, BC
Joined August 24, 1987

Goodin, Elaine

Business Account
Manager
Miramichi, NB
Joined April 24, 1989

Goodwin, Thomas

Financial Advisor
Halifax, NS
Joined December 1, 1986

Granados, Zenaida

Client Advisor
Winnipeg, MB
Joined June 12, 2002

Gray, Tim

Program Director
Toronto, ON
Joined January 16, 1984

Krissa, Dwain

Regional Vice President
Edmonton, AB
Joined August 1, 1989

Kurka, Janet

Financial Advisor
Prince Rupert, BC
Joined October 6, 1986

Laberge, Suzanne

Manager Sales & Service
Sudbury, ON
Joined June 5, 1978

Laflèche, Élisabeth

Specialized Services
Officer
Westmount, QC
Joined November 14, 1972

Lajoie-Riuli, Linda

Manager Operations
Oakville, ON
Joined July 2, 1974

Lane, Nick

Manager Collections
Coquitlam, BC
Joined January 2, 1979

Lapointe, Louise

Administrative Assistant
Montreal, QC
Joined May 22, 1990

Lapointe, Pauline

Branch Manager
Levis, QC
Joined September 4, 1979

Lauzon, Dominique

Relationship Manager
Montreal, QC
Joined March 21, 1994

Leask, Brenda

Financial Planner
Toronto, ON
Joined June 15, 1977

Lee, Grace

Account Service Agent
Toronto, ON
Joined October 8, 1980

Lineker, Joan

Client Advisor
Business Services
Calgary, AB
Joined September 25, 1989

Lorenzin, Daniel

Client Advisor
Brossard, QC
Joined November 16, 2009

Loughnane, Lori

Financial Advisor
Berwick, NS
Joined September 12, 1983

Lui, Lillian

Financial Planner
Vancouver, BC
Joined October 18, 1989

Machin, Cathy

Senior Account Manager
Almonte, ON
Joined July 25, 1988

Major, Jenny

Client Advisor
Business Services
Wetaskiwin, AB
Joined October 3, 2005

Mcpherson, Paul

Branch Manager
Lindsay, ON
Joined July 4, 1977

Metzger, Joanne

Investment & Retirement
Planning
Regina, SK
Joined January 7, 2010

Mueller, Kathy

Client Advisor
Abbotsford, BC
Joined January 14, 1991

Murphy, Margaret

Operations Agent
Montreal, QC
Joined January 14, 1991

Palleschi, Alison

Senior Manager
HR Contact Centre
Mississauga, ON
Joined December 15, 1981

Pellerin, Marielle

Branch Manager
Chicoutimi, QC
Joined May 11, 1998

Poole, Beverley

Commercial Account
Manager
Surrey, BC
Joined September 19, 1973

Pratt, Leila

Client Advisor
Russell, MB
Joined July 17, 2001

Quibell, Audrey

Financial Advisor
Lindsay, ON
Joined June 12, 1972

Reimer, Kathy

Financial Advisor
Calgary, AB
Joined September 8, 1980

Rousseau, Hélène

Assistant Branch Manager
Ste-Rose (Laval), QC
Joined May 25, 1976

Sair, Kathy

Client Advisor
Delta, BC
Joined June 3, 1985

Schickedanz, Gabriele

Senior Business
Systems Analyst
Toronto, ON
Joined June 9, 1986

Schwab, Ellen

Private Banking
Associate
Winnipeg, MB
Joined July 30, 1984

Sellers, Wendy

Administrative Assistant
Calgary, AB
Joined April 3, 1978

Sévigny, Josée

Loans & Mortgage
Advisor
Mirabel, QC
Joined April 1, 1985

Retirements

Sheriffe, Marjorie

Client Advisor Business
Woodbridge, ON
Joined April 15, 1991

Singer, Ken

Managing Director and
Senior Advisory Counsel
Toronto, ON
