



ISSUE 4, 2016

Keeping in Touch

A PUBLICATION FOR RBC PENSIONERS

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A Message from the KIT Team

Dear RBC Pensioner,

In our last message, we mentioned that the “Branch Revolvers” story featured in issue 2 of Keeping in Touch, elicited more reader responses than any item we’ve published in recent memory. Close to 50 of you shared stories. You can read some of them in this issue, under the feature, “RBC Corporate Archive” and we’ll publish more excerpts in the future.

The Branch Revolver article was originally suggested by our colleague from the Corporate Archive. Beth Kirkwood, Manager, Information Technology & Knowledge Repositories, has posted a series of articles about the revolvers for RBC Connect – the internal social media site for employees. It’s clear in the comments resulting from those postings, that current employees are just as fascinated with the subject as many pensioners. Beau Olmstead, Vice President, CFS in BC, expresses what many others wrote: “A fabulous collection of memories about a unique time and circumstance in our firm. Thank you to all the RBC Alum that have shared their stories. This history definitely adds richness to the legacy of RBC in our communities – pioneering new markets, evolving with the current times.”

Speaking of evolving with the times, we’re pleased to announce that we’re launching a new feature with this issue of Keeping in Touch. The RBC Pensioner Associations Bulletin Board appears for the first time, with an announcement that will be of interest to any who knew Donald Steele. In future, the Bulletin Board will highlight upcoming luncheons, golf tournaments and other recreation sponsored by the Associations. See www.rbc.com/pensioners/associations/index.html for a complete listing of the Associations, which span Atlantic Canada to British Columbia.

Finally, we hope you will enjoy this issue’s profiles. They tell the stories of two RBC pensioners who are using their time to encourage empathy and compassion in their communities. Barb Fallis and Fran Banks are involved in unique volunteer activities that are inspiring, encouraging and will likely put a smile on your face.

Till next time, happy reading.



Highlights from the Quarter

Here are some highlights from the RBC fourth quarter results of 2016.

Celebrating the one year anniversary of City National Bank joining RBC

On November 2nd, we celebrated the one year anniversary of City National and RBC joining forces. The combination builds on our successful Wealth Management and Capital Markets franchises, providing significant opportunity to deepen client relationships and become the preferred provider in the U.S. to corporate, institutional, commercial and high-net worth clients and their businesses.

Becoming the partner of choice for the technology start-up community

With the rapid growth of new technology suppliers, the Innovation, Procurement and Strategy and Transformation Services teams identified an opportunity to become the Canadian financial institution of choice for the North American fintech community. Supplier onboarding processes are typically designed for large, well-established companies, while technology start-ups are generally smaller and have fewer resources. To address these realities, the team quickly designed an easier, faster and repeatable supplier process which is being piloted in our innovation labs. To date, 23 fintech and other innovation opportunities are in various stages of the process.

Working differently and more collaboratively leads to best-in-class RBC Rewards® App

By working differently and enhancing collaboration between teams we successfully launched the RBC Rewards App, providing clients with the convenience and flexibility of the online Rewards platform right in the palm of their hand. Clients can use their mobile device to review their available and pending points balance, browse and redeem points from Apple®, Best Buy® and RBC Rewards, and book travel. The RBC Rewards app is another example of how we continually strive to provide best-in-class mobile solutions that offer real value and deliver an exceptional client experience.

Barb Fallis

- First joined RBC in 1970
- Retired in 2006
- Role prior to retirement: Manager, Financial Planning



Barb Fallis and friend, Matt, with his crutch. “Matt had a leg tumour and had to have his leg amputated at the knee,” explains Barb.



The puppets take centre stage. Constable Freddy sits in front; Nestor the Dodo is flanked by Emma Lou on his left and Natalie on his right. Also pictured are Jack, Matt, and Sophie.

A Shot at Show Business Helps Kids Cope

Barb Fallis has made some new friends in the past three years. No wonder she was attracted to them. They all have soulful eyes, friendly smiles and though just three-feet tall, their big personalities more than make up for their size.

Also, her friends all come from the same place. Camp Quality, which has eight camps across Canada, founded a touring puppet show to visit primary schools. The puppets help youngsters cope with difficult questions and concerns about cancer, bullying and exclusion.

“A friend in my book club in Nanaimo told me about the puppet program in 2013,” recalls Barb. Intrigued, she signed up. “We had one day of training to show us how to work the puppets. Then it was hours of sitting with the puppet in front of a mirror, entertaining or boring my family,” she laughs. With no entertainment background, Barb admits: “This is my shot at show business!”

Barb and up to six puppeteers, plus their helpers, present the voice-recorded program to two age-groups: kindergarten to grade 2 and grades 3 to 5. Each program is age specific and helps children understand how they are all the same inside, despite outward appearances. “We encourage compassion, respect and courage,” explains Barb. Each presentation is about 40-minutes including time for discussion. Barb’s puppet is Emma Lou. She’s from the southern U.S., now lives on Vancouver Island and is teased because of her southern accent. “She doesn’t want to be a tattletale,” explains Barb, “so she keeps her problem to herself. But during the discussion, the narrator explains the difference between tattling and telling.”

The results are powerful. One boy who had been removed from his home and placed in foster care the evening before a puppet show, was described by his teacher as an “empty, emotional shell.” Even so, he was drawn to Constable Freddy. “When the program ended, the child had a smile on his face,” says Barb. “Freddy told him he was special and that he had a teacher that cared about him.”

Nestor, the Dodo, and long-haired Natalie, have also had success connecting with kids. Nestor, who is bullied and friendless, received hugs from two grade-five girls after a show. “The girls just wanted him to feel better,” explains Barb. Another time, Natalie resonated with an autistic student who was able to sit still for the entire program. Though the boy is non-verbal, he and Natalie greeted each other warmly. The principal was amazed with the interaction.

Barb knows that the positivity of the puppets reaches the children in a way adults never could. And the children reach the puppeteers, similarly. “When we see the little ones, bug-eyed, listening and engaging with the puppets, we look at each other and think, ‘this is why we do what we do.’”



Advice from Dr. K.

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

When I meet with my patients this time of year, I notice there are those that embrace winter enthusiastically (the skiers, skaters, and snowshoe aficionados) and then there are those that dread the frigid, icy weather and pray for Spring.

But the truth is, we can all learn to thrive during the winter season. Here are some ideas:

1. Exercise is for everyone...but shoveling is only for some

Snow is pretty to look at but shoveling it can send your heart rate and blood pressure skyward and can trigger a heart attack. Even if you don't have heart problems, stop shoveling if you feel any chest pain and alert your doctor right away. Also, try and shovel small amounts to avoid injuring your back or joints. Or in lieu of shoveling, try exercising with friends. You can catch up while you are on a 30-minute mall walk or swim...and then you can grab a healthy salad together. Your mind and body will thank you.

