



SPRING/SUMMER 2019

# Keeping in Touch

A PUBLICATION FOR RBC PENSIONERS



## In this Issue

- 2 RBC Notes
- 3 A message from Dave McKay
- 4 #10-year challenge – Fraud has changed, have you?
- 4 RBC recognized as the #1 company where Canadians want to work in 2019 by LinkedIn
- 5 From a Baby Boom to a Retirement Explosion
- 6 RBC Corporate Archive



# A Message from the KIT Team

Welcome to the first 2019 edition of Keeping in Touch.

The recent transition of editors will give us an opportunity to examine how best to keep bringing you this publication, and how often.

Many of you have told us you would be comfortable moving to a completely online newsletter. Some readers prefer to continue receiving a traditional paper publication. We hope to strike a good balance between these two channels in order to meet the needs and preferences of all our readers.

Moving forward, the *KIT Retirements* and *KIT In Memoriam* announcements will be separated from the Keeping in Touch newsletter and published online four times a year at <http://www.rbc.com/pensioners>.

You have told us you value and look forward to receiving this information about your former colleagues. Changing to a regular online publication schedule will allow us to ensure you receive this information on a timely basis. Watch for the first posting in mid-late August.

The Keeping in Touch newsletter will continue to be published online at <http://www.rbc.com/pensioners>. We will also continue to produce a printed version for the foreseeable future, so watch for a full Fall/Winter edition later in 2019. For the benefit of those who do not have internet access, future printed versions will also include the *Retirements* and *In Memoriam* announcements posted online since the previous print issue.

In addition to bringing you stories of interest about RBC, we hope you will allow us to share more of your personal stories with your fellow pensioners. To do this, we need your story ideas and suggestions, so please continue to share them with us at [keepingintoucheditor@rbc.com](mailto:keepingintoucheditor@rbc.com).

Until next time, happy reading and have a great summer!

*The KIT team*



## Highlights from the Quarter

Here are some highlights from RBC's first quarter results of 2019.



### Advising on a landmark deal

RBC Capital Markets acted as sole financial advisor to BB&T on its announced \$66 billion merger of equals with SunTrust. Marking our **largest-ever** M&A advisory transaction in the U.S., this is a great transaction for our global franchise. It is also the largest financial institutions merger in over 10 years and it creates the sixth largest U.S. bank by market value and assets. Our role underscores the strength of our strategy to focus on delivering innovative ideas and superior execution, a strategy that has helped us grow to take on bigger mandates with more significant clients.



### Transformational alliance

RBC Global Asset Management and BlackRock, the world's largest asset manager, **announced** a strategic alliance to bring their Canadian exchange-traded fund (ETF) businesses together under the new brand **RBC iShares**. As Canada's largest and most comprehensive ETF solution suite – with over \$60 billion in assets across 150 ETFs – RBC iShares complements RBC Global Asset Management's leadership position in mutual fund solutions and will bring innovative solutions to market.



### Giving Back

During the 2018 Employee Giving Campaign, RBC employees and pensioners raised a total of \$19.45 million to support more than 4,000 organizations across Canada and continued to participate in community building by learning about communities' needs, acting by making generous donations, and by sharing personal stories giving back. This year, to capture a more fulsome view, we added employee support for the RBC Race for the Kids for a grand total of over \$22 million in community support. These efforts are a true reflection of living our purpose and the impactful things we can accomplish when we work together as One RBC.

# A message from Dave McKay

President & CEO



## Celebrating 150 years of helping clients and communities thrive

Dear friends,

In April, RBC was proud to mark our 150th anniversary during our Annual General Meeting in Halifax – the city where the company was founded. Throughout RBC's history, our bank has been an important part of people's lives. We've had the honour to help our clients take care of their families, grow successful businesses, and realize their dreams.

This connection has enabled us to build deep relationships and create a culture grounded in a strong sense of Purpose – helping clients thrive and communities prosper. And it's why we've gone where our clients have gone – expanding across Canada, the U.S., and to select global markets.

*I want to thank all of our colleagues, past and present, who have had a tremendous impact on our clients and communities over the years.*

The RBC Family is an incredible team of talented, dedicated, and engaged people, including our valued RBC Pensioner community. I want to thank all of our colleagues, past and present, who have had a tremendous impact on our clients and communities over the years.

Along our journey, we've set bold goals in our unwavering commitment to helping communities prosper. This has been an absolutely foundational part of our story and it's why throughout our history, RBC has donated more than \$1 billion in 37 countries.

It's in this spirit that we celebrate RBC's 150th birthday with a new investment – a new donation of \$5.5-million (CAD) to communities in Canada, the US, UK and Caribbean. These funds will go towards organizations that focus on programs and services for young people, including education, skills development, health, wellness, employment and more.

Looking forward, we are in a position of strength with momentum on our side. We have the vision, scale, and strategy to create even more value for our clients in the years ahead, driving long-term sustainable growth in the future. At RBC, we've lived through and led transformations during periods of great change by sticking to our principles. Although the next 150 years will look very different, I'm confident our Purpose and clear Values will enable us to stay relentlessly focused on helping our clients reach new markets and our communities reach new heights.

Dave McKay  
President & Chief Executive Officer

# #10-year challenge – Fraud has changed, have you?

March was Fraud Prevention Month and we decided to take a cue from Facebook and Instagram and take the 10 year challenge. Over the last decade our dependence on technology has grown and significantly impacted the way we live, work and interact. However, as we willingly put more and more of our information online, we heighten the risk of fraud, particularly when it comes to cyber fraud.

## How big of an issue is it?

McAfee's 2018 Economic Impact of Cybercrime report estimates the cost of cybercrime is \$600 billion. That's up \$200 billion in just four years!

But by being aware and vigilant, we can all do more to protect ourselves, our clients and RBC.

## More data, more exposure

Social engineering fraud is on the rise. Finding personal details through social media makes it easier to identify targets. Business email compromise, where a fraudster impersonates an executive urgently asking employees to wire funds, is another threat that has become prevalent in recent years.



## How to protect yourself

- Be aware - learn about fraud trends and understand how old ones are being tweaked to be relevant and look more genuine.
- Ensure you have effective and unique passwords. Use different passwords for every account or profile that you set up.
- Don't click on links in emails from sources you don't know or aren't sure are genuine!
- Keep your software up to date. Software companies routinely improve the security of their programs, so be sure you are using the latest version

For more TIPS, see <https://www.rbc.com/cyber/how-to-protect-yourself-online/index.html>



## RBC recognized as the #1 company where Canadians want to work in 2019 by LinkedIn

Proud to be #1 on LinkedIn's 2019 Top Companies in Canada

**April 3, 2019** - RBC takes top honours in LinkedIn's 2019 Top Companies in Canada list. This ranking validates the strength of RBC's LinkedIn strategy across recruiting, employer brand, corporate news and thought leadership. The 'Top Companies' methodology is driven by a combination of LinkedIn data and an editorial lens; it measures the behavior of professionals on LinkedIn focused on four core areas of a company's activity on the platform: reach, engagement, job interest and retention. The time period measured is 12 months ending January 31, 2019.



# From a Baby Boom to a Retirement Explosion

**By John Stackhouse**

One of the biggest forces coming at Canada's economy was 65 years in the making — yet we're still not ready.

Every week, almost 5,000 baby boomers are retiring, according to Statistics Canada. It adds up to more than 250,000 retirements this year — akin to the entire population of Saskatoon exiting the workforce, and a jump of 52% from 20 years ago.

What was once a baby boom is today a retirement explosion. Over the next seven to eight years, the number of retirements will reach 285,000 annually. This mass exodus is going to transform our workplaces, with widespread implications for companies and public policy — especially when you consider how tight Canada's labour market already is.

With smart new thinking, we can prevent Canada's retirement crunch from becoming a crisis.

For businesses, the loss of the boomer cohort — highly knowledgeable workers with decades of experience — amps up the urgency of the 3Rs: recruiting, retaining and retraining workers. A new report from the Ontario Chamber of Commerce found an overwhelming majority of members (75%) consider their ability to recruit and retain talent to be the biggest driver of competitiveness, but 49% said they're having trouble attracting and retaining staff who have the skills they're seeking. To close this gap, we'll have to find new ways to prepare recent graduates for the new economy, equip existing workers with even higher skills and change the way we evaluate job candidates.

*There's also a significant opportunity to reimagine our workplaces and retain the intergenerational talent that makes companies thrive.*

There's also a significant opportunity to reimagine our workplaces and retain the intergenerational talent that makes companies thrive. A recent poll found the majority of working baby boomers would opt for semi-retirement if their employers offered it. Workplaces are already appealing to younger employees with flexible hours and work-from-home policies. A similar approach around semi-retirement could keep retain older workers, and the institutional knowledge they provide.

Every organization and sector is seeing an increase in retirements, but the trend is hitting some sectors harder than others. It's highest where the workforce tends to be older, including office management and administration roles, mail delivery and courier services, and principals and administrators at elementary and secondary schools.

*(Continued on page 6)*

## From a Baby Boom to a Retirement Explosion *(Continued)*



We know from our RBC research, *Humans Wanted*, on the future of jobs and skills that some of these positions are at a higher risk of automation than others. Technology is likely to take over some of the duties currently performed by administrative assistants and mail carriers, for example. We'll have to focus our energy on replacing retirees who work in areas like management and education, which are harder to automate and more likely to face shortages.

For Canada as a whole, the challenge is to become more competitive even as we lose these established workers. Immigration is helping to grow our talent pool. We welcomed more than 300,000 new immigrants last year, about 60% of whom are skilled workers. The immigration minister has described this as “the new normal.” Yet it still doesn't cover the annual retirement rate, so we're going to have to get more creative.

Bank of Canada Governor Stephen Poloz estimates some 500,000 underrepresented Canadians could be drawn into the workforce under the right conditions — including women, youth, Indigenous people and people with disabilities. This is a longer-term goal, but Quebec offers one lesson: the province's subsidized daycare program has been linked to the steadily growing number of women joining the workforce. This boost in Quebec is happening at the same time that women's participation in the workforce in Ontario, where daycare is more expensive, has declined slightly. For policy makers, it won't be easy to earmark public funds for child care as the costs of caring for the aging baby boomer generation mount.