Joined June 4, 1984

Smith, Barbara

AC Client Advisor
Winnipeg, MB
Joined November 23, 2009

Sorrini, Diane

Customer Service
Specialist
Burlington, ON
Joined July 25, 1977

Spry, Lori

Client Advisor
Business Services
Kitchener, ON
Joined December 2, 1999

The, Grace

Investment & Retirement
Planner
Calgary, AB
Joined September 24, 2001

Thompson, Jill

Client Care Advisor
Halifax, NS
Joined July 6, 1987

Tupman, Raechel

Manager Client Care
Vancouver, BC
Joined March 3, 1980

Tyrrell, Lorna

Client Advisor
Business Services
Port Hawkesbury, NS
Joined November 3, 1980

Umbach, Gail

Client Care Advisor
Dawson Creek, BC
Joined November 24, 2003

Vandekamp, Marion

Client Advisor
Regina, SK
Joined July 15, 1983

Vardy, Wendy

Client Advisor
Victoria, BC
Joined November 3, 1997

Vestrocy, Karen

Market Operations
Support
Toronto, ON
Joined November 10, 1986

Webb, Ian

Senior Director
Internal Audit
Burlington, ON
Joined August 27, 1973

Wilks, Noreen

Branch Manager
Devon, AB
Joined February 10, 1975

Young, Preston

Commercial Account
Manager
Charlottetown, PE
Joined August 4, 1980

AUGUST 2017

Allen, Wendy

Technical Systems
Analyst
Toronto, ON
Joined July 20, 1998

Anadachee, Rajumani

Life & Living Benefits
Claims Specialist
Toronto, ON
Joined July 4, 2006

Anderson, Roger

Associate Advisor
Nanaimo, BC
Joined August 4, 1981

Azarbehi, Shahnaz

Coordinator
Toronto, ON
Joined August 13, 2007

Bain, Anne

Client Advisor
Burnaby, BC
Joined July 6, 1977

Bayliss, Deborah

Branch Manager
Moncton, NB
Joined March 19, 1997

Bovie, Wayne

Senior Analyst
Toronto, ON
Joined April 8, 1996

Brar, Jass

Operations Specialist
Toronto, ON
Joined April 15, 1980

Brockelbank, Ted

Senior Technical
Specialist
Oakville, ON
Joined December 19, 1988

Bureau, Helen

Manager, Enterprise
Records Management
Toronto, ON
Joined November 15, 1988

Carnignan, Diane

Branch Manager
Trois-Rivieres, QC
Joined May 27, 1974

Carrier, Charline

Client Advisor
Quebec, QC
Joined May 4, 1981

Chan, Wendy

Senior Group Service
Representative
Vancouver, BC
Joined June 8, 1999

Cotnam, Sharon

Associate Account
Manager
Oshawa, ON
Joined May 19, 1970

Crowdis Galipeau, Michele

Mortgage Centre
Brossard, QC
Joined June 23, 1986

Dumont, Anne

Manager Client Care
Burlington, ON
Joined June 27, 1983

Dunne, Judy

Financial Planner
Regina, SK
Joined May 4, 1981

Dykstra, Karen

Client Advisor
Blairmore, AB
Joined January 8, 1986

Endicott, Robin

Client Advisor
Sparwood, BC
Joined February 28, 1995

Fergusson, Jane

Client Advisor
Lindsay, ON
Joined April 17, 1986

Ferris, Barbara

Financing Specialist
Vancouver, BC
Joined August 7, 1989

Fonseca, Antony

QA Analyst
Thornhill, ON
Joined January 4, 2005

Gendron, Jan

Senior Manager
Adjudication
Toronto, ON
Joined September 25, 1986

Genesse, Johanne

Client Advisor
Granby, QC
Joined July 13, 1987

Graff, Michelle

Client Advisor
Regina, SK
Joined May 21, 1991

Retirements

AUGUST 2017

(CONTINUED)