2. Keep winter illnesses at bay

This is especially critical as our immune system weakens after the age of 65. I see scores of patients in the hospital who are quite sick from what started as a simple viral infection. Washing your hands frequently is really important to fighting germs and if you haven't had a flu shot yet, don't wait any longer.

3. Take care of your skin and eyes

Your skin and eyes can be prone to severe dryness in the winter as the humidity is quite low. Both men and women should use a moisturizer after showering and make sure your home heating is humidified. Have an over the counter saline eye drop available and when you're outdoors, don't skip the sunscreen and sunglasses. Winter sun rays can cause as much damage as in the summer.

4. Nail down your New Year's resolutions

My favourite life coach, Robin Sharma, says that what is important to you isn't in your words; it's in your schedule. In 2017, commit time to exercise every day and plan meals that are mostly vegetables and proteins. Set small, measurable goals for weight loss and exercise times and reward yourself once in a while with a cup of steaming hot cocoa. Your winter habits may just become self-sustaining throughout the year!

Have a safe and healthy winter season.

Dr. K

Spotlight on Volunteers



“I have discovered another world out there,” declares Dragana Mitrovic, who retired from RBC in December 2016. In the year that followed, Dragana volunteered with Arts and Culture Toronto, and devoted close to 200 hours at the Hot Docs Canadian International Documentary Festival, TIFF (Toronto International Film Festival), Luminato Festival, Doors Open Toronto and the Rogers Cup Toronto. As these pictures prove, the hours may be long at times (forcing Dragana to grab shut-eye whenever she can), but the work also has its glamorous moments. Dragana plans to continue her cultural adventures for as long as possible.

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in Touch
Retirements

Retirements

SEPTEMBER 2016

Ackerman, Bernice

Assistant Branch Manager
Oakville, ON
Joined October 30, 1978

Anderson, Carolyn

Banking Advisor
Belleville, ON
Joined June 5, 1990

Anderson, Heather

Client Advisor
Fredericton, NB
Joined April 7, 1997

Bakos, Debra

Client Advisor
Lethbridge, AB
Joined April 30, 1974

Baxter, Blanche

CAO
Sault Ste Marie, ON
Joined September 28, 1972

Bergeron, Lynn

Banking Advisor
Winnipeg, MB
Joined July 29, 1985

Berkyto, Margaret

Field Operations Specialist
Vancouver, BC
Joined March 22, 1994

Bourque, Wendy

Financial Advisor
Stellarton, NS
Joined May 7, 1979

Byles, Kathleen

Director, Compliance
Toronto, ON
Joined July 2, 1974

Cacchione, Anne-Marie

Assistant Manager
Banking Operations
Montreal, QC
Joined May 9, 1990

Cameron, Brenda

Financial Advisor
Burlington, ON
Joined January 21, 1991

Chan Yam, Marie-Lourdes

Centre Support Officer
Montreal, QC
Joined December 5, 1988

Chan, Andrew

Technical Systems Analyst
Toronto, ON
Joined November 7, 2005

Chau, Matthew

Mortgage Closing Officer
Toronto, ON
Joined December 2, 1998

Clahane, Darlene

Senior Pension Analyst
Mississauga, ON
Joined October 12, 1976

Clark, Joan

Associate
Brantford, ON
Joined February 11, 1980

Coelho, Marilyn

Credit Card Ajudication
Surrey, BC
Joined May 27, 1974

Colozza, Palma

Administrator
Benefit Payments
Montreal, QC
Joined June 26, 1979

Conway, Dennis

Manager, Market Operations
Orleans, ON
Joined October 9, 1979

Cowling, John

Litigation Consultant
Toronto, ON
Joined January 16, 2006

Della-Maestra, Gloria

Client Program Manager
Client Solutions
Toronto, ON
Joined September 30, 1991

Dyck, Beverly

Inbound Investments
Winnipeg, MB
Joined September 30, 2003

Ewaskiw, Claudia

Client Advisor
Hamilton, ON
Joined September 25, 1995

Gill, Tejinder

Client Advisor
Kitchener, ON
Joined June 11, 2007

Harris, Heather

Manager, Client Care
Lethbridge, AB
Joined September 30, 1986

Henry, Tina

Operations & Service
Advisor
Vancouver, BC
Joined September 12, 1977

Iacono, Nicolina

Customer Service Agent
Montreal, QC
Joined June 20, 1978

Keshan, Susan

Client Advisor
Thornhill, ON
Joined August 23, 1985

Kleist, Angela

Client Advisor
Barrie, ON
Joined June 28, 2004

Koenig, Sheila

Client Advisor
Edmonton, AB
Joined May 14, 2007

Larsen, Edelgard

Royal Direct Agent
Winnipeg, MB
Joined May 1, 1995

Larsh, Doug

Financial Planner
Kingston, ON
Joined May 19, 1987

Lecomte, Jacinthe

Mortgage Specialist
Montreal, QC
Joined May 1, 1984

Lee, Robert

Account Service
Representative
Montreal, QC
Joined March 28, 1990

Macaulay, Lynn

Financing Specialist
Sudbury, ON
Joined May 31, 1976

MacLean, Debbie

Client Advisor
Baddeck, NS
Joined October 22, 1984

Manuba, Marilyn

Audit & Control Agent
Toronto, ON
Joined June 1, 2001

Martell, Pam

Client Advisor
St. Peters, NS
Joined May 7, 1984

Maylor, Jacquelyn

Manager, Customer Service
Toronto, ON
Joined May 15, 1981

Retirements

McBay, Vickie

Project Manager
Toronto, ON
Joined October 30, 1978

Mehta, Mandy

Client Advisor
Etobicoke, ON
Joined August 16, 1993

Melnychuk, Sharon

Client Care Advisor
Winnipeg, MB
Joined December 3, 1990

Nitsopoulos, Minnie

Client Advisor
Grimbsy, ON
Joined October 6, 2008

Norton, Nancy

Team Leader, RBC Insurance
and Health Advice Centre
Mississauga, ON
Joined September 14, 1976