But by Poloz's calculations, the payoff of drawing half a million underrepresented Canadians into the workforce is a potential windfall — increasing output by 1.5% or \$30 billion per year.



## RBC Corporate Archive

*“The little bank in the big building.”  
The bank's first purposely designed head office, opened in 1879, at the corner of George and Hollis in Halifax.*



*As Senior Vice-President, Office of the CEO, John Stackhouse advises the executive leadership on emerging trends in Canada's economy, providing insights grounded in his travels across the country and around the world. His work focuses on technological change and innovation, examining how to successfully navigate the new economy so more people can thrive in the age of disruption. Prior to joining RBC, John spent nearly 25 years at the *Globe and Mail*, where he served as editor-in-chief, editor of *Report on Business*, and a foreign correspondent in New Delhi, India. He is the author of three books and has a fourth underway.*

# 150

## It's our birthday year!

In celebration of its 150th birthday, RBC will be making a \$5.5-million investment to communities across Canada, the United States, the United Kingdom and the Caribbean. The donations will be directed to youth-focused organizations committed to helping young people and their communities thrive.

“RBC is honoured to have served and supported our clients, their families and their businesses, in communities around the globe, for the past 150 years,” said Dave McKay, President and Chief Executive Officer, RBC. “To celebrate our shared history, we’re giving back to our communities, in line with our RBC Future Launch program, and engaging youth to help drive positive change for future generations.”

The charitable partners receiving financial support include:

- **Canada:** [Community Foundations of Canada](#)
- **U.S.:** [DoSomething.org](#)
- **U.K.:** [Prince's Trust](#)
- **Caribbean:** Trinidad and Tobago: [YMCA](#) and Cayman Islands: [Feed our Future](#), with additional donations in the Bahamas and Barbados to be announced.



## RBC Pensioner Associations Bulletin Board

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

If you are an RBC Pensioner Association representative and wish to submit a news story or idea, please email [keepingintoucheditor@rbc.com](mailto:keepingintoucheditor@rbc.com).



### Save This for Quick Reference

#### Do you want to...

- Change your mailing address (be sure to include your employee number)?
- Ask a question about your pension or benefits?
- Change your beneficiary?
- Ask a general question unrelated to Keeping in Touch (such as an RBC Insurance or tax query)?

#### Email or phone...



[hrspensions@rbc.com](mailto:hrspensions@rbc.com)



HR Contact Centre  
1-800-545-2555

## 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](mailto:keepingintoucheditor@rbc.com)

*Keeping in Touch* is published for all Canadian pensioners of RBC. It is also available online at [www.rbc.com/pensioners](http://www.rbc.com/pensioners)

If you have questions about your pension contact RBC Human Resources Services Centre at 1-800-545-2555 or [hrspensions@rbc.com](mailto:hrspensions@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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# Keeping in Touch

## Retirements

# Retirements

## SEPTEMBER 2018

### Anderson, Glenda

Account Service Agent  
Calgary, AB  
Joined October 23, 1989

### Bassoo, Jennifer

Investment Analyst  
Toronto, ON  
Joined May 12, 1997

### Beedasy, Vijay

New Business Specialist  
Toronto, ON  
Joined January 3, 2006

### Bourassa, Ann

Financial Advisor  
Gatineau, QC  
Joined May 27, 1987

### Bowman, Marlene

Telecommunications Analyst  
Belwood, ON  
Joined July 22, 1985

### Carew, Kim

Manager Client Care  
Toronto, ON  
Joined August 22, 1983

### Chawla, Gurvinder

Client Advisor  
Mississauga, ON  
Joined January 2, 2008

### Cheung, Phyllis

Senior Business Systems  
Analyst Markham, ON  
Joined June 29, 2005

### Chuddy, Leslie

Client Care Advisor  
Oakville, ON  
Joined March 21, 2005

### Cobban, Nancy

Vice President and Director  
Portfolio Manager  
Toronto, ON  
Joined June 16, 1981

### Coughlar, Barbara

Client Advisor  
Brockville, ON  
Joined May 11, 1981

### Cutler, Susan

Associate Director, Central  
Operations, GRM  
Toronto, ON  
Joined June 3, 1985

### Deane-Freeman, Kathy

Account Service  
Representative  
Surrey, BC  
Joined January 5, 1976

### Donaldson, Lucie

Administrator Reporting  
Montreal, QC  
Joined April 1, 1997

### Fries, Armin

Director, Ontario Cash  
Service Centre  
Mississauga, ON  
Joined May 2, 1983

### Gatus, Elizabeth

Banking Operations  
Specialist  
Toronto, ON  
Joined February 26, 2001

### Gee, Cecily

Executive Assistant  
Richmond Hill, ON  
Joined September 26, 1983

### Greaves, Elizabeth

Specialized Services Officer  
Toronto, ON  
Joined September 5, 1977

### Hansen, Carolyn

Manager Client Care  
Delta, BC  
Joined June 29, 1981

### Hu-Chiong, Amy

Credit Specialist  
Vancouver, BC  
Joined January 3, 1989

### Iacovelli, Anna

Adjudication Associate  
Laval, QC  
Joined July 15, 1974

### Johnston, Mariann

Mortgage Specialist  
Regina, SK  
Joined September 19, 1983

### Klimentova, Tonka

Client Advisor  
Mississauga, ON  
Joined January 8, 2007

### Lapointe, Guylaine

Contact Centre Administrator  
Montreal, QC  
Joined June 27, 1978

### Laylo, Rosalie

Investigations Agent  
Scarborough, ON  
Joined June 19, 2000

### Layne, Juliette

Operations Agent  
Toronto, ON  
Joined February 29, 1988

### Leeds, Linda

Operations Officer  
Mississauga, ON  
Joined October 9, 1975

### Lefrancois, Serge

Investment & Retirement  
Planner  
Quebec City, QC  
Joined February 5, 2004

### Maiolo, Francesca

Investment Advisor  
St. Catharines, ON  
Joined February 1, 2011

### Manchulenko, Craig

Senior Manager, Asset  
Management  
Toronto, ON  
Joined July 9, 1980

### Markle, Carla

Banking Operations  
Specialist  
Toronto, ON  
Joined October 11, 1983

### McMaster, Bob

Financial Planner  
Okotoks, AB  
Joined August 14, 1991

### Parent, Anne

Technical Analyst  
Prevost, QC  
Joined September 5, 1973

### Paton, Deborah

Financial Advisor  
Woodstock, ON  
Joined November 5, 1979

### Penner, Helen

Client Advisor  
Morden, MB  
Joined February 10, 1986

### Pettipas, Janet

Client Advisor  
Dartmouth, NS  
Joined July 2, 2003

### Pires, Armand

Account Service  
Representative  
Mississauga, ON  
Joined November 5, 1990

### Ritov, Gita

Financial Advisor  
North York, ON  
Joined September 4, 1984

### Screnci, Tina

Regional Vice President  
Kirkland, QC  
Joined July 4, 1972

### Sicotte, Annie

Customer Service Officer  
Burlington, ON  
Joined March 28, 2011

### Sirett, Duncan

Credit Advisor  
Winnipeg, MB  
Joined September 6, 1983

### Strayski, Ronald

Mortgage Specialist  
Calgary, AB  
Joined February 2, 1997

# Retirements

**Tenove, Sonya**

Mortgage Specialist  
Bonnyville, AB  
Joined September 25, 1978

**Ting, Sandy**

Analyst, Audit Management  
Systems and Reporting  
Markham, ON  
Joined August 8, 1989

**Tracey, Katherine**

Mortgage Specialist  
Halifax, NS  
Joined May 10, 1999

**Van Eden, Dawn**

Claims Analyst  
Toronto, ON  
Joined March 1, 1999

**Von Ravenstein, Susanne**

Operations Officer  
Toronto, ON  
Joined January 24, 1983

**Warren, Patricia**

Mortgage Specialist  
Mississauga, ON  
Joined September 11, 1995

**White, Paul**

Director, GTI PMO  
Toronto, ON  
Joined March 16, 2004

## OCTOBER 2018

**Alexander, Lisa**

Senior Manager, Design, RBC  
Learning  
Toronto, ON  
Joined October 5, 2004

**Ali, Zeenah**

Senior Assistant Manager  
Client Implementation  
Toronto, ON  
Joined August 29, 1983