Grovestine, Jeff

Alternate Chief
Compliance Officer
Toronto, ON
Joined November 10, 1986

Habib, Marie

Client Advisor
Halifax, NS
Joined April 22, 1974

Hamitaj, Vjollca

Client Advisor
North York, ON
Joined August 8, 2000

Hinds, Dianne

Branch Manager
Callander, ON
Joined September 8, 1986

Hobbs, Sue

Application Portfolio
Manager, Corporate
Systems
Toronto, ON
Joined August 13, 1979

Hodgson, Joanne

Senior Process Analyst
Barrie, ON
Joined October 1, 2001

Hunt, Jane

Project Manager, IT
Toronto, ON
Joined July 16, 1976

Hunter, Barb

Senior Account Manager
Business & Personal
Barrie, ON
Joined February 18, 1986

Jarabek, Viv

Manager Client Care
Victoria, BC
Joined November 22, 1976

Kasperowicz, Krystyna

Client Advisor
Business Services
Niagara Falls, ON
Joined June 4, 1990

Kenny, John

Investment Advisor
Ottawa, ON
Joined May 16, 1983

Kiley, Tom

Senior Director
Operations
Mississauga, ON
Joined September 7, 1982

Killingbeck, Helen

Senior Usability
Consultant
Toronto, ON
Joined August 6, 2002

Laing, Donna

Manager Market
Operations
Calgary, AB
Joined July 2, 1981

Laliberté, Lucie

Branch Manager
Ste-Rose (Laval), QC
Joined October 14, 1975

Laroche, Danielle

Account Services Agent
Montreal, QC
Joined October 21, 1985

Leblanc, Carole

Director, Collection
Recovery
Vaudreuil-Dorion, QC
Joined May 31, 2010

Ledonne, Rosanne

Senior Manager, Role Design
& Execution - Sales
Toronto, ON
Joined July 15, 1974

Lewczuk, Deborah

Financial Planner
Burlington, ON
Joined September 27, 1986

Liptrot, Elizabeth

Field Operations
Specialist
Vancouver, BC
Joined July 11, 1979

Liptrot, Howard

Sales Manager
Mortgage Specialist
Vancouver, BC
Joined June 24, 1974

Liu, Linda

Associate Advisor
Richmond Hill, ON
Joined October 6, 1980

Luk, Rebecca

Cage Clerk INT
Toronto, ON
Joined December 22, 1999

Lush, Linda

Client Advisor
Surrey, BC
Joined May 25, 1976

Macgregor, Gloria

Client Advisor
Miramichi, NB
Joined May 31, 2004

Machado, Joan

Executive Assistant
Uxbridge, ON
Joined September 29, 1997

Magnone, Tonino

Customer Service Officer
Montreal, QC
Joined February 16, 1992

Martins, Maria

Operations Specialist
Toronto, ON
Joined August 8, 1989

McIntosh, David

Director, Market
Risk Audit
Brampton, ON
Joined August 28, 2000

McKiernan, Robert

Manager, Credit
Burlington, ON
Joined June 13, 2011

Meyers, Donna

Senior Vice President, Group
Risk Management, Credit
Toronto, ON
Joined September 14, 1987

Milsted, Karen

Client Advisor
Vernon, BC
Joined March 29, 2004

Mines, Lorraine

Admin Assistance
Special Loans
Hamilton, ON
Joined March 8, 1971

Nasuti, Debra

Client Advisor
Business Services
Winnipeg, MB
Joined November 14, 1972

Navage, Sonia

Associate Director
Toronto, ON
Joined June 4, 1973

O'Connor, Noreen

Functional Consultant
Toronto, ON
Joined May 29, 1972

Olsen, Marion

AC Cards Advisor
Vancouver, BC
Joined October 20, 1975

Pagano, Lidia

Senior Campus
Recruiter Functions
Montreal, QC
Joined June 11, 1990

Picard, Ginette

Client Advisor
Rawdon, QC
Joined May 15, 1986

Plowright, Anna

Manager Client Care
Fort St. John, BC
Joined January 5, 2004

Retirements

Reynolds, Becky

Senior Director, Technology
Initiatives & Compliance
Toronto, ON
Joined August 29, 1977