Periyasamy, Dev

Senior Fund Accountant
Toronto, ON
Joined June 4, 2001

Perri, Carl

Customer Service Agent
Westmount, QC
Joined May 14, 1979

Plowright, William

Branch Manager
Slave Lake, AB
Joined February 7, 1977

Reid, Margie

Investigations Agent
Halifax, NS
Joined August 6, 1974

Rheume, Carolle

Adjunte administrative -
Région Québec
Quebec, QC
Joined April 29, 1985

Ripley-Coates, Marcia

Client Advisor
Sackville, NB
Joined May 8, 2002

Robertson, Karen

Branch Manager
Victoria, BC
Joined December 2, 1975

Say, Corinne

Senior Account Manager
Business & Personal
Richmond, BC
Joined September 22, 1986

Spicer, Bob

Investment & Retirement
Montreal, QC
Joined September 14, 1981

Tokarsky, Eve

Financial Advisor
Toronto, ON
Joined September 14, 1987

Tremblay, Annette

Client Advisor Business
Regina, SK
Joined November 29, 1988

Weatherhead, Barbara

Manager, HR Audit &
Controls
Toronto, ON
Joined December 4, 1978

Williams, Pam

Account Service
Representative
Edmonton, AB
Joined May 3, 2003

Wong, Joey

Investment & Retirement
Planner
Mississauga, ON
Joined February 8, 2010

Woodward, Judy

Client Advisor
Oshawa, ON
Joined February 20, 1978

Yuen, Patrick

Client Effectiveness
Representative
Toronto, ON
Joined December 14, 1987

Zhang, Hong

Senior Systems Analyst
Toronto, ON
Joined March 28, 1994

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Adamson, Trudy

Banking Advisor
Minnedosa, MB
Joined September 13, 1976

Atkinson, Nancy

Client Advisor
Victoria, BC
Joined May 2, 1977

Beanish, Nicole

Financial Planning Associate
Sudbury, ON
Joined October 18, 1976

Beaudet, Pierre

Adjudication Associate
Montreal, QC
Joined April 27, 1987

Bergeron, Suzie

Client Advisor
Berthierville, QC
Joined October 22, 2001

Bird, Melanie

Manager, Market Operations
Vancouver, BC
Joined October 10, 1978

Blissett, Anita

Client Service
Representative
Surrey, BC
Joined September 11, 2007

Boyce, Marilyn

Senior Account Manager,
Business Personal
Edmonton, AB
Joined April 3, 1975

Brady, Kelly

Client Advisor
Parksville, BC
Joined May 23, 1984

Brommeland, Vivian

Client Advisor
Calgary, AB
Joined September 19, 1988

Bryce, Mary

Collections Associate
Mississauga, ON
Joined July 25, 1988

Cameron, Lynn

Operations Manager
Toronto, ON
Joined January 13, 1997

Carter, Pam

Associate Account Manager
Kelowna, BC
Joined March 2, 1992

Carzoli, Ami

Adjudication Associate
Montreal, QC
Joined February 20, 1997

Chunyk, Della

IRP Assistant
Edmonton, AB
Joined July 3, 1984

Retirements

OCTOBER 2016

(CONTINUED)