**Bouchard, Johanne**

Financial Planner  
Quebec, QC  
Joined August 18, 1977

**Busch, Pauline**

Banking Advisor  
Sherwood Park, AB  
Joined February 14, 2000

**Caddell, Susan**

Administrative Assistant  
Toronto, ON  
Joined October 16, 1978

**Cadman, Thomas**

Disability Claim Specialist  
Richmond Hill, ON  
Joined February 17, 1999

**Carvalho, Maria**

Banking Advisor  
Winnipeg, MB  
Joined October 2, 1978

**Chin Yick, Cedric**

Project Coordinator  
Mississauga, ON  
Joined April 23, 2001

**Clarke, Doreen**

Financial Planner  
Guelph, ON  
Joined December 10, 2007

**Clarke, Kenny**

Director Internal Audit,  
Capital Markets  
Toronto, ON  
Joined May 12, 2003

**Comtois, Michel**

Senior Manager  
Risk Management  
Montreal, QC  
Joined May 24, 1977

**Cook, Kathy**

Mortgage Specialist  
Vancouver, BC  
Joined November 19, 1991

**Craig, Dianne**

Mortgage Specialist  
Mississauga, ON  
Joined February 23, 1981

**Currier, Ian**

Manager  
Investigations Ontario  
Toronto, ON  
Joined July 8, 2002

**Darsigny, Lucie**

Banking Advisor  
Saint-Hyacinthe, QC  
Joined February 12, 1990

**De Vera, Catherine**

Collections Officer  
Mississauga, ON  
Joined January 9, 1995

**Des Alliers, Eugena**

Client Advisor  
St-Jean-Sur-Richelie, QC  
Joined October 24, 1988

**Dmytronetz, Jeannie**

Private Banker  
Coquitlam, BC  
Joined July 4, 2001

**Duggan, Christopher**

VP Trade Strategic Initiatives  
Vancouver, BC  
Joined January 15, 2003

**Eagan, Cindy**

Financial Planner  
St. John's, NL  
Joined December 11, 1978

**Edwards, Anne**

Client Advisor  
Deloraine, MB  
Joined November 15, 1976

**Fawcett, Margaret**

Financial Planner  
Langley, BC  
Joined March 3, 1980

**Flanagan, Jaquelyn**

Investigation Officer  
Calgary, AB  
Joined February 20, 1990

**Francis, Winston**

P&C Insurance Advisor  
Mississauga, ON  
Joined September 20, 2010

**Friesen, Bonnie**

Client Care Advisor  
Saskatoon, SK  
Joined March 22, 1982

**Fu, Celine**

Trade Officer  
Toronto, ON  
Joined September 27, 1993

**Galas, Linda**

Quality Support Specialist  
Toronto, ON  
Joined June 25, 1975

**Gaudet, Nicole**

US Credit Advisor  
Moncton, NB  
Joined October 9, 2000

**Gaudio, Carmela**

Administrator  
Montreal, QC  
Joined July 21, 1983

**Gian-Carlo, Arakelian**

Senior Director, Document  
and Workflow Solutions  
Toronto, ON  
Joined March 4, 1991

**Girard, Valerie**

Financial Advisor  
Courtenay, BC  
Joined April 25, 1988

**Goodall, Nancy**

Foreign Exchange Officer  
Montreal, QC  
Joined November 21, 1977

**Hjort-Olsen, Karen**

Senior Treasury  
Solutions Specialist  
Maple Ridge, BC  
Joined October 16, 1978

**Huber, Erna**

Account Manager  
Sherwood Park, AB  
Joined August 24, 1981

**Ireland, Kimberley**

Senior Manager, Client Data  
Governance & Strategy  
Toronto, ON  
Joined July 13, 1987

**Jackson, Dianne**

Account Manager  
Sarnia, ON  
Joined February 26, 1973

# Retirements

## OCTOBER 2018

(CONTINUED)

### Jamieson, Dianne

Banking Advisor  
Niagara Falls, ON  
Joined December 15, 1975

### Jordan, Brian

Senior Manager  
Transformation Initiatives  
Toronto, ON  
Joined August 7, 2000

### Kapadia, Hemant

Technical Specialist  
Toronto, ON  
Joined November 1, 2001

### Kardassilaris, Deborah

Administrative Assistant  
Halifax, NS  
Joined June 2, 1978

### Kells-Martin, Joyce

Financial Advisor  
Fergus, ON  
Joined February 8, 1977

### Knowles-Richard, Debbie

Financial Advisor, PFS  
Moncton, NB  
Joined September 16, 1985

### Landriault, Michel

Investment Advisor  
Laval, QC  
Joined September 17, 2001

### Letendre, Gina

Associate Centre  
Optimization  
Montreal, QC  
Joined July 31, 1989

### Li, Changyi

Team Lead, Environment  
Management - Risk IT  
Toronto, ON  
Joined October 27, 1997

### Luciw, Brenda-Lee

Manager, Global  
Procurement - Facilities  
Toronto, ON  
Joined August 28, 1989

### Maguire, Kelly

Operations Support Officer  
Scubenacadie, NS  
Joined March 3, 1986

### Maharaj, Indra

Executive Assistant  
Toronto, ON  
Joined March 1, 1976

### Majcher, Thomas

Technical Analyst  
CICS System Programmer  
Toronto, ON  
Joined October 19, 1987

### Mann, Baljit

Financial Planner  
Mississauga, ON  
Joined April 17, 1989

### McGlynn, Deborah

Specialized Services Officer  
Montreal, QC  
Joined October 3, 1977

### McLeod, Sheri

VP Business & Commercial  
Banking  
Peterborough, ON  
Joined September 19, 1994

### McMullen, Mary

Client Care Advisor  
Ottawa, ON  
Joined October 23, 1972

### Milliken, Michael

Investment Advisor  
Ottawa, ON  
Joined February 12, 1996

### Mindiuk, Donna

Client Advisor  
Prince Albert, SK  
Joined March 13, 2006

### Moraes Barkus, Marcia

AC Banking Advisor  
Moncton, NB  
Joined October 2, 2006

### Morena, Mary

Senior Business  
Systems Analyst  
Toronto, ON  
Joined August 19, 1985

### Nehme, Mireille

Mortgage Specialist  
Montreal, QC  
Joined October 29, 1984

### Nordberg, Sandra

Client Advisor  
Hamilton, ON  
Joined February 17, 2003

### Novakowski, Roxane

Manager, Client Care  
Beausejour, MB  
Joined June 4, 2001

### Patterson, Kim

Client Advisor  
Norwood, ON  
Joined June 1, 1981

### Pelletier, Sylvain

Senior Manager  
GTSD Service Desk  
Montreal, QC  
Joined October 5, 1984

### Pinto, Ashley

Team Manager  
Mississauga, ON  
Joined April 17, 2000

### Rapone, Lina

Branch Manager  
St. Leonard, QC  
Joined August 7, 1978

### Redston, Elizabeth

Manager, Initiatives &  
Implementation  
Winnipeg, MB  
Joined November 4, 2003

### Renner, Linda

Assistant Branch Manager  
Sexsmith, AB  
Joined October 30, 1978

### Roberts, Brenda

Client Care Advisor  
Fredericton, NB  
Joined October 11, 1983

### Rodricks, Sharyn

Documentation  
& Security Officer  
Toronto, ON  
Joined October 11, 1988

### Rousseau, Louise

Vice President Business &  
Commercial Banking  
Anjou, QC  
Joined January 16, 1978

### Savage, Donna

Fraud Prevention Manager  
Montreal, QC  
Joined July 15, 1996

### Saw, Sweesee

Adjudication Associate  
Small Business  
Vancouver, BC  
Joined June 25, 1990

### Sealey, Cheryl

Manager, Client Care  
Scarborough, ON  
Joined March 24, 1986

### Seater, Gregory

Investment Advisor  
Scarborough, ON  
Joined October 5, 1992

### Sherrington, Valerie

Manager, Sales Support  
Calgary, AB  
Joined August 13, 1979

### Shevattan, Ramdai

Director  
Toronto, ON  
Joined November 14, 1989

### Somerville, Jeffrey

Senior Director, Planning &  
Tech. Initiatives  
Toronto, ON  
Joined April 4, 1989

### Sorken, Lori

Client Advisor  
Sexsmith, AB  
Joined September 19, 2007

### Spadafora, Judy

Client Care Advisor  
Mississauga, ON  
Joined September 5, 1978

### Stolf, Ida

Banking Advisor  
Toronto, ON  
Joined September 6, 1983

# Retirements

**Tam, Pui Yu**

Project Manager, IT  
Toronto, ON  
Joined January 22, 1990

**Taylor, Cindy**

Client Advisor  
Kelowna, BC  
Joined October 14, 1986

**Thomson, Heather**

Market Operation Support  
Montreal, QC  
Joined January 16, 1978

**Tremblay, Maryse**

Client Advisor  
Coaticook, QC  
Joined August 3, 1987

**Tyndle, Gordon**

Manager  
Mortgage Specialist  
Calgary, AB  
Joined July 4, 1985

**Venskaitis, Andrea**

Senior Business Analyst  
Mississauga, ON  
Joined August 10, 1979

**Vignone, Angelina**

Customer Service  
Representative  
Montreal, QC  
Joined September 18, 2006

**Vincent, Kelly**

Administration Manager/  
Coordinator  
Toronto, ON  
Joined March 25, 1985

**Warner, Stephen**

Senior Technical  
Systems Analyst  
Burlington, ON  
Joined June 21, 2004

**White, James**

Regional Operations Officer  
Halifax, NS  
Joined June 4, 1979

**Wolfe, Paul**

Associate Advisor  
Vancouver, BC  
Joined January 1, 1982

**Zacharias, Peter**

Technical Service Analyst  
Vancouver, BC  
Joined August 28, 1978

**Zielinski, Sonia**

Financial Advisor  
Edmonton, AB  
Joined June 6, 1983

**Zomer, Elizabeth**

Client Advisor  
Orleans, ON  
Joined September 27, 1999

## NOVEMBER 2018

**Ancheta, Racquel**

Operations Officer  
Montreal, QC  
Joined January 3, 2007

**Ayles, Roberta**

Client Advisor  
Moncton, NB  
Joined January 25, 2010

**Bagheri-Yarandi, Parvin**

Mobile Mortgage Specialist  
Mississauga, ON  
Joined June 20, 1994

**Beaulieu, Line**

Account Services  
Representative  
Montreal, QC  
Joined August 10, 1981

**Billington, James**

Senior Manager  
Data Analytics  
Mississauga, ON  
Joined December 4, 1995

**Borring-Olsen, Karen**

Regional Vice President  
BC Interior  
Vancouver, BC  
Joined April 3, 1978

**Chess, David**

Investment & Retirement  
Planner Regina, SK  
Joined July 24, 2000

**Chu, Simmy**

Administrative Assistant  
Toronto, ON  
Joined November 14, 1988

**Chung, Cheryl**

Senior Manager M.I.S.  
Toronto, ON  
Joined August 13, 1979

**Cormier, Charline**

Mortgage Specialist Assistant  
Moncton, NB  
Joined February 2, 1997

**Corrigan, Collette**

Payroll Verification Officer  
Mississauga, ON  
Joined April 3, 1989

**Cyr, Sharon**

Client Advisor  
Port Coquitlam, BC  
Joined March 22, 1976

**Duhaime, Elaine**

Client Advisor  
Cornwall, ON  
Joined November 23, 1981

**Edwards, Mariette**

Account Service Agent  
Toronto, ON  
Joined February 1, 2010

**Ferguson, John**

Digital Advisor  
Moncton, NB  
Joined August 8, 1995

**Ferworn, Antoinette**

Operations Officer  
Montreal, QC  
Joined May 24, 1984

**Filion, Martine**

Associate Account Manager  
Saint-Hyacinthe, QC  
Joined May 27, 1985

**Fodor, Joseph**

Project Manager  
Toronto, ON  
Joined December 5, 1983

**Gransart, Micheline**

Associate Credit Officer  
Montreal, QC  
Joined June 2, 1975

**Holder, Sandra**

Control Analyst  
Toronto, ON  
Joined June 18, 1990

**Knecht, Carol**

Client Care Advisor  
Revelstoke, BC  
Joined March 2, 1978

**Kuzminski, Anne**

Branch Manager  
Nanaimo, BC  
Joined July 3, 1973

**Leclerc, Carole**

Relationship Manager,  
Advertising  
Montreal, QC  
Joined November 27, 1978

**Lee, Anne**

Business Account Manager  
Etobicoke, ON  
Joined July 4, 2005

**Mackay, Bob**

Manager, Market Operations  
Dieppe, NB  
Joined March 15, 1982

**Martin, Heather**

Senior Commercial  
Account Manager  
St. Johns, NL  
Joined June 2, 1986

**Miller, Larke**

Account Services  
Representative  
Mississauga, ON  
Joined May 27, 2003

# Retirements

## NOVEMBER 2018

(CONTINUED)