Richardson, Steve

Director, Recognition
Programs, Sales
Toronto, ON
Joined July 3, 1979

Rosevear, Robin

Manager, Client
Care Centre
Mississauga, ON
Joined August 22, 1977

Ryan, Darlene

Senior Manager, Finance
Toronto, ON
Joined August 17, 1977

Sadana, Cheryl

Director, Wealth
Management Technology
Toronto, ON
Joined October 15, 2001

Scholes, Kathy

Manager Initiatives &
Implementation
Toronto, ON
Joined May 10, 1976

Simek, Lenka

Policy Issue Rep
Mississauga, ON
Joined May 7, 2001

Steinmeyer, Lorraine

Mutual Funds
Representative
Calgary, AB
Joined January 13, 1997

Streick, Maureen

Client Advisor
Winnipeg, MB
Joined April 6, 1998

Sue-A-Quan, Juell Paul

Senior Manager
RBC Procurement
Toronto, ON
Joined November 25, 2002

Sulatycki, Luke

QA Consultant Enterprise
Quality Assurance
Consultant
Toronto, ON
Joined October 3, 2005

Toth, Chris

Centre Support Officer
Calgary, AB
Joined January 10, 1977

Trites, Brenton

Senior Manager
Automotive Initiatives
Toronto, ON
Joined November 5, 1997

Van De Ligt, Diane

Banking Advisor
Alexandria, ON
Joined June 21, 1982

Vanier, Renée

Client Advisor
Saint-Hyacinthe, QC
Joined September 24, 2001

Volker, Wendy

Client Advisor
Stettler, AB
Joined July 19, 1993

White, Kim

Senior Financial Advisor
St. Thomas, ON
Joined January 11, 1982

Woodcock, Peter

Banking Advisor
Toronto, ON
Joined October 30, 1989

Woods, Teresa

Investment & Retirement
Planner
Calgary, AB
Joined February 12, 2001

Wright, Candace

Online Banking Advisor
Winnipeg, MB
Joined September 28, 2009

Young, Linda

Client Advisor
Winnipeg, MB
Joined June 7, 2010

PREVIOUS RETIREMENTS

Frechette, Nicole

Client Service
Representative
Verdun, QC
Joined August 18, 1986
Retired May 31, 2017

Iwanowsky, Peter

Commercial Account
Manager
Nanaimo, BC
Joined April 6, 1981
Retired May 31, 2017

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Keeping in Touch

In Memoriam

In Memoriam

We extend our condolences to the families and friends of:

Atkinson, Colin

Langley, BC
July 25, 2017
Retired April 1, 1979

Brothers, Lorne

Hantsport, NS
May 26, 2017
Retired July 1, 2002

Dobbie, Lorraine

Spencerville, ON
May 30, 2017
Retired June 1, 1997

Hartley, Charlotte

Cochrane, AB
June 5, 2017
Retired December 1, 1998

Auger, Shirley

Calgary, AB
July 30, 2017
Retired August 1, 2003

Brown, Shirley

Espanola, ON
July 19, 2017
Retired November 1, 1995

Douglas, Sheila

Windsor, ON
May 28, 2017
Retired October 1, 1998

Herunter, Gertrude

Kitimat, BC
August 7, 2017
Retired June 1, 1990

Baylis, Victor

Courtice, ON
June 2, 2017
Retired April 1, 1987

Caldwell, Alan

Newmarket, ON
May 4, 2017
Retired January 1, 1987

Dowkes, Jack

Toronto, ON
August 11, 2017
Retired April 1, 1975

Hulton, Betty

Kamloops, BC
August 7, 2017
Retired August 1, 1991

Beck, Mary

Ile Des Soeurs, QC
July 2, 2017
Retired July 1, 1986

Cobban, Betty

London, ON
June 22, 2017
Retired July 1, 1990

Durand, Pauline

Shawinigan, QC
May 10, 2017
Retired July 1, 1996

Hume, Mary

Ingersoll, ON
July 13, 2017
Retired May 1, 1986

Belak, John

Lombardy, ON
May 30, 2017
Retired May 1, 1993

Colletti, Maria

Richmond Hill, ON
August 18, 2017
Retired December 1, 2009

Edwards, Ilene

Carleton Place, ON
May 30, 2017
Retired August 1, 1989

Jones, Margaret

Stoneycreek, ON
August 11, 2017
Retired November 1, 1994

Bell, Robert

Winnipeg, MB
June 2, 2017
Retired July 1, 2001

Croft, Muriel

Dartmouth, NS
August 6, 2017
Retired August 1, 1997

Émard, Marc Paul

Ste-Anne de Bellevue, QC
May 19, 2017
Retired January 1, 1987

Koehler, Edward

Dorset, ON
August 18, 2017
Retired October 1, 2001

Bernier, Kay

Kingston, ON
August 24, 2017
Retired November 1, 1993

Cropp, Verna

McGregor, ON
June 22, 2017
Retired August 1, 2003

Felez, Angel

Brossard, QC
July 25, 2017
Retired July 1, 1994

Krochmalnek, Sheldon

Concord, ON
August 23, 2017
Retired July 1, 2012

Bevington, Leslie

Vancouver, BC
May 11, 2017
Retired December 1, 1977

Cunningham, Jean

Sooke, BC
August 13, 2017
Retired April 1, 1985

Gimson, Heather

London, ON
May 24, 2017
Retired June 1, 1987

Lang, Jim

Saskatoon, SK
July 14, 2017
Retired September 1, 1987

Bochove, Gail

Bradford, ON
August 19, 2017
Retired March 1, 2013

Dallaire, Dorice

Ste. Marie De Kent, NB
August 23, 2017
Retired January 1, 2010

Gutteridge, Joan

Toronto, ON
May 26, 2017
Retired April 1, 1994

Leach, Sandra

Quispamsis, NB
May 31, 2017
Retired July 1, 1997

Bray, William

Willowdale, ON
July 5, 2017
Retired February 1, 1992

Desjardins, Jacquelyn

Toronto, ON
July 11, 2017
Retired April 1, 1990

Haderer, Donna

Kelowna, BC
May 17, 2017
Retired September 1, 1993

Leader, Al

Red Deer, AB
June 5, 2017
Retired November 1, 1994

Brosseau, Gaston

Blainville, QC
June 28, 2017
Retired March 1, 1988

Devitt, Helen

Bowmanville, ON
June 26, 2017
Retired December 1, 1982

Hart, Jack

Morden, MB
July 14, 2017
Retired August 1, 1996

Leclerc, Ghislaine

Carignan, QC
May 8, 2017
Retired September 1, 2008

In Memoriam

We extend our condolences to the families and friends of:

Leonard, Kevin

Winnipeg, MB
June 11, 2017
Retired December 1, 1998

Long, Maureen

Alexandria, ON
June 26, 2017
Retired October 1, 1996

Lovett, Evelyn

Musquodoboit Harbour,
NS
August 21, 2017
Retired May 1, 1986

Manes, Giuseppe

Dorval, QC
June 27, 2017
Retired December 1, 1992

May, Judith

Grand Bend, ON
June 25, 2017
Retired May 1, 2014

McAllister, Annie

Pickering, ON
May 21, 2017
Retired September 1, 1996

McDonald, Patricia

Hamilton, ON
May 2, 2017
Retired June 1, 1997

McHarg, Lucy

Kerrobert, SK
June 10, 2017
Retired July 1, 1992

McNeill, Norman

Dartmouth, NS
July 24, 2017
Retired February 1, 2002

Moes, Michael

Burlington, ON
July 8, 2017
Retired October 1, 2002

Moloney, Patricia

Douro-Dummer, ON
May 31, 2017
Retired September 1, 1984

Mood, Marlene

Hastings, ON
June 4, 2017
Retired April 1, 2008

Neustaeter, Elizabeth

Wetaskiwin, AB
August 19, 2017
Retired July 1, 2010

Nickerson, Pat

North East Point, NS
August 10, 2017
Retired April 1, 1995

Ohlson, Carol

Laval, QC
April 26, 2017
Retired January 1, 1998

Osterberg, Keith

London, ON
August 20, 2017
Retired October 1, 2001

Ouellette, Jean

Montreal, QC
July 24, 2017
Retired December 1, 1986

Patton, Jean

London, ON
May 18, 2017
Retired October 1, 1985

Payne, Don

Milton, ON
August 12, 2017
Retired April 1, 1988

Pearce, Marjorie

Woodstock, ON
August 28, 2017
Retired February 1, 1987

Petridis, Erika

Toronto, ON
June 22, 2017
Retired February 1, 2000

Price, Leonard Malcolm

Milton, ON
June 21, 2017
Retired February 1, 1991

Russill, Keith

Kamloops, BC
May 27, 2017
Retired November 1, 1988

Senior, Lu

Trenton, ON
June 18, 2017
Retired May 1, 2004

Shannon, Richard

Montreal, QC
July 9, 2004
Retired June 1, 1974

Shemanski, Victor

Calgary, AB
June 11, 2017
Retired August 1, 2013

Shewfelt, Carolyn

Kincardine, ON
August 7, 2017
Retired March 1, 2000

Slobodian, Betty

Calgary, AB
July 9, 2017
Retired September 1, 1987

Smith, Muriel

Brantford, ON
May 27, 2017
Retired September 1, 1992

Smithson, Paul

Burlington, ON
July 18, 2017
Retired February 1, 2009

Stefan, Stella

Port Dove, ON
August 15, 2017
Retired April 1, 1994

Sum, Mabel

Vancouver, BC
May 26, 2017
Retired January 1, 2014

Surette, Brian

Dieppe, NB
June 27, 2017
Retired June 1, 2017

Symyrozum, Lloyd

Edmonton, AB
May 26, 2017
Retired October 1, 2009

Szamatolski, Peter

Cote-Saint-Luc, QC
June 21, 2017
Retired July 1, 1987

Thoman, Lawrence

London, ON
May 30, 2017
Retired May 1, 1997

Thompson, Beatrice

Montreal, QC
June 2, 2017
Retired December 1, 1983

Toming, Ragne

Toronto, ON
July 8, 2017
Retired June 1, 1982

Tremblay, Mona

Dubreuilville, ON
June 8, 2017
Retired June 1, 2012

Vogt, Kathy

Calgary, AB
June 30, 2017
Retired April 1, 1992

Williams, Pearl

North Vancouver, BC
May 27, 2017
Retired August 1, 1987

Yoxall, Inez

Oliver, BC
June 17, 2017
Retired July 1, 1990

Zwagerman, Shirley

Consort, AB
July 11, 2017
Retired June 1, 1990

Doug Williamson

- First joined RBC in 1947
- Retired in 1984
- Role prior to retirement: Vice President, Operations

A Study of Life's Lessons on the French Riviera



Can there be a better way to learn French? Doug at a café in Villefranche-sur-Mer with his friend, Susan Beckman (left), and teacher, Aude Fauché (right).



Father and daughter – both RBC pensioners – get ready to celebrate Doug's unique 70-year milestone.