Clarke, Wanda

Investment & Retirement
Planner
St. Johns, NL
Joined October 24, 1985

Clementi, Bill

Senior Account Manager
Toronto, ON
Joined July 15, 1985

Corbin, Lise

Client Advisor Business
Trois-Rivieres, QC
Joined November 1, 1984

Côte, Kathleen

Investment & Retirement
Planner
Mississauga, ON
Joined January 22, 1990

Courtney, Barbara

Client Advisor
Business Services
Tottenham, ON
Joined May 13, 1985

Crockett, Ron

Manager, IST Mainframe
Toronto, ON
Joined June 18, 1984

De Castro, Savitree

Manager Client Care
Markham, ON
Joined February 5, 1990

Delaronde, Theresa

Client Advisor
Winnipeg, MB
Joined February 25, 1986

Desjardins, Diane

Client Advisor
Gatineau, QC
Joined October 12, 1976

Deslauriers, Suzie

Credit Transaction Manager
Montreal, QC
Joined March 11, 1996

Diponti, Santina

Senior Account Manager
Windsor, ON
Joined July 4, 1977

Dogger, Beverley

Client Advisor
Gravenhurst, ON
Joined August 17, 1970

Drews, Eva

Senior Advisor European
Programs
Toronto, ON
Joined January 29, 1979

Dyment, Shirley

Client Advisor
Business Services
Summerside, PEI
Joined September 16, 1983

Dynes, Frank

Administrator
Toronto, ON
Joined July 14, 1986

Fanelli, Michele

Banking Advisor
Windsor, ON
Joined October 10, 1986

Festejo, Lorene

Credit Support Officer
Vancouver, BC
Joined February 5, 1996

Fox, John

Team Leader
Toronto, ON
Joined November 3, 1980

Fralick, Rhonda

Client Advisor
Business Services
Grimsby, ON
Joined June 7, 1976

Giamos, Liddy

Senior Manager, Banking
Operations
Toronto, ON
Joined March 30, 1981

Gottschalk, Roberta

Regional Sales Manager
Vancouver, BC
Joined January 18, 1988

Hacker, Linda

Associate Advisor &
Financial Planner
Waterloo, ON
Joined October 3, 2011

Harvey, Bibiane

Account Services Agent
Montreal, QC
Joined September 19, 1983

Hui, Fung Lin Christina

Client Advisor
Markham, ON
Joined July 27, 1988

Humphries, Sharon

Financial Planning Associate
Oshawa, ON
Joined October 4, 1982

Ireland, Catherine

Banking Advisor
Campbellford, ON
Joined September 17, 2001

Jacques, Brad

Private Banker
Mississauga, ON
Joined November 12, 1990

Kaul, Ashutosh

Invest by Phone Advisor
Mississauga, ON
Joined January 3, 2007

Kilpatrick, Margaret

Client Advisor
Business Services
Kelowna, BC
Joined June 24, 1987

Kyriacou, Connie

Client Advisor
Niagara Falls, ON
Joined November 3, 1975

Lachance, Sylvie

Associate Account Manager
Levis, QC
Joined June 5, 1989

Lam, Saileung

Investment & Retirement
Planner
Mississauga, ON
Joined December 12, 1990

Lavergne, Anne

Recruitment Consultant
Montreal, QC
Joined September 20, 1983

Levesque, Mireille

Banking Advisor
Anjou, QC
Joined September 25, 1987

Li, Chunlin

Investment Advisor
Richmond, BC
Joined August 10, 2006

Lord, Gail

Project Manager
Pointe Claire, QC
Joined August 25, 1981

Mackew, Clare

Associate Advisor
Guelph, ON
Joined October 3, 1994

Retirements

Majdell, Darrell

Sales Manager, Mortgage
Calgary, AB
Joined August 5, 2008

Manna, Enrico

Manager, Foreign
Currency Note
Toronto, ON
Joined May 17, 2004

Marcil, Pierrette

Client Advisor
Brossard, QC
Joined May 23, 1973

Mason, Gloria

Client Advisor
London, ON
Joined July 11, 1978

Masse, Diane

Account Services Agent
Saint-Amable, QC
Joined March 31, 1981

Matthews, Glenda

Banking Advisor
Whycocomagh, NS
Joined February 6, 1978

McIlroy, Stacey

Field Operations Specialist
Toronto, ON
Joined October 13, 1998

Mercure, Janelle

Financial Advisor
Edmundston, NB
Joined October 4, 1976

Milhomme, Josee

Fraud Agent
Westmount, QC
Joined October 10, 1978

Mitchell, Pam

Banking Advisor
Lindsay, ON
Joined September 12, 1988

Modino, Cesar

Associate Commercial
Credit Advisor
New Westminster, BC
Joined June 28, 1990

Moss, Allan

Technical Service Analyst
Moncton, NB
Joined March 8, 1999

Nesland, Elizabeth

Mortgage Specialist
Mississauga, ON
Joined August 19, 1974

Newton, Nicole

Client Advisor
London, ON
Joined July 3, 1984

Ng, Robert

Senior Fund Analyst
Toronto, ON
Joined November 2, 1981

Parsons, Cher

Credit Advisor
New Westminster, BC
Joined April 1, 1976

Pascuzzo, Donna

Financial Planner
Kamloops, BC
Joined August 14, 1978

Perzia, Teresa

Specialized Services
Toronto, ON
Joined July 4, 1977

Peter, Vasanta

Escalation Officer
Toronto, ON
Joined December 4, 1989

Peterson, Dorrel

Billing Operations
Representative
Mississauga, ON
Joined June 26, 2000

Pitz, Karen

Vice President
National Client Group
Calgary, AB
Joined September 1, 2005

Post, Mary

Associate Account Manager
London, ON
Joined September 19, 1973

Powers, Dorothy

Client Advisor
Windsor, ON
Joined July 14, 1969

Reid, Mike

Financial Advisor
St. Thomas, ON
Joined September 28, 1979

Ridolfo, Andrea

Administrative Assistant
Toronto, ON
Joined January 4, 1972

Rodill, Luchie

Transaction Administrator
Cash Management
Operations
Etobicoke, ON
Joined September 17, 1979

Rose, Valerie

Account Service Agent
Montreal, QC
Joined October 6, 1986

Schultz, Carol

Client Advisor
Strasbourg, ON
Joined October 21, 1985

Shahabuddeen, Anita

Collections Officer
Mississauga, ON
Joined October 2, 2000

Shayer, Lori

Senior Vendor
Relationship Manager
Mississauga, ON
Joined July 5, 1999

Signore, Cathy

Manager, Financial Planning
Winnipeg, MB
Joined July 13, 1977

Simpson, Karen

Financial Planner
Investment & Retirement
Planning
Fort St. John, BC
Joined June 19, 2006

Simpson, Kathy

Client Advisor Business
Hamilton, ON
Joined August 29, 1988

Simpson, Michelle

Financial Planner
Winnipeg, MB
Joined November 18, 1991

Snyder, Karen

Project Manager
Toronto, ON
Joined September 8, 1987

St. Hill, Deborah

Manager, Hardware Asset
Management
Toronto, ON
Joined July 19, 1976

Steeves, Gordon

Senior Account Manager
Saskatoon, SK
Joined July 4, 1977

Sullivan, Judy

Client Care Advisor
Peterborough, ON
Joined August 31, 1981

Retirements

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(CONTINUED)

Tabeshfar, Mahvash

Banking Advisor
West Vancouver, BC
Joined April 2, 1991

Tait, Caroll

Manager, Client Care
Calgary, AB
Joined August 25, 2008

Tanner, Zora

Client Advisor
Regina, SK
Joined July 6, 1988

Tse, Anne

Financial Planning
Burlington, ON
Joined March 19, 1990

Tucker, Sheila

Financial Advisor
Porter's Lake, NS
Joined October 22, 1990

Turkovich, Sharon

Senior Business Analyst
Toronto, ON
Joined December 15, 1980

Turpin, Valerie

Business Analyst
Montreal, QC
Joined October 25, 1976

Veinot, Gayle

Manager Client Care
Kirkland Lake, ON
Joined April 18, 1977

Vickers, Jenny

Manager Learning Solutions
Toronto, ON
Joined October 27, 1980

Vinet, Claudine

Banking Advisor
Beauharnois, QC
Joined October 1, 1979

Vinet, Ginette

Client Advisor Business
Beauharnois, QC
Joined September 30, 1996

Viret, Denise

Account Service Agent
Pickering, ON
Joined July 17, 2000

Walker, Clair

Royal Direct Proactive
Business Advisor
Roxboro, QC
Joined August 9, 1973

Williams, Jocelyn

Executive Assistant
Havelock, ON
Joined November 24, 2004

Yellenik, Barbara

Financial Planner
Barrie, ON
Joined February 9, 2004

Yue, Beryl

Senior Portfolio
Administrator
Toronto, ON
Joined January 6, 1997

Zandonella, Renata

Client Advisor
Ottawa, ON
Joined May 14, 1979

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Agnew, Kimberly

Branch Manager
Welland, ON
Joined August 12, 1996

Armstrong, Marielle

Account Services Agent
Toronto, ON
Joined December 11, 1995

Asselin Bujold, Liliane

Client Advisor
Repentigny, QC
Joined June 7, 1976

Azulay, Cheryl

Account Manager
Commercial Financial
Services
Kingston, ON
Joined August 31, 1976

Bellefeuille, Pierre

Commercial Account
Manager
Saint-Hyacinthe, QC
Joined June 1, 1989

Berkhoff, Irene

Subject Matter Expert
Montreal, QC
Joined November 9, 1976

Chopra, Anju

Financial Planner
Toronto, ON
Joined June 5, 1989

Cipriani, Luisa

Market Operations
Support Officer
Calgary, AB
Joined September 26, 1988

Cowell, Susan

Manager Operational Risk
Management
Toronto, ON
Joined July 12, 1976

Cullins, Paulette

Client Advisor
Middle Musquodoboit, NS
Joined March 12, 1993

Cunningham, Mike

Mortgage Specialist
Mississauga, ON
Joined June 6, 1988

D'Agata, Mario

Business Development
& Foreign Exchange
Relationship Manager
Chateauguay, QC
Joined November 14, 1972