### Mukerji, Susan

Client Advisor  
Mississauga, ON  
Joined August 6, 2002

### Mundy, Tina

Manager, Client Care  
North York, ON  
Joined November 10, 1986

### Paradis, Line

Customer Service Officer  
Montreal, QC  
Joined October 1, 1990

### Ritchie-Morton, Paula

Mobile Mortgage Specialist  
Mississauga, ON  
Joined July 9, 1990

### Rojek, Esther

MIRP Associate  
Calgary, AB  
Joined September 22, 1980

### Roy, Marie Claude

Administrator, Trust  
Montreal, QC  
Joined November 2, 1987

### Seguin-Couture, Francine

Client Service Representative  
Vaudreuil-Dorion, QC  
Joined November 20, 1995

### Smith, Barbara

Commercial Account Manager  
Vancouver, BC  
Joined June 28, 1978

### Smith, Roderick

Senior Technical  
Systems Analyst  
Toronto, ON  
Joined March 1, 2004

### Splawski, Janice

Client Service Representative  
Atikokan, ON  
Joined June 11, 1979

### Sun, Michael

Senior Business Analyst  
Toronto, ON  
Joined March 18, 1991

### Talbot, Bryan

Senior Development Manager  
Toronto, ON  
Joined July 3, 1979

### Tunay, Carlos

Business Analyst  
Toronto, ON  
Joined August 23, 1994

### Warwick, Tara

Administrative Assistant  
Nanaimo, BC  
Joined October 18, 1976

## DECEMBER 2018

### Ackad, Rafik

Vice President Business &  
Commercial Banking  
Montreal, QC  
Joined March 17, 1986

### Allard, Carole

Expert Banking Advisor  
Pincourt, QC  
Joined June 15, 1988

### Arsenault, Jeanne D'arc

Associate Account Manager  
Sherbrooke, QC  
Joined October 1, 1981

### Basque, Carole

Coach Regional  
Montreal, QC  
Joined February 17, 1981

### Belanger, Robert

Branch Manager  
Hanmer, ON  
Joined April 19, 2004

### Belcourt, Alain

Vice President  
Initiatives Commerciales  
Montreal, QC  
Joined June 17, 1981

### Belisle, Linda

Account Services  
Representative  
Montreal, QC  
Joined November 2, 1974

### Bencivenga, Diana

Executive Assistant  
Vancouver, BC  
Joined November 4, 1977

### Bohjalian, Irene

Trade Advisor  
Vancouver, BC  
Joined May 12, 1975

### Bois, Linda

Banking Advisor  
Winnipeg, MB  
Joined November 27, 1978

### Boorse, Louise

Client Advisor  
Drayton Valley, AB  
Joined August 20, 2001

### Bradshaw, Judy

Auditor, Quality Audit  
Client Acquisition & Service  
Mississauga, ON  
Joined October 15, 2001

### Britton, Janis

Client Advisor  
Grande Prairie, AB  
Joined October 16, 1995

### Brunton, Denny

Financial Planner  
Stratford, ON  
Joined March 3, 1987

### Bryson, Cathy

Private Banking Associate/  
Client Card Advisor  
Ottawa, ON  
Joined August 31, 1984

### Campo, Connie

Client Advisor  
Toronto, ON  
Joined October 21, 1985

### Carbonero, Marta

Client Advisor  
Newmarket, ON  
Joined July 19, 1993

### Carlson, Colette

Associate Account Manager  
Edmonton, AB  
Joined August 5, 1986

### Castonguay, Carole

Client Advisor  
Mascouche, QC  
Joined July 21, 1986

### Cayer, Lynn

Banking Advisor  
Ottawa, ON  
Joined October 2, 1978

### Chang Alloy, Constance

Senior Operations Analyst  
Toronto, ON  
Joined November 20, 2000

### Chiu, Cindy

Client Advisor  
Richmond Hill, ON  
Joined April 7, 1989

### Chudleigh, Debra

Associate Account Manager  
Kelowna, BC  
Joined July 7, 1986

### Connolly, Darlene

Assistant Manager,  
Citizenship & Social Impact  
Halifax, NS  
Joined September 5, 1978

### Copeland, Colleen

Banking Advisor  
Milton, ON  
Joined June 24, 1985

### Côté, Sylvie

Private Banking Associate  
Quebec, QC  
Joined May 26, 1980

### Craniotis, Lucie

Regional Director  
Mississauga, ON  
Joined April 3, 2000

# Retirements

**Crête, Johane**

Branch Manager  
Verdun, QC  
Joined June 17, 1974

**Crisostomo, Raymond**

Senior Technical  
Systems Analyst  
Toronto, ON  
Joined December 28, 1983

**Currie, Donna**

Administrative Assistant  
Prince George, BC  
Joined June 13, 1977

**D'Amato, Loredana**

Client Advisor  
Burnaby, BC  
Joined August 8, 1977

**Daulet, Senavere**

Client Advisor  
Business Services  
Scarborough, ON  
Joined January 14, 2008

**Davis, Stella**

Financial Planner  
St. John's, NL  
Joined July 30, 1979

**Decena, Connie**

Subject Matter Expert  
Vancouver, BC  
Joined May 31, 1996

**Decoteau-Ross, Hillary**

Access Management  
Officer  
Toronto, ON  
Joined November 28, 1980

**Der, Betty**

Team Leader  
Toronto, ON  
Joined May 15, 1978

**Desbiens-Ross, Lorraine**

Branch Manager  
Montreal, QC  
Joined September 5, 1978

**Devendran, Arulnayagam**

Operations Agent  
Toronto, ON  
Joined October 2, 2000

**Dickenson, John**

Director, GSI New Business &  
Underwriting Operations  
Mississauga, ON  
Joined September 11, 1989

**Dinshaw, Victor**

Senior Analyst  
Toronto, ON  
Joined September 4, 1990

**Do, Lan**

Account Service Agent  
Toronto, ON  
Joined April 6, 1994

**Driscoll, Cindy**

Banking Operations  
Specialist  
Toronto, ON  
Joined August 21, 1980

**Fulford, Susan**

Enablement Officer  
Montreal, QC  
Joined April 1, 2002

**Gabrielli, Lucia**

Trust Administrator  
Montreal, QC  
Joined January 30, 1990

**Gallagher, Sigi**

Manager Credit Structures  
Waterloo, ON  
Joined February 4, 1980

**Garner, Gary**

Business Account Manager  
Lethbridge, AB  
Joined March 8, 1982

**Garrett, Sonja**

Client Advisor  
Toronto, ON  
Joined November 12, 1996

**Gartner, Maurice**

Director of Real Estate  
Markets Calgary, AB  
Joined July 9, 1979

**Gebauer, Yvonne**

Banking Advisor  
Humboldt, SK  
Joined December 11, 1978

**Gopalarajah, Thila**

Client Advisor  
Business Services  
Vancouver, BC  
Joined April 22, 1991

**Green, Judy**

Account Service  
Representative  
Victoria, BC  
Joined June 27, 1994

**Greenwood, Kelly**

Banking Advisor Port  
Colborne, ON  
Joined December 11, 1989

**Haist, Nancy**

Client Advisor  
Welland, ON  
Joined August 2, 2005

**Hare, Patricia**

Operations Agent  
Toronto, ON  
Joined October 1, 1984

**Harland, Thomas**

Director, Special Loans,  
Western Region  
Calgary, AB  
Joined November 20, 2006

**Hayward, Mary**

Senior Technical  
Systems Analyst  
Toronto, ON  
Joined February 17, 1997

**Hee, Tatmee**

Senior Technical Specialist  
Toronto, ON  
Joined October 9, 1990

**Henschke, Candy**

Administrative Assistant  
Medicine Hat, AB  
Joined June 19, 1986

**Hjort-Olsen, Leslie**

Associate Account Manager  
Surrey, BC  
Joined July 12, 1994

**Holmes, Maureen**

Customer Services  
Representative  
Regina, SK  
Joined November 29, 1994

**Hooper, Susan**

Senior Commercial  
Mortgage Analyst  
Toronto, ON  
Joined August 5, 2003

**Hughes, Michael**

Financial Planner  
Peterborough, ON  
Joined December 16, 1996

**Iannuzzi, Marfisa**

Manager, Business  
Analysis, Project Delivery &  
Management  
Montreal, QC  
Joined May 21, 1974

**Jakubowski, Jeani**

Executive Assistant  
Mississauga, ON  
Joined March 25, 1974

**James, Fazia**

Financial Advisor  
Etobicoke, ON  
Joined October 6, 1980

**Jeevarakshagan, Vijaya**

Supervisor  
Toronto, ON  
Joined January 15, 2001

**Johnson, Susan**

Manager, FSS Specialized  
Reconciliation  
Toronto, ON  
Joined November 5, 2001