“Almost everything written on retirement is about the joys awaiting you when your work days are over. As helpful as that may be, there is another side to the story.” So began Doug Williamson’s initial correspondence with *Keeping in Touch*.

The “side” that Doug was referring to is about recovering from grief. Eleven years have passed since Effie, his wife of 55 years, has died. Since then, Doug has discovered that there is still plenty of life to embrace and many lessons left to learn.

Ultimately, Doug’s story is a happy one. The retiree, who has been receiving a pay or pension cheque from RBC without interruption for 70 years, may hold the record for that distinction. “I have been one lucky guy,” admits Doug. “But when I was widowed at 76 years-old I had no idea of how to take care of myself.”

Grief counselling, which Doug initially resisted, helped him regain a more positive outlook, as did a lecture about loss, at the University of British Columbia. “Most of the participants were young and I realized we all suffer losses.” That lecture motivated Doug to reconnect with his estranged son, and today they enjoy a renewed and close relationship. A new life lesson about forgiveness was added to his repertoire and he thought, “What else could be in store for me?”

The answer came in 2007 when Doug enrolled in a month-long, intensive French language studies program in Villefranche-sur-Mer, on the French Riviera. Doug had read about *l’Institut de Français* in a newspaper article and it appealed to his long-time desire to learn the language. For eight years, Doug attended the course annually and gradually, he moved from an intermediate to advanced level. Now, he can carry on a conversation with ease. “Beginning last year, I started taking private lessons with the first professor I had. We spend 90 minutes in my apartment then walk to the seaside for another 90 minutes, three times a week during the month I’m there,” describes Doug. “I thought learning French in France would help me recover from my wife’s death. Now I continue because it’s very good for me and the south of France isn’t bad, either!”

Well into his eighties, Doug – known as “Dooglas” to his French teachers and friends – is still discovering important life lessons. Not only has he learned that age doesn’t have to be an impediment to learning and retaining knowledge, he’s developed new qualities. “I’m a more social person now. Mixing with students from all over the world and from every profession means I’m not as judgmental. This experience has made me a better person.”

Recently, Doug and daughter Melinda Seale (also an RBC pensioner), were invited to the Royal Centre in Vancouver, BC for a lunch in honour of Doug’s unique 70-year record. As for the foreseeable future, Doug plans to continue his annual trips to France, to hone his language skills and perhaps earn another honour – most senior student on the French Riviera.

Message from the Chair of the Pension Plan Management Committee

As RBC takes action to position ourselves for the future, there will be many contributors to our success, but none more important than you. You are instrumental in helping our clients thrive and communities prosper. And RBC is committed to helping you succeed and reach your full potential. Part of this is planning and saving for your future. The RBC Retirement & Savings Programs have many features that are designed to help you reach your financial goals. The Pension Plan Management Committee (PPMC) helps protect the interests of RBC pension plan members by ensuring that the pension plans have a strong governance and compliance structure in place.

Performance of the Defined Benefit (DB) Plan

The funded status of the DB plan in Canada remained sound during 2016 despite a volatile market and the impact of lower bond yields on the discount rate used to determine the plan's liabilities. On a **going-concern** basis¹, the Royal Bank Pension Plan, our largest plan in Canada, was 115% funded as of January 1, 2017. Measured on a **solvency** basis², the Royal Bank Pension Plan was 92% funded as of January 1, 2017.

The PPMC monitors the assets of the DB plan, ensuring an appropriate level of risk is taken in light of the long-term nature of the plan's obligations (the pensions earned by plan members) while looking for compelling long-term investment returns and opportunities.

For the 2016 calendar year, the plan earned an overall return of **6.4%**, outperforming our benchmark return of **5.8%**. The strong performance was attributed to active management of the plan's investments.

Features of the Defined Contribution (DC) Plan

The DC plan includes many features – designed to support plan members with their retirement savings objectives – including both automatic and matching contributions from RBC.