Daley, Judy

Client Advisor
Corunna, ON
Joined December 1, 2004

D'Amato, Francesca

AC Cards Advisor
Montreal, QC
Joined March 5, 1990

De Palma, Lina

Director, Claims
Mississauga, ON
Joined January 25, 1993

Desjardins, Charlotte

Manager, Credit Structure
Montreal, QC
Joined March 14, 1977

Edwards, Janet Ann

Branch Manager
Drayton Valley, AB
Joined October 3, 2011

Faraci, Anna

Banking Advisor
Lasalle, QC
Joined May 30, 1974

Fehr, Sylvia

Client Care Advisor
Strathmore, AB
Joined May 1, 1989

Retirements

Freeman, Mary

Client Advisor
Hamilton, ON
Joined September 27, 1976

Gabriel, Howaida

Financial Planner Associate
Burlington, ON
Joined April 25, 1994

Glennie, Judy

Market Operations
Support Officer
Calgary, AB
Joined April 28, 1982

Graham, Margot

CSR Expert
Belleville, ON
Joined December 23, 1991

Grant, Charlene

Business Systems Analyst
Montreal, QC
Joined May 4, 1981

Greer, Jocelyn

Client Advisor
Burlington, ON
Joined August 8, 1974

Guerrera, Delia

Manager Client Care
Laval, QC
Joined June 30, 1980

Hall, Patti

Mortgage Specialist
Assistant
Mississauga, ON
Joined September 16, 1987

Hanson, Jeannine

Field Operations Specialist
Burlington, ON
Joined November 15, 1983

Keys, Nuala

Manager Facilities
Operation, Corporate
Real Estate
Brampton, ON
Joined February 28, 2000

Kohlenberg, Heather

Client Advisor
Melville, SK
Joined June 11, 1996

Lam, John

Client Advisor
Calgary, AB
Joined November 4, 2002

LeBlanc, Pierrette

Administrative Assistant
St. Hyacinthe, QC
Joined April 28, 1980

Logan, Lise

Banking Advisor
Cornwall, ON
Joined September 6, 1977

Mangoyan, Nubar

Program Director
Toronto, ON
Joined February 29, 1988

McClelland, Denise

Personal Financial
Representative
Winnipeg, MB
Joined June 9, 1988

McGee, Bonnie

Client Advisor
Sudbury, ON
Joined January 16, 1984

Miller, Helen

Executive Assistant
Business Financial Services
Toronto, ON
Joined November 9, 1981

Mutsaers, Edward

Senior Account Manager
Abbotsford, BC
Joined November 16, 1981

Oleschuk, Bill

Senior Account Manager
Calgary, AB
Joined November 24, 1983

Paiement, France

Specialized Services Officer
Montreal, QC
Joined December 8, 1986

Papa, Leonora

Customer Service Officer
Vancouver, BC
Joined October 20, 1992

Parillo, Franca

Supervisor, Credit Facility &
Loans Administration
Mississauga, ON
Joined February 24, 2003

Paul, Tracy

Client Advisor
Calgary, AB
Joined August 26, 1996

Podruchny, Sheila

Investment & Retirement
Planning
Winnipeg, MB
Joined December 6, 1976

Reeves, Beverley

Associated Account
Manager - Real Estate
Markets
Mississauga, ON
Joined November 14, 1977

Romsa, Linda

Branch Manager
Winnipeg, MB
Joined August 28, 1980

Ross, Carol Anne

Financial Planner
St. Catharines, ON
Joined May 5, 2006

Russell, Jeannie

Mortgage Specialist
Vancouver, BC
Joined June 16, 1986

Seguin, Deborah

Specialized Services
Montreal, QC
Joined December 6, 1976

Shortt, Kathryn

Client Advisor
Kitchener, ON
Joined August 29, 2005

Simard, Denise

Client Advisor
Alma, QC
Joined May 19, 1992

Stadelmier, Rosemary

Client Advisor
St. Catharines, ON
Joined February 6, 1978

Sylvestre, Martine

Associate Account Manager
Sherbrooke, QC
Joined August 13, 1984

Tripp, Carol

Investment & Retirement
Planning
Winnipeg, MB
Joined December 1, 1976

Tse, Sam

Private Banking Associate
Ottawa, ON
Joined December 8, 1980

UnRuh, May

Field Operations Specialist
Regina, SK
Joined March 21, 1988

Retirements

NOVEMBER 2016

(CONTINUED)

Varuna, Felicia

Operations Officer
Toronto, ON
Joined November 4, 1996

Vega de Cordido, Thais

International Private Banker
Douglas, ON
Joined September 2, 2003

Vipulanand, Kanagakulasingam

Release Coordinator
Thornhill, ON
Joined July 19, 2004

Weirmier, Leslie

Associate Investment
Advisor
Owen Sound, ON
Joined July 30, 2004

Wong, Sophia

Financial Advisor
Calgary, AB
Joined November 23, 1981

Woodhead, Janice

Supervisor, Central Payment
Management
Toronto, ON
Joined July 27, 1977

Yeatman, Donald

Senior System Analyst
Thorold, ON
Joined June 26, 2006

PREVIOUS RETIREMENTS

Daize, Carol

Financial Advisor
Ladysmith, BC
Joined March 27, 2002
Retired August 31, 2016

Schatz, Lorraine

Assistant
OK Falls, BC
Joined August 14, 2006
Retired June 30, 2016

ISSUE 4 • 2016

Keeping
in Touch
In Memoriam

In Memoriam

We extend our condolences to the families and friends of:

Ancuks, Inge

Kitchener, ON
August 31, 2016
Retired May 1, 1996

Arp, Irma

Rockwood, ON
October 12, 2016
Retired March 1, 2004

Bale, Brian

Freelton, ON
October 1, 2016
Retired January 1, 2012

Banfield, Sue

Middle Sackville, NS
October 16, 2016
Retired February 1, 2013

Benson, F. Earle

Kanata, ON
September 9, 2016
Retired December 1, 1977

Bingham, Mary

Ottawa, ON
October 31, 2016
Retired July 1, 1980

Boisvert, Anita

Granby, QC
August 17, 2016
Retired March 1, 1985

Borthick, Hugh

Guelph, ON
September 10, 2016
Retired March 1, 1998

Bournival, Marcel

Dorval, QC
September 5, 2016
Retired July 1, 2003

Brunet, Diane

St. Bernardin, ON
September 21, 2016
Retired December 1, 2001

Burns, Myrna

Digby, NS
August 31, 2016
Retired June 1, 1998

Cambridge, Yvonne

Mississauga, ON
August 25, 2016
Retired August 1, 2011

Carleton, Eleanor

Toronto, ON
November 22, 2016
Retired April 1, 1988

Comeau, Anne

Weymouth, NS
September 19, 2016
Retired December 1, 2000

Compston, Ronald

Vancouver, BC
September 22, 2016
Retired May 1, 1983

Dalager, Rose

Duchess, AB
September 1, 2016
Retired May 1, 2001

Dion, Marie

La Prairie, QC
October 28, 2016
Retired January 1, 1996

Ehrhart, Larry

Vernon, BC
October 31, 2016
Retired August 1, 2002

Elliott, G. Malcolm

Halifax, NS
November 16, 2016
Retired June 1, 1996

Fallon, Frances

Stoney Creek, ON
November 9, 2016
Retired November 1, 2004

Fitzgerald, Bernard

Ottawa, ON
August 16, 2016
Retired July 1, 1986

Frost, Donald

Halifax, NS
October 27, 2016
Retired July 1, 1987

Gamache, Louise

St-Jean-Sur-Le-Richelieu, QC
August 30, 2016
Retired May 1, 1995

Gardner, Patricia

Scarborough, ON
September 3, 2016
Retired March 1, 1997

Gates, Jackie

Regina, SK
September 28, 2016
Retired, January 1, 2008

Gaudreau, Georgette

Montreal, QC
October 21, 2016
Retired, July 1, 1988

Gervais, Denis

Laval, QC
October 29, 2016
Retired, January 1, 1995

Graham, Grace

Toronto, ON
October 13, 2016
Retired, December 1, 2012

Hamilton, Elizabeth

Darlingford, MB
November 9, 2016
Retired December 1, 2005

Harasym, Carmen

Chelmsford, ON
August 22, 2016
Retired July 1, 2014

Jackson, Reginald

Pickering, ON
November 12, 2016
Retired January 1, 1981

Joe, Debbie

Surrey, BC
September 15, 2016
Retired January 1, 2010

Jones, Irene

Greenfield Park, QC
September 23, 2016
Retired April 1, 2002

Kachmar, Irene

Port Coquitlam, BC
November 2, 2016
Retired July 1, 1990

Klassen, Aron

Winnipeg, MB
November 16, 2016
Retired November 1, 1988

Kupper, Bea

West Vancouver, BC
October 16, 2016
Retired November 1, 2001

Lavallee, Germaine

Surrey, BC
November 18, 2016
Retired April 1, 1985

Leduc, Christina

Kirkland, QC
October 31, 2016
Retired December 1, 1986

Leighton, Edna

Carleton Place, ON
October 16, 2016
Retired April 1, 1994

Ling, Elmer

Parrsboro, NS
August 29, 2016
Retired November 1, 1978

Luhr, Doreen

Calgary, AB
October 7, 2016
Retired February 1, 1990

Luis Dos Santo, José

Vaudreuil, QC
August 30, 2016
Retired April 1, 1983

Lundihn, Mary

Spruce Grove, AB
September 23, 2016
Retired May 1, 1988

Macdonald, William

Calgary, AB
October 29, 2016
Retired January 1, 1987

In Memoriam

We extend our condolences to the families and friends of:

Mackenzie, Diane

Vancouver, BC
October 23, 2016
Retired May 1, 1994

Maddeaux, Raymond

Burlington, ON
September 13, 2016
Retired May 1, 2009

Mahabir, Maria

Toronto, ON
October 14, 2016
Retired November 1, 1998

Maybee, Elizabeth

Tatamagouche, NS
October 20, 2016
Retired January 1, 1981

McBride, Marla

Fredericton, NB
November 9, 2016
Retired August 1, 2015

McGinnis Sauv , Georgette

Sainte-Agathe-
des-Monts, QC
October 5, 2016
Retired March 1, 1983

McLeod, Marion

London, ON
September 9, 2016
Retired January 1, 1995

Merrill, Helen

Toronto, ON
November 27, 2016
Retired July 1, 1995

Meunier, Janis Ilene

Windsor, ON
October 13, 2016
Retired September 1, 2011

Miller, Marlene

Saskatoon, SK
November 15, 2016
Retired March 1, 2015

Milliken, Evelyn

Surrey, BC
September 29, 2016
Retired April 1, 2000

Moore, Joan

Winnipeg, MB
August 5, 2016
Retired May 1, 1993

Morris, Donald

Rothsay, NB
September 17, 2016
Retired December 1, 2002

Morrison, Marie

Nanton, AB
August 31, 2016
Retired December 31, 1991

Mullen, Tom

Oshawa, ON
September 20, 2016
Retired September 1, 1990

Oram, John

Oakville, ON
September 27, 2016
Retired July 1, 1987

Poole, George

Collingwood, ON
September 2, 2016
Retired June 1, 1980

Pringle, Don

Burlington, ON
August 14, 2016
Retired November 1, 2000

Romanoski, Lynn Cicely

Abbotsford, BC
October 17, 2016
Retired June 1, 1989

Rowsome, Wally

Ottawa, ON
September 3, 2016
Retired January 1, 1999

Sauv , Odette

Trois Rivieres, QC
November 13, 2016
Retired February 1, 2007

Scott, Louise

Delta, BC
November 17, 2016
Retired June 1, 1994

Searles, Frank

Newmarket, ON
September 27, 2016
Retired August 1, 1993

Snyder, Ruth

Edmonton, AB
August 20, 2016
Retired December 1, 2001

St. George, Ron

Etobicoke, ON
July 23, 2016
Retired July 1, 2012

Steele, Donald

West Vancouver, BC
September 24, 2016
Retired August 1, 1983

Taylor, Margaret Agnes

St. Paul, AB
August 27, 2016
Retired July 1, 1994

Thomson, Carol

Garson, ON
September 4, 2016
Retired September 1, 2012

Townshend, Millie

Elizabeth Town, ON
September 14, 2016
Retired October 1, 1988

Walker, Jeanne

Hamilton, ON
September 17, 2016
Retired August 1, 1982

Washikar, Mary

Scarborough, ON
October 18, 2016
Retired June 1, 2000

White, Blanche

Sooke, BC
November 3, 2016
Retired June 1, 1995

Wilkinson, Angela (Lena)

King, ON
November 2, 2016
Retired March 1, 1996

Wotherspoon, Derek

Summerland, BC
September 14, 2016
Retired August 1, 1984

Wotton, Ann

Ottawa, ON
August 26, 2016
Retired July 1, 1981

Correction

The following should have appeared in the "In Memoriam" list of Keeping in Touch, Issue 3, 2016 (distributed in October). We extend our condolences to the family and friends of:

Joan Dawson

Pointe-Claire, QC
August 21, 2016
Retired November 1, 1997

Unfortunately, Joan Dawson, of *Lasalle*, QC, was incorrectly listed. We have contacted Ms. Dawson to apologize for the error and regret any confusion that may have been caused by the mistake.