**Joy, Raymond E.**

Senior Card Advisor  
New Westminster, BC  
Joined November 28, 1988

# Retirements

## DECEMBER 2018

(CONTINUED)

### Juer, Sandy

Banking Advisor  
Winnipeg, MB  
Joined April 5, 1976

### Julien, Roberta

Adjudication Associate  
Mississauga, ON  
Joined July 7, 1980

### Kautzman, Diana

Customer Service  
Representative  
Calgary, AB  
Joined August 10, 2001

### Keating, David

Managing Director  
Toronto, ON  
Joined October 1, 2003

### Khan, Shabida

Systems Programmer  
Mississauga, ON  
Joined May 4, 1998

### Khan, Tim

Senior Technical Specialist  
Network Services  
Toronto, ON  
Joined November 13, 1984

### Kuepferling, John

Finance IT Architect  
Montreal, QC  
Joined May 22, 1979

### Lagonia, Moni

Business Deposit Specialist  
Kitchener, ON  
Joined June 16, 1980

### Lahaie, Johanne

Manager, Client Care  
Brossard, QC  
Joined September 5, 1979

### Lam, Ambrose

Director, Sales Platform &  
Document Management  
Toronto, ON  
Joined November 7, 1983

### Lam, Cathy

Associate Account Manager  
Richmond, BC  
Joined January 10, 1997

### Lanthier, Nicole

Associate Account Manager  
Embrun, ON  
Joined June 11, 1979

### Leamy-Yelle, Susan

Senior Team Leader  
Toronto, ON  
Joined October 28, 1985

### LeBlanc, Brenda

Inbound Credit Advisor  
Moncton, NB  
Joined February 19, 2001

### LeBlanc, Cheryl

Administrative Assistant  
Montreal, QC  
Joined July 27, 1992

### Lee, Susan

Manager, Unified  
Communication Services  
Toronto, ON  
Joined January 21, 1985

### Leung, Chak-Lam Andy

Investment Service  
Representative  
Mississauga, ON  
Joined August 24, 1998

### Leung, Ellen

Client Advisor  
Calgary, AB  
Joined September 17, 2001

### Lindsey, Joan

Account Service Agent  
Toronto, ON  
Joined January 25, 2016

### Marotte, Manon

Assistant Branch Manager  
Chateauguay, QC  
Joined January 3, 1979

### Mauer, Brenda

Client Advisor  
Dundas, ON  
Joined January 7, 1989

### McGregor, Patricia

Financial Planner  
Renfrew, ON  
Joined May 1, 2011

### McLellan, Faye

Account Manager, PFS  
Perth, ON  
Joined November 14, 1978

### McLeod, Dawn-Marie

Field Liason Officer  
Moncton, NB  
Joined September 8, 1998

### McManus, Christine

Senior Manager  
Sales Enablement  
Toronto, ON  
Joined September 7, 1982

### McPherson, Susan

Treasury Solutions Specialist  
Toronto, ON  
Joined July 14, 1980

### Medina, Stanley

Financial Advisor  
Mississauga, ON  
Joined July 12, 1999

### Meireles, Diana

Central Teller  
Orleans, ON  
Joined May 22, 1984

### Miller, Lorraine

Subject Matter Expert -  
Banking Ops  
Toronto, ON  
Joined October 26, 1987

### Minor, Lori

Client Advisor  
Dunnville, ON  
Joined March 24, 1986

### Mitchell, Lawry

Senior Advisory Counsel  
Toronto, ON  
Joined July 7, 1986

### Morier, Teresa

Commercial Mortgage  
Analyst  
Toronto, ON  
Joined July 29, 1998

### Munt, Wendy

Branch Manager &  
Anchor Champion  
Gull Lake, SK  
Joined August 30, 1984

### Murray, Leslie

Relationship Manager  
Corporate Accounts  
Vancouver, BC  
Joined November 5, 1979

### Nemdharry, Indrani

Customer Service Officer  
Toronto, ON  
Joined April 30, 1984

### Nijjar, Paula

Client Advisor  
Burnaby, BC  
Joined April 19, 1982

### Nitti, Xavier

Financial Planner  
Kelowna, BC  
Joined June 9, 1981

### Orara, Evangeline

Operations Agent  
Toronto, ON  
Joined April 16, 2001

### Paquin, Johanne

Senior Credit Adjudication  
Montreal, QC  
Joined July 9, 1979

### Peltier, Sylvie

Fraud Agent  
Montreal, QC  
Joined February 5, 1979

### Phillips, Peter

Commercial Account Manager  
Campbell River, BC  
Joined May 4, 1981



# Retirements

**Pichette, Guy**

AC Banking Advisor  
Winnipeg, MB  
Joined January 4, 1999

**Pjawka, Gene**

V.P. & Investment Counsellor  
Ottawa, ON  
Joined March 26, 2001

**Power, Elizabeth**

Resolution Officer  
Toronto, ON  
Joined April 20, 1998

**Province, Jeanine**

Operations Specialist  
St. Catharines, ON  
Joined October 3, 1983

**Rebello, William S.**

Account Service Agent  
Toronto, ON  
Joined January 12, 2006

**Renald, Linda**

Banking Advisor  
Chicoutimi, QC  
Joined March 27, 1979

**Robinson, Val**

Account Service  
Representative  
Victoria, BC  
Joined November 14, 1981

**Rodgers, Vicky**

Client Advisor  
Dollard des Ormeaux, QC  
Joined May 21, 1974

**Roed, Debbie**

Banking Advisor  
Sherwood Park, AB  
Joined November 4, 1987

**Rogers, Marcia**

PND - Implementation  
Coordinator  
Toronto, ON  
Joined September 14, 1992

**Roy, Constance**

Digital Advisor  
Moncton, NB  
Joined April 26, 1999

**Ruscetta, Clare**

Senior Team Leader/  
Maintenance Services Group  
Toronto, ON  
Joined April 28, 1982

**Russell-Gyorffy, Jo-Ann**

Sales Analyst  
Burlington, ON  
Joined September 4, 1980

**Scherenzel, Karen**

NA&D, Operations Specialist  
Toronto, ON  
Joined January 15, 1990

**Sharma, Amala**

Client Advisor  
Richmond, BC  
Joined May 15, 2006

**Shaw, Wendy**

Client Advisor  
Lindsay, ON  
Joined March 25, 2002

**Shortt, Diana**

Financial Advisor  
Pincher Creek, AB  
Joined May 30, 1977

**Silva, Connie**

Commercial Service Advisor  
Edmonton, AB  
Joined July 9, 1980

**Sinel, Barbara Anne**

Manager, Internal Audit  
Toronto, ON  
Joined July 30, 1979

**Singh, Gurinder**

Client Advisor  
Calgary, AB  
Joined July 12, 1988

**Smith, Claudia**

Client Advisor Business  
Services  
Vernon, BC  
Joined May 10, 1995

**Stecyk, Cheryl**

Client Advisor  
100 Mile House, BC  
Joined June 15, 1978

**Stevenson, Hope**

Mortgage Specialist  
Sudbury, ON  
Joined December 15, 1986

**Streach, Margaret**

Credit Advisor  
Moncton, NB  
Joined March 16, 1998

**Taylor, Susan**

Financial Planner  
Vancouver, BC  
Joined August 8, 1978

**Theriault-Forget, Karen**

Business Account Manager  
Sudbury, ON  
Joined May 7, 1963

**Thibault, Maryna**

Banking Operations Officer  
Montreal, QC  
Joined November 18, 1985

**Thompson, Cheryl**

Client Advisor  
Nanaimo, BC  
Joined May 8, 2000

**Turpin, Reta**

Operations Support Officer  
Odessa, ON  
Joined April 10, 1989

**Venus, Carol**

Commercial Service Advisor  
Edmonton, AB  
Joined August 2, 1983

**Walter, Karen**

Senior Manager, Retail  
Enablement - Personal  
Savings & Investments  
Toronto, ON  
Joined June 24, 2013

**Watts, Deborah**

Business Account Manager  
Peterborough, ON  
Joined September 25, 1978

**Waymouth, Sue**

Financial Advisor  
New Hamburg, ON  
Joined April 9, 1990

**Wong, Kenneth**

Financial Planner  
North York, ON  
Joined November 23, 1987

**Zayets, Anne**

Client Advisor  
Winnipeg, MB  
Joined June 16, 2008

## JANUARY 2019

**Adams, Bonnie**

Senior Manager, Employee  
Experience Listening  
and Insights  
Calgary, AB  
Joined January 21, 1985

**Arpin, Sylvie**

Client Advisor, Business  
Pointe-Aux-Trembles, QC  
Joined March 11, 1980

**Bahl, Anu**

Director, Wealth Management  
Toronto, ON  
Joined September 2, 1997

**Baker, Shelley**

Executive Assistant  
St. John's, NL  
Joined June 22, 1993

**Barry, Elsa**

Client Representative  
Toronto, ON  
Joined August 19, 1976

**Bettio, Valerie**

Manager, Major Properties  
Toronto, ON  
Joined March 12, 1990

**Blaskovits, Maria**

Licensed Insurance Advisor  
Mississauga, ON  
Joined June 9, 1997

**Bolduc, Raymonde**

Field Operations Specialist  
Montreal, QC  
Joined February 15, 1988

# Retirements

## JANUARY 2019

(CONTINUED)