In addition, RBC aims to provide a set of investment choices under the DC plan that enable plan members to construct and maintain a well-diversified investment portfolio, in addition to providing solutions for those who prefer a more “hands-off” investment solution.

¹ The **going concern** funded status is a measure used to determine the plan's liabilities assuming that both the Royal Bank Pension Plan and RBC continue indefinitely into the future.

² The **solvency** funded status is another measure that is required by pension regulators. It determines the funded status of the DB plan under a hypothetical scenario where the plan is terminated immediately and all benefits are paid to members. Assumptions used to determine the funded status are prescribed by legislation.

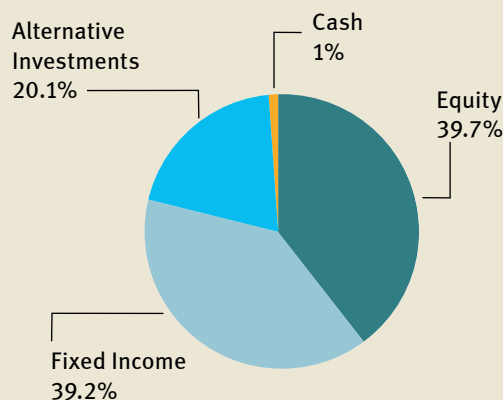


Diversification is a technique that reduces risk by allocating investments among a variety of financial instruments, industries and other categories. By holding a mix of investments, your portfolio may be cushioned against sudden market swings.

Defined Benefit Pension Plan Assets

DB Pension Plan – Asset mix (Dec 31, 2016)

The asset mix policy reflects the plan's long-term investment strategy. As of December 31, 2016, the actual asset mix was within the allowable range of its policy.

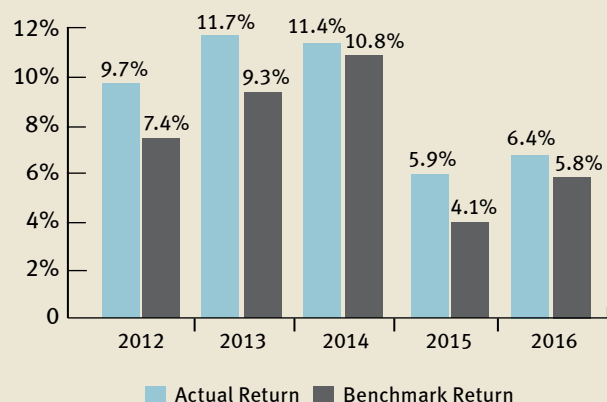


Investment Policy vs. Actual Asset Mix

Asset Class	Allowable Range Based on the SIP&P	Strategic Policy	Actual Dec 31, 2016
Equity	25% to 55%	38%	39.7%
Fixed Income	25% to 55%	42%	39.2%
Alternative Investments	5% to 30%	20%	20.1%
Cash	0% to 5%		1.0%

Royal Bank Pension Plan – Annual Performance

Our active management strategy continues to be effective, achieving results above our benchmark in the past five calendar years. In 2016, the DB pension plan assets earned an annual return of **6.4%**, outperforming our benchmark return of **5.8%**.



RBC Pensioner Associations Bulletin Board



Winnipeg MB

Sharon Lomonaco and Barb Gural were pleased to have Kim Ulmer, Regional President, host our annual RBC Retirement Dinner at the Norwood Hotel on May 16, 2017 with 275 in attendance. Our 2017/2018 monthly meetings began on September 17. For more information, please contact Sharon at elomonaco@shaw.ca



Greater Montreal, West Island QC

We have casual, monthly meetings with 15 to 50 pensioners who reconnect over lunch. All are welcome to join us on the second Tuesday of every month at noon. Our location is Brasserie La Residence, 4705 Saint-Jean Blvd., Pierrefonds, just north of highway 40. If you'd like to attend, please contact wlramy@aol.com and we'll be sure to have enough tables.

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 hrrcpensions@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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