RBC News



Retirement of Chief Administrative Officer and Chief Financial Officer, Janice Fukakusa Rod Bolger to become Chief Financial Officer

On October 21, 2016, Royal Bank of Canada announced that Janice Fukakusa, Chief Administrative Officer and Chief Financial Officer (CAO & CFO) would be retiring effective January 31, 2017 after a distinguished 31-year career with RBC.

“Janice’s contributions to RBC and the financial services sector more broadly have been industry-leading. She played a key role in ensuring the integrity of our financial reporting and efficiency management programs, our compliance with ever-evolving regulatory standards, and the transparency of our financial disclosure for the benefit of investors, retail shareholders, analysts and our clients,” said Dave McKay, RBC’s President and Chief Executive Officer. “Her steady hand through market turbulence and her commitment to a strong financial control culture has helped deliver sustainable shareholder value. We wish Janice all the best in her upcoming retirement knowing that her leadership has left a lasting impact on our organization.”

Rod Bolger, previously Executive Vice-President Finance and Controller, was appointed Chief Financial Officer, effective December 1, 2016, reporting to Ms. Fukakusa. As of January 31, 2017, Mr. Bolger is reporting to Mr. McKay and joins the Group Executive as one of eight executives responsible for setting the overall strategic direction of RBC.

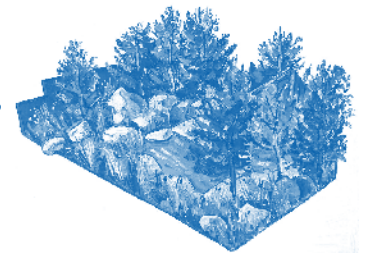
RBC reveals garden for 2017 RHS Chelsea Flower Show

Charlotte Harris to design her first show garden, drawing inspiration from Canada’s boreal forest and waterways

Not only is 2017 the 10th year of the RBC Blue Water Project™, a wide-ranging, global commitment to help protect the world’s fresh water resources, but also the 150th anniversary of the Federation of Canada. It is these two celebrations that are at the core of RBC’s garden at the Royal Horticultural Society (RHS) Chelsea Flower Show 2017, in London, England, which draws inspiration from Canada’s 1.2 billion-acre boreal forest.

“When designing this garden, I spent time exploring northern Ontario on foot and by canoe – navigating the waterways, pine forests, flora and granite of the boreal,” said Charlotte Harris. “This time was a precious source of inspiration for the design, providing an appreciation of what comprises this unique and beautiful environment, as well as the importance of living sustainably and in harmony with our precious ecosystems.”

“We are excited to partner with Charlotte for our seventh garden at the 2017 RHS Chelsea Flower Show,” said Stuart Rutledge, CEO, RBC Wealth Management – International. “The garden design is a tribute to the beauty of Canada’s boreal forest. As one of the largest Canadian companies in the UK, we look forward to bringing Canada to Chelsea and marking the country’s 150th birthday.”



*Artist’s rendition of the Royal Bank of Canada Garden for the 2017 RHS Chelsea Flower Show.
Image by Sarah Jane Moon.*

Fran Banks

- First joined RBC in 1963
- Retired in 2006
- Role prior to retirement:
Mobile Financial Planner



Fran and the students she mentored in 2014, pictured at the UBC Mentor Program Symposium, a year-end opportunity to review and celebrate.

“The program allows the students to have a real-life experience before they get into their practices.”

A Voice for Patients’ Needs

Empathy can be defined as seeing with the eyes of another, listening with the ears of another, and feeling with the heart of another. We experience empathy from our closest family members and friends but how often do we experience it from health care professionals? By telling her own story, Fran Banks is doing all she can to encourage more empathy between members of the medical community and their patients.

Fran, who has had more than her share of health issues, has chosen to translate those issues into positive action. As a patient advocate, Fran volunteers with several organizations near her home in White Rock, B.C., to help existing and upcoming medical professionals understand the realities of the patient/family care dynamic.

The Patient Voices Network (PVN) is a community of patients, families and caregivers who collaborate with health care partners to improve BC’s health care system. When Fran discovered that PVN matches patient volunteers with health care partners who want to improve the quality of care they provide, she got involved. Today, she lends her voice to Vancouver Coastal Health, Fraser Health and the UBC Mentoring Program.

Fran attends new staff orientations through the Vancouver Coastal and Fraser Health Authorities, monthly. All new medical hires (except doctors) from the Authorities’ hospitals, clinics, centres, health units, and residential care locations, attend the sessions. Fran’s role is to tell her story and encourage discussions. “You have to be willing to bare your soul,” admits Fran, whose key message includes the need for better partnerships between medical professionals and their patients. Fran learned the importance of taking ownership of one’s own medical care when her husband, Arthur, was diagnosed with cancer. “Had I pushed for additional testing at that time, the outcome could have been different.” Sadly, Art did not survive. On top of that, Fran has had to live with chronic pain due to rheumatoid and osteoarthritis plus fibromyalgia. “You can literally tie yourself up and not want to do anything,” says Fran candidly. “I cope by doing things I love; most days it really helps me to focus on others.”

In addition to the new staff orientations, Fran also volunteers with the UBC Interprofessional Health Mentors program and loves working with young people entering their professions. The program is an educational experience that teams students from different disciplines with people like Fran, so that they can learn how best to support chronically ill patients and their caregivers. Currently, Fran is mentoring four students of nursing, dentistry, kinesiology and physiotherapy. “The program allows the students to have a real-life experience before they get into their practices,” explains Fran.

While more empathetic, patient-centred care is not yet the norm in all relationships between patients, their families and health care professionals, Fran is optimistic. She believes advancements are being made and looks forward to continuing her efforts as a voice for patients who cannot always speak for themselves.

RBC Corporate Archive



Branch Revolvers Trigger Memories – Part 1

When we asked a simple question in the RBC Corporate Archive feature of issue 2, 2016 (July) we

had no idea of the memories we would trigger. It was a brief article about revolvers kept at the branches from the 1920s to the 1970s and it concluded with: “Do you have any recollections?” Well, close to 50 of you shared stories. Some anecdotes were amusing, others shocking and a couple were downright scary. Everyone who wrote agreed that there was relief across the branches when the guns were withdrawn and destroyed. Here are some excerpts from the many responses received.

Peter Michielsen recalls an evening in 1966 when the branch manager and stenographer were locking up the securities in the vault. The revolver, housed in the vault, fell from its perch and discharged, just missing Peter’s foot.