### Bosveld, Gwen

Senior Account Manager  
Burlington, ON  
Joined December 13, 1978

### Bowerman, Nancy

Commercial Service Associate  
London, ON  
Joined April 12, 1988

### Brighton, Debbie

Senior Manager Intake  
Toronto, ON  
Joined April 3, 1978

### Carriere, France

Account Services  
Representative  
Montreal, QC  
Joined December 4, 1995

### Chakrawarti, Jyotsna

Operations Agent  
Toronto, ON  
Joined January 25, 2006

### Chatzinikolaou, Alfreda

Client Advisor  
North York, ON  
Joined December 10, 1990

### Crymble, Sharon

Senior Director Credit Risk  
Toronto, ON  
Joined August 27, 1990

### D'Agostino, Grace

Administrative Assistant  
Niagara Falls, ON  
Joined March 22, 1982

### Daniel-Dube, Clarice

GSI Intake Representative  
Mississauga, ON  
Joined November 12, 2001

### Delve, Debra

Mortgage Specialist  
Calgary, AB  
Joined January 12, 2004

### DeSousa, Maria

Client Representative  
Toronto, ON  
Joined February 1, 1998

### Dias, Maureen

Client Advisor  
Mississauga, ON  
Joined January 23, 1990

### Donnelly, Ann

Banking Advisor  
Winnipeg, MB  
Joined April 27, 1998

### Dumont, Manon

Adjointe aux Operations  
Trois-Rivieres, QC  
Joined March 21, 2011

### Fergusson, Angela

Client Advisor  
Toronto, ON  
Joined April 19, 2004

### Fitzgerald, Kay

Financial Advisor  
Conception Bay South, NL  
Joined June 24, 1986

### Fong, Jim

Senior Technical Specialist  
Toronto, ON  
Joined July 6, 1981

### Forsberg, Shelley

Adjudication Associate  
Vancouver, BC  
Joined April 22, 1985

### Gebhardt, Rose

Assistant Branch Manager  
Winnipeg, MB  
Joined July 3, 1984

### Ghaney, Cindy

Senior Manager  
Business Operations  
Burlington, ON  
Joined November 5, 1984

### Gillman, Brenda

Executive Assistant  
Vancouver, BC  
Joined October 18, 1985

### Glenn, Brian

Risk Actuary  
Mississauga, ON  
Joined June 1, 1987

### Gratton-Devine, Nicole

Manager Market Operations  
Calgary, AB  
Joined September 17, 1990

### Gray, Patricia

Operations Specialist  
Winnipeg, MB  
Joined March 7, 2005

### Gregory, Terry

Application Coordinator  
Toronto, ON  
Joined September 19, 1977

### Heathcote, Michael

Operations Specialist  
Vancouver, BC  
Joined August 8, 1995

### Ho, Millia

Operations Administrator  
Toronto, ON  
Joined December 1, 2010

### Hodgson, Denise

Procurement Analyst  
Toronto, ON  
Joined February 22, 1998

### Hunt, Linda

Banking Advisor  
Winnipeg, MB  
Joined April 8, 2003

### Johnston, Barbara

Banking Advisor  
Edmonton, AB  
Joined January 7, 1991

### Jones-Anderson, Gerrilynne

Financial Advisor  
Arthur, ON  
Joined February 14, 1989

### Kaul, Neil

Senior Commercial  
Account Manager  
Edmonton, AB  
Joined June 13, 1988

### Khor, Bee

Manager Client Care  
Scarborough, ON  
Joined April 17, 1978

### Kinghorn, Darlene

Commercial Account Manager  
Halifax, NS  
Joined June 9, 1980

### Kirsch, Jeanni

Manager Client Care  
London, ON  
Joined June 22, 2010

### Kiskunas, Chris

Regional Sales Manager  
Mississauga, ON  
Joined April 18, 1991

### Lafleur, France

Business Advisor  
Montreal, QC  
Joined August 10, 1981

### Laguisma, Alejandra

Operation Agent  
Toronto, ON  
Joined January 16, 1989

### Lapointe, Diane

Branch Manager  
Varennes, QC  
Joined August 11, 1986

### Lecavalier, Gabrielle

Mortgage Specialist  
Montreal, QC  
Joined January 23, 1984

### Maclean, Anita

Client Care Advisor  
Chilliwack, BC  
Joined August 13, 1990

### Mandau, Donna

Director Client Management  
Toronto, ON  
Joined June 8, 1998

### Marcoux, Terry

Financial Advisor  
Markham, ON  
Joined December 16, 1983

# Retirements

**McQuaid, Leanne**

Client Advisor  
Napane, ON  
Joined April 20, 1989

**Miller, Paul**

VP Commercial  
Financial Services  
Kentville, NS  
Joined June 2, 1986

**Muzzo, Mario**

Financial Planner  
Montreal, QC  
Joined September 18, 1989

**Naphan, Laurie**

Mortgage Specialist  
Mississauga, ON  
Joined October 10, 1989

**Nelson, Audrey**

Loan Servicing Analyst  
Toronto, ON  
Joined July 10, 1989

**Ng, Albert**

Senior Technical  
Systems Analyst  
Toronto, ON  
Joined January 16, 2001

**Ottoni, Rita**

Client Advisor  
Montreal, QC  
Joined October 10, 2000

**Ouellette, Denise**

Banking Operations  
Specialist  
Montreal, QC  
Joined September 23, 1985

**Pelletier, Sylvie**

Administrative Assistant  
Montreal, QC  
Joined June 6, 1977

**Philip, Kiran**

Senior HRIS Payroll Officer  
Mississauga, ON  
Joined December 1, 1986

**Price, Marlene**

Executive Assistant  
Winnipeg, MB  
Joined September 26, 1977

**Ratkovic, Eleonora**

Operations Support Officer  
Toronto, ON  
Joined July 14, 1975

**Rizzuti, Angelo**

Mortgage Specialist  
Vancouver, BC  
Joined May 6, 1986

**Rolheiser, Richard**

Director, Variable  
Compensation  
Toronto, ON  
Joined January 21, 1980

**Romppe, Richard**

Private Banker  
Montreal, QC  
Joined January 23, 1979

**Ruggeri, Wendy**

Business Account Manager  
Kelowna, BC  
Joined January 16, 1984

**Sekhon, Sarjit**

Client Advisor  
Richmond, BC  
Joined June 19, 2000

**Snyder-Mueller, Susanne**

Mortgage Specialist  
Calgary, AB  
Joined July 3, 1996

**St. Pierre, Philip**

Senior Payments Officer  
Toronto, ON  
Joined May 28, 2001

**Verbeek, Henry**

Associate Advisor  
Hamilton, ON  
Joined December 6, 2010

**Vogt, Frank**

Director, National  
Client Group  
Winnipeg, MB  
Joined May 12, 1980

**Waldie, Laurie**

Financial Advisor  
Corunna, ON  
Joined January 22, 1979

**Watson, Linda**

Senior Project Manager  
Toronto, ON  
Joined May 31, 1982

**Wirsching, Ann**

Cards Advisor  
New Westminster, BC  
Joined August 18, 1997

**Wong, Theresa**

Associate Credit Officer  
Toronto, ON  
Joined July 6, 1988

## FEBRUARY 2019

**Baena-Nickle, Monica**

Adjudication Associate  
Mississauga, ON  
Joined August 23, 1982

**Barkley, Cheryl**

Operations Officer  
Calgary, AB  
Joined January 13, 1975

**Baxter, Heather**

Manager, Operations Support  
Calgary, AB  
Joined September 28, 1981

**Bergner, Heather**

Director, Engineering  
Calgary, AB  
Joined July 14, 2008

**Bondy, Ruth**

Banking Advisor  
Ridgeway, ON  
Joined April 25, 1988

**Cline, Catherine**

Financial Advisor  
Markham, ON  
Joined October 30, 1979

**Cornelisz, Maria**

Business Analyst  
Toronto, ON  
Joined December 28, 1988

**Cox, Lori**

Manager, Operations  
Calgary, AB  
Joined July 11, 1983

**Drummond, Pauline**

Branch Manager  
Orleans, ON  
Joined April 9, 2007

**DuVille, Catherine**

Investment Retirement  
Planning Assistant  
Mississauga, ON  
Joined February 24, 1988

**Ervin, Susan**

Operations Officer,  
Transactional Service Group  
Moncton, NB  
Joined September 5, 1978

**Evans, Alison**

Senior Manager Centre  
Optimization  
Toronto, ON  
Joined November 21, 1980

**Fitzpatrick, Norma**

Pension Benefits  
Remittance Officer  
Mississauga, ON  
Joined December 11, 1978

**Fortier, Manon**

Senior Team Leader  
Montreal, QC  
Joined June 7, 1971

**Gallimore, Cynthia**

Client Advisor  
Business Services  
Edmonton, AB  
Joined May 16, 1988

**Hack, Darrell**

Manager, Business Markets  
Brandon, MB  
Joined February 27, 1984

**Hambleton, Vivian**

Client Care Advisor  
Kindersley, SK  
Joined July 13, 2000

**Harrington, Margaret**

Investment & Retirement  
Planner  
Nepean, ON  
Joined January 26, 2009

# Retirements

## FEBRUARY 2019

(CONTINUED)

### Hill, William

Senior Director  
National Retirement  
Planning Consultant  
Toronto, ON  
Joined November 7, 1977