Several pensioners remember reacting as Geoffrey Parry did when he encountered the branch revolver for the first time, just after being appointed manager: “I sat myself down at the desk in the manager’s office and opened the top left drawer...there lay what was to me a gun the size of a small cannon! I shut the desk drawer, made a mental note never to open it again, and carried on.”

Valerie Williams recalls her time as a branch secretary in 1968: “The manager was too afraid to have the gun in his desk drawer so he gave it to me to keep in my desk!”

Not all the guns lay unused in drawers. Jean Villeneuve wrote about a manager who chased a bandit down Ste. Catherine street in Montreal.

And then there were the target practice sessions. B. Douglas Hauser, who sent the picture shown, described bank “gunslingers” who would use man-size cardboard cut-outs to improve their marksmanship.

Others recalled that more than a few alley rats, gophers and rabbits were sacrificed in the name of target practice. Barry Kant wrote, “The revolver got taken out to practice on groundhogs until an additional request for more bullets got questioned.”

For now, the last words go to Doreen Ramsay who shudders to think of her experience in the 1960s, after she and another employee found a gun in the absent accountant’s desk. “We took turns pointing it at each other – having a great time. When the accountant came back and found us, he told us the gun was loaded and took it from us. We were shocked, thinking that we could have killed each other while playing around. We learned our lesson never to touch it again and were relieved when it was removed.”



***So many stories, so little space!
Watch for more to come in future issues
of Keeping in Touch.***

RBC Pensioner Associations



Bulletin Board

Our thanks to Don Mayers, of the RBC Pensioners of British Columbia, for providing the following content. 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>

Donald Steele passed away September 24, 2016 at 88 years of age. In his memory, a collection of 33 newsletters published by Donald between 2006 and 2014, have been compiled as The Donald Steele Memorial Library.



Our friend, Donald Steele.

In early 2006, Donald formed the RBC Pensioners Network in BC with the goal to re-establish friendships, advise of BC pensioners who needed help, and announce who had passed away. That same year, Donald created the RBC Pensioners Network Quarterly Newsletter, which was emailed to 50 BC pensioners. By the time Donald published the last of the newsletters in 2014, more than 450 pensioners were on the mailing list.

The Newsletter was a collection of RBC images, many from Donald's personal collection of memorabilia, BC pensioner profiles, quizzes and excellent cartoons drawn by Charlie Merrick, fellow pensioner and artist. Donald understood that we need to laugh from time to time, especially at our ages.

With the enthusiastic support and permission of Donald's family, this wonderful collection is available online: http://www.rbc.com/pensioners/associations/donald_steele_library.html

Enjoy!

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

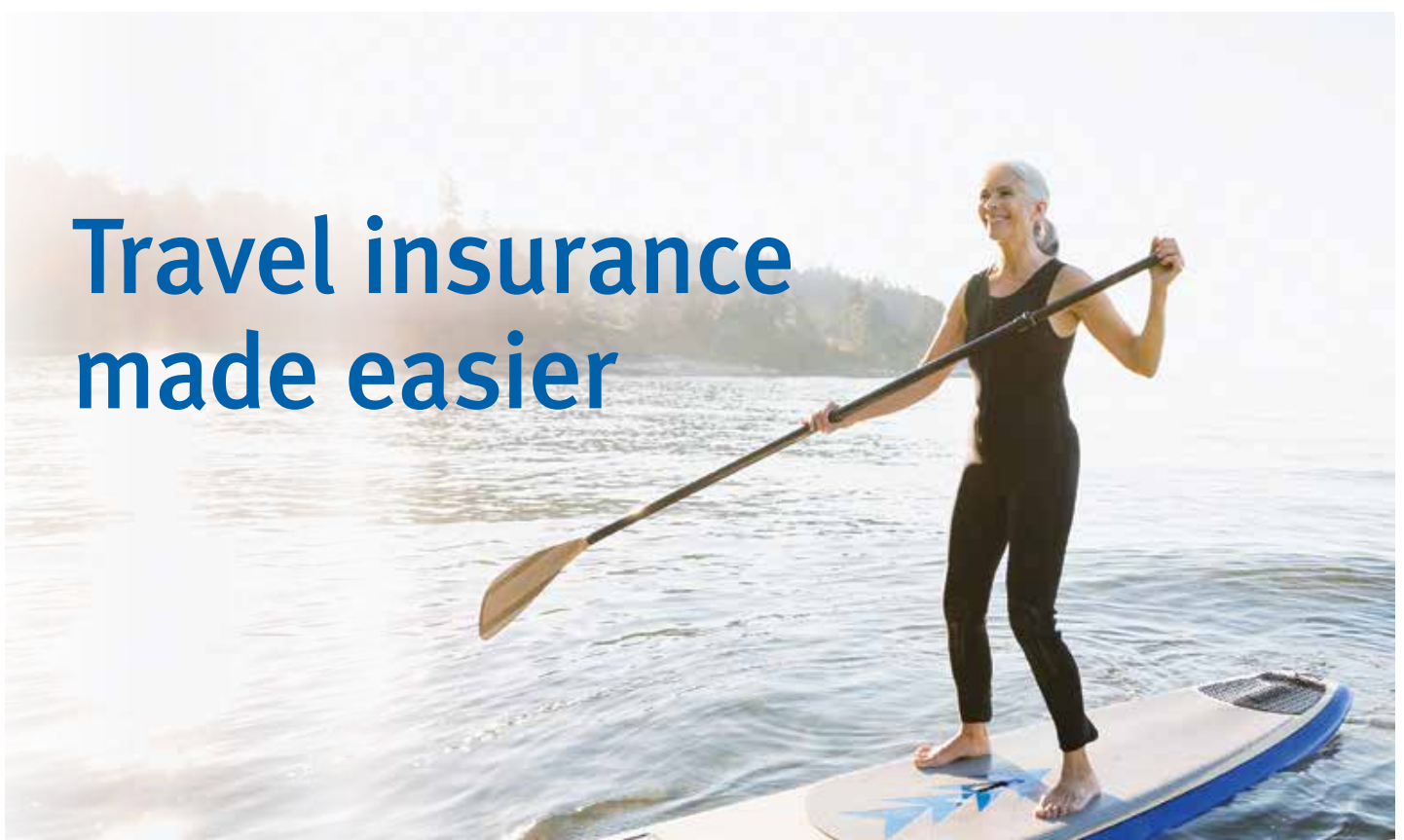
If you have questions about your pension contact RBC Human Resources Services Centre at 1-800-545-2555 or hrscpensions@rbc.com

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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