### Hrboticky, Marilyn

Digital Client Advisor  
Mississauga, ON  
Joined January 15, 2001

### Lecky, Linroy

Estate Specialist  
Mississauga, ON  
Joined July 30, 2002

### Maclennan, Darlene

Associate  
Vancouver, BC  
Joined September 27, 1977

### MacPherson, Phyllis

Assistant Branch Manager  
Langley, BC  
Joined October 3, 1979

### Matheson, David

Equipment Finance  
Specialist  
Halifax, NS  
Joined November 24, 2004

### Menon, Ravindran

Senior Financing Specialist  
Burlington, ON  
Joined September 12, 2005

### Milley, Tessa

Manager  
Currency Processing  
Mississauga, ON  
Joined March 5, 1979

### Nystrom, Bob

Technical Analyst  
Vancouver, BC  
Joined July 8, 1985

### Pappas, Helen

Banking Advisor  
Hamilton, ON  
Joined April 11, 2005

### Paris, Deborah

Senior Manager  
Control Testing  
Toronto, ON  
Joined November 2, 1987

### Pascoe, Heather

Senior Financing Specialist  
Victoria, BC  
Joined November 16, 1987

### Pereira, Bernadette

Administrative Assistant  
Mississauga, ON  
Joined May 16, 1988

### Plaza, Janice

Estate Officer  
Montreal, QC  
Joined January 6, 1972

### Saikaley, Mona

Adjudication Associate  
Montreal, QC  
Joined August 15, 1977

### Smith, Michele

Financial Planning Associate  
Saskatoon, SK  
Joined September 12, 1988

### Sobieraj, Jenny

Administrator  
Quebec, QC  
Joined December 10, 1984

### Stepanian, Terry

Client Advisor  
Richmond Hill, ON  
Joined June 8, 1981

### Stojimirovic, Anita

Senior Technical  
Systems Analyst  
Toronto, ON  
Joined February 10, 1997

### Sullivan, Michael

Senior Technical Analyst  
Vancouver, BC  
Joined November 25, 1996

### Vass, Elizabeth

Team Manager  
Mississauga, ON  
Joined September 19, 1988

### Verabioff, Louise

Business Account Manager  
Edmonton, AB  
Joined December 1, 1981

### Verruno, Anna Maria

Client Care Advisor  
Toronto, ON  
Joined June 4, 2001

### Vuong, Karen

Private Banking Associate  
Vancouver, BC  
Joined September 10, 1985

### Wood, Diane

Client Advisor  
Business Services  
Mississauga, ON  
Joined December 11, 2006

### Yu, Lisa Associate

Account Manager  
Toronto, ON  
Joined February 20, 1984

### Zivkovic, Lily

Senior Financing Specialist  
Calgary, AB  
Joined August 8, 1988

## MARCH 2019

### Arciero, Dominic

Operations Risk  
Associate  
Quebec, QC  
Joined August 10, 1979

### Barre, Virginia (Ginnie)

Manager  
Operations Enablement  
and Integration  
Vancouver, BC  
Joined February 27, 1978

### Bonvie, Barbara

Client Advisor  
Almonte, ON  
Joined June 10, 1985

### Boulard, Sylvie

Client Advisor  
Trois-Rivieres, QC  
Joined April 10, 1989

### Burtch, Keitha

Financial Advisor  
Perth, ON  
Joined January 27, 1982

### Charbonneau, Lynda

Associate Account  
Manager  
Woodstock, ON  
Joined April 2, 1984

### Cho, Christina

Operations Support  
Officer  
Toronto, ON  
Joined November 25, 1997

### Clark, James

Senior Manager  
Production Mainframe  
Toronto, ON  
Joined June 27, 1978

### D'Angelo, Elizabeth

Senior Director  
Toronto, ON  
Joined January 24, 2011

### Dunlop, Cindy

Quality Assurance Lead  
Toronto, ON  
Joined November 9, 1998

### Filoni, Josiane

Associate  
Quebec, QC  
Joined April 14, 1998

### Foster, Judi

Private Banking  
Associate  
Saskatoon, SK  
Joined June 26, 1989

### Gabrush, Zenia

Client Care Advisor  
Saskatoon, SK  
Joined August 22, 1977

# Retirements

**Giroux, Lyne**

Manager, Control Testing  
Montreal, QC  
Joined January 23, 1978

**Gore, Richard**

Director  
Distributed Networks  
Toronto, ON  
Joined October 10, 1989

**Goretzky, Leslie**

Associate Account  
Manager  
Calgary, AB  
Joined November 1, 1984

**Griffin, Jane**

Collection Officer  
Mississauga, ON  
Joined September 1, 1979

**Hatch, Eduardo**

Senior Manager  
Capital Measurement  
Toronto, ON  
Joined February 4, 1990

**Hittinger, Alice**

Personal Financial  
Planner  
St. Albert, AB  
Joined July 17, 1978

**Hume, Lorraine**

Associate Account  
Manager  
Whitehorse, YT  
Joined July 30, 1990

**Jenkins, Lynn**

Business Analyst  
Billing Management  
Toronto, ON  
Joined January 11, 1982

**Johnston, Carol**

Associate  
Coquitlam, BC  
Joined March 23, 1978

**Kaminski, Timothy**

Senior Manager, Real Estate  
Middle Office  
Toronto, ON  
Joined July 7, 2008

**Kennedy, Carol**

Liaison Officer  
Montreal, QC  
Joined June 26, 1978

**Kershaw, Brenda**

Reporting Administrator  
Montreal, QC  
Joined April 1, 1997

**Lasinskas, Karen**

Senior Manager  
Program Management  
Toronto, ON  
Joined July 19, 1978

**Lavigne, Debbie**

Banking Advisor  
Alexandria, ON  
Joined March 27, 1984

**Leblanc, Andrea**

Administrative Support  
Moncton, NB  
Joined November 14, 2000

**Lee, Nancy**

Financial Advisor  
Lindsay, ON  
Joined February 19, 1979

**Linkutis, Brenda**

Account Service  
Representative  
Montreal, QC  
Joined November 12, 1984

**Loong, Angela Yee**

Senior Manager Credit  
Strategy & Policy  
Small Business  
Toronto, ON  
Joined May 24, 1988

**Maddox, Angela**

Senior Commercial Account  
Manager Automotive  
Moncton, NB  
Joined August 19, 1986

**McCrary, Christine**

Senior Account Manager  
Ottawa, ON  
Joined August 17, 1981

**McLellan, Constance**

Client Advisor  
Sharbot Lake, ON  
Joined August 15, 2005

**Mina, Elizabeth**

Client Advisor  
Toronto, ON  
Joined January 4, 1999

**Minardi, Giuliana**

SVP, Operations Risk  
Toronto, ON  
Joined November 30, 1998

**O'Connor, Karen**

Compliance Officer  
Toronto, ON  
Joined June 27, 1972

**Pascuzzo, Anna**

Regional Manager  
IRP Sales  
Thunder Bay, ON  
Joined April 8, 2002

**Pasquantonio, Luigi**

Development Manager  
Toronto, ON  
Joined June 18, 1979

**Peng, Christine**

Operations Officer  
Toronto, ON  
Joined February 29, 1988

**Porco, Raffie**

Resolution Officer  
Montreal, QC  
Joined September 28, 1992

**Reansbury, Sue**

Associate Account  
Manager  
Brantford, ON  
Joined April 9, 1984

**Roach, Jane**

Financial Advisor  
Barrie, ON  
Joined November 20, 1978

**Robertson, Darlene**

Underwriting Case  
Coordinator  
Mississauga, ON  
Joined May 1, 2004

**Robichaud, Charlene**

Assistant Branch  
Manager  
Moncton, NB  
Joined June 13, 2005

**Rudy, Andrea**

Regional Project  
Associate  
Vancouver, BC  
Joined August 17, 1981

**Spencer, Joan**

Digital Advisor  
Mississauga, ON  
Joined May 29, 2000

**Stewart, Catherine**

Financial Planning  
Associate  
Vancouver, BC  
Joined July 6, 1981

**Taghavi-Tekieyeh, Marjorie**

Manager Client Care  
North York, ON  
Joined January 4, 1988

**Tang, Samson**

Risk Manager  
Quality Assurance  
Toronto, ON  
Joined February 22, 1988

**Totino, Vincenzina**

Manager Control Testing  
Toronto, ON  
Joined March 1, 1984

**Tsui, Pina**

Executive Assistant  
Mississauga, ON  
Joined January 9, 1995

# Retirements

## MARCH 2019

(CONTINUED)

### **Van Damme, Anjel**

Senior Director Market Structures and Capacity Optimization  
Toronto, ON  
Joined August 1, 1988

### **Willberg, Beverly**

Client Care Advisor  
Brooks, AB  
Joined November 17, 2008

### **Wilson, Richard**

Senior Manger PND - ATL  
Halifax, NS  
Joined November 18, 1985

### **Zabehaylo, Patricia**

Royal Direct Digital  
Client Advisor  
Mississauga, ON  
Joined December 18, 1989

## PREVIOUS RETIREMENTS

### **Ali, Shimoon**

Mortgage Specialist  
Mississauga, ON  
Joined March 19, 2009  
Retired August 31, 2018

### **Caine, Karen**

Client Advisor  
Stonewall, ON  
Joined June 14, 1984  
Retired August 31, 2018

### **Olsen, Debbie**

Client Advisor  
Mississauga, ON  
Joined November 23, 1987  
Retired July 31, 2018

### **Ranjan, Rajiv**

Technical Systems Specialist  
Toronto, ON  
Joined March 5, 2007  
Retired August 31, 2018

### **Richter, Mary-Jean**

Financial Advisor  
Leduc, AB  
Joined March 11, 2004  
Retired August 31, 2018

### **Wilson-Brown, Dianne**

Account Manager  
Gatineau, QC  
Joined August 2, 2000  
Retired January 31, 2018

SPRING/SUMMER • 2019

Keeping  
in Touch  
In Memoriam

# In Memoriam

We extend our condolences to the families and friends of:

**Adams, Pamela**

Scarborough, ON  
November 27, 2018  
Retired August, 1 2007

**Alix, Carol**

Calgary, AB  
November 28, 2018  
Retired July 1, 2014

**Allen, Iris**

Lac-Brome, QC  
December 7, 2018  
Retired February 1, 1997

**Amy, Bud**

Winnipeg, MB  
October 11, 2018  
Retired February 1, 1992

**Antinori, Luisa**

Port Elgin, ON  
February 14, 2019  
Retired August 1, 2009

**Argue, Margaret**

Pakenham, ON  
January 17, 2019  
Retired October 1, 2009

**Armstrong, Aline**

Port Severn, ON  
October 10, 2018  
Retired July, 1 1996

**Baker, Melissa**

Barrie, ON  
January 20, 2019  
Retired June 1, 1995

**Baldrey, Dorothy**

Lethbridge, AB  
October 20, 2018  
Retired August 1, 1989

**Banerjee, Sukumar**

Brampton, ON  
September 9, 2018  
Retired July 1, 1994

**Bangia, Vimla**

Scarborough, ON  
October 6, 2018  
Retired July 1, 1994

**Barkley, David**

Kitchener, ON  
January 12, 2019  
Retired May 1, 2017

**Baron, Mike**

Thornhill, ON  
February 11, 2019  
Retired May 1, 2008

**Beale, Frederick**

West Vancouver, BC  
February 22, 2019  
Retired September 1, 1977

**Beehler, Hilda**

Orleans, ON  
November 14, 2018  
Retired March 1, 1995

**Beitel, Bert**

Salt Spring Island, BC  
December 11, 2018  
Retired August 1, 2010

**Bernasconi Koch, Trudy**

Kitchener, ON  
February 21, 2019  
Retired May 1, 1986

**Bishop, Doris**

Ancaster, ON  
February 6, 2019  
Retired July 1, 1992

**Bouille, Jean**

Saint-Jerome, QC  
October 1, 2018  
Retired August 1, 2016

**Boulet, Lucille**

Surrey, BC  
November 24, 2018  
Retired June 1, 1998

**Brathwaite, Harold**

Toronto, ON  
May 7, 2018  
Retired November 1, 1998

**Brown, Ralph**

Okotoks, AB  
November 8, 2017  
Retired December 1, 2010

**Bruney, Eva**

Brampton, ON  
March 20, 2019  
Retired April 1, 2009

**Burns, Mary**

Parry Sound, ON  
November 11, 2018  
Retired January 1, 1996

**Byers, William Robert**

Peterborough, ON  
December 29, 2018  
Retired November 1, 1998

**Cameron, Lynette**

Milton, ON  
November 2, 2018  
Retired July 1, 2000

**Cameron, Rose**

Carleton Place, ON  
November 18, 2018  
Retired April 1, 2007

**Carfagnini, Laura**

Downsview, ON  
December 16, 2018  
Retired May 1, 2018

**Carroll, Raymond**

Boucherville, QC  
November 2, 2018  
Retired October 1, 1989

**Carter, Ila**

Calgary, AB  
October 20, 2018  
Retired January 1, 1981

**Chaput, Monique**

Blainville, QC  
February 24, 2019  
Retired February 1, 2011

**Charbonneau, Francoise**

St Hubert, QC  
June 12, 2018  
Retired January 1, 2005

**Chin, Patricia**

Toronto, ON  
March 5, 2019  
Retired July 1, 2005

**Chiu, Cynthia**

Vancouver, BC  
January 5, 2019  
Retired November 1, 2010

**Chretien, Francoise**

Plantagenet, ON  
October 11, 2018  
Retired February 1, 2002

**Christen, Doug**

Halifax, NS  
December 10, 2018  
Retired August 1, 1993

**Christie, David**

Toronto, ON  
September 7, 2018  
Retired April 1, 2001

**Chung, Celia**

Brossard, QC  
September 27, 2018  
Retired November 1, 2006

**Collins, Eileen**

Niagara Falls, ON  
September 3, 2018  
Retired June 1, 1981

**Cook, Maureen**

Courtenay, BC  
October 9, 2018  
Retired May 1, 1997

**Couture, Jean-Marc**

Piedmont, QC  
November 16, 2018  
Retired February 1, 1993

**Cox, Barbara**

Hamilton, ON  
October 14, 2018  
Retired October 1, 1996

**Crane, Ellie**

Vernon Bridge, PE  
November 3, 2018  
Retired April 1 1999

**Crawford, Neil**

Kelowna, BC  
January 12, 2019  
Retired June 1, 2003



# In Memoriam

We extend our condolences to the families and friends of:

**Currie, Carl**

Whitby, ON  
November 26, 2018  
Retired July 1, 1993

**Cutler, Donna**

Scotland, ON  
January 19, 2019  
Retired June 1, 1995

**Dalley, Claralee**

Kelowna, BC  
September 6, 2018  
Retired June 1, 1998

**Dauphine, Eileen**

Dartmouth, NS  
September 22, 2018  
Retired October 1, 2009

**Davidson, Jennifer**

Victoria, BC  
February 24, 2019  
Retired January 1, 2015

**De Haan, Kathleen**

Hamilton, ON  
November 16, 2018  
Retired March 1, 1996

**De La Cour, John**

Pickering, ON  
November 17, 2018  
Retired October 1, 2000

**Deisingh, Cynthia**

Scarborough, ON  
December 15, 2018  
Retired May 1, 2008

**Della Rocca, Alex**

Pierrefonds, QC  
October 31, 2018  
Retired October 1, 1990

**Demidavicius, Samantha**

Calgary, AB  
March 9, 2019  
Retired, August 1, 1996

**D'eon, Gerry**

Thornhill, ON  
November 26, 2018  
Retired September 1, 1993

**Dillon, Lillian Rae**

Burnaby, BC  
August 25, 2018  
Retired April 1, 2002

**Dinner, Hilton**

Oakville, ON  
November 20, 2018  
Retired November 1, 1977

**Dionne, Andre**

Montreal, QC  
December 18, 2018  
Retired July 1, 1994

**Donaldson, Elizabeth**

Saint-Jean-Baptiste, QC  
February 1, 2019  
Retired August 1, 2001

**Doucet, Virginia**

Halifax, NS  
March 26, 2019  
Retired July 1, 2001

**Dumais, Luce**

Outremont, QC  
March 19, 2019  
Retired, April 1, 1992

**Dunsdon, Larry**

Burlington, ON  
October 15, 2018  
Retired November 1, 1999

**Dyck, Dolores**

Calgary, AB  
September 8, 2018  
Retired November 1, 1993

**Edwards, Stanley**

Port Moody, BC  
October 19, 2018  
Retired November 1, 2007

**Fallis, Allan**

Nanaimo, BC  
March 4, 2019  
Retired, August 1, 1982

**Farrell, Doug**

Chatham, ON  
March 15, 2019  
Retired, August 1, 2004

**Fawcett, Larry**

Corner Brook, NL  
December 13, 2018  
Retired January 1, 2010

**Flewelling, Reginald**

Kingsville, ON  
March 3, 2019  
Retired August 1, 1996

**Fournier, Gisele**

Saint-Lambert, QC  
December 27, 2018  
Retired November 1, 1992

**Frech, Therese**

St Marie, ON  
August 18, 2018  
Retired June 1, 1987

**Frechette, Pierre**

Montreal, QC  
February 19, 2019  
Retired June 1, 1982

**Freer, Jean**

Strathroy, ON  
September 17, 2018  
Retired July 1, 2018

**Garbutt, Alice**

Creston, BC  
August 27, 2018  
Retired May 1, 1985

**Gautschi, Shirley**

Kelowna, BC  
October 13, 2018  
Retired August 1, 1997

**Gelinas, Christiane**

Longueuil, QC  
December 13, 2018  
Retired August 1, 2017

**Gerow, Jack**

Tilsonburg, ON  
November 29, 2018  
Retired June 1, 1990

**Ghaznavi, Sita**

Mississauga, ON  
December 15, 2018  
Retired October 1, 2016

**Gingras, Alice**

Dollard-des-Ormeaux, QC  
March 11, 2018  
Retired June 1, 1985

**Gingras, Michel**

Granby, QC  
August 4, 2018  
Retired June 1, 1989

**Glass, Noreen**

Calgary, AB  
September 9, 2018  
Retired June 1, 1985

**Grandillo, Gina**

Brossard, QC  
November 13, 2018  
Retired April 1, 2014

**Gray, Brenda**

Fort Saskatchewan, AB  
February 9, 2019  
Retired February 1, 1998

**Gregoric, Barbara**

Nanoose Bay, BC  
September 27, 2018  
Retired May 1, 1991

**Groat, Phyllis**

Surrey, BC  
October 13, 2018  
Retired January 1, 1986

**Gusdal, Allan**

Burffalo Point, MB  
November 14, 2018  
Retired May 1, 1990

**Hall, Florie**

Truro, NS  
February 24, 2019  
Retired July 1, 2003

**Harvey, Robert**

Pembroke, ON  
November 2, 2018  
Retired May 1, 1977

**Hastie, John**

Simcoe, ON  
October 31, 2018  
Retired January 1, 1993

# In Memoriam

We extend our condolences to the families and friends of:

**Hazy, Ildiko**

Newmarket, ON  
March 5, 2019  
Retired October 1, 1996

**Hebert, Edmour**

Montreal, QC  
March 6, 2019  
Retired March 1, 1984

**Hilverda, Joe**

Guelph, ON  
November 25, 2018  
Retired June 1, 1993

**Holland, Ev**

Burnaby, BC  
December 22, 2018  
Retired January 1, 1995

**Honey, Wendy**

Kitchener, ON  
February 16, 2019  
Retired April 1, 2012

**Horsman, Connie**

Cayley, AB  
January 31, 2019  
Retired December 1, 1997

**Hrdlitschka, Doris**

Coldstream, BC  
February 1, 2019  
Retired August 1, 1994

**Hughes, Bette**

Teeswater, ON  
January 12, 2019  
Retired April 30, 1996

**Ireland, Joan**

Dugald, MB  
November 12, 2018  
Retired November 1, 1987

**Joe, David**

Niagara Falls, ON  
February 3, 2019  
Retired January 1, 2017

**Johnston, Grant**

Burlington, ON  
August 12, 2018  
Retired April 1, 1985

**Juarez, Micheline**

Bois-Des-Filion, QC  
January 10, 2019  
Retired August 1, 2002

**Kloczkowski, Halina**

Edmonton, AB  
March 17, 2019  
Retired January 1, 1994

**Krauss, Marie**

Kenosee Lake, SK  
March 2, 2019  
Retired January 1, 2010

**Laing, Jessie**

Abbotsford, BC  
December 25, 2018  
Retired April 1, 1982

**Lalonde, Wanda**

High River, AB  
November 15, 2018  
Retired June 1, 2014

**Lane, Derrick**

Surrey, BC  
September 15, 2018  
Retired October 1, 2006

**Lefavre, Paul**

Edmonton, AB  
August 30, 2018  
Retired November 1, 1982

**Letham, Mildred**

Brampton, ON  
January 10, 2019  
Retired June 1, 1987

**Lockett, Gerald**

Scarborough, ON  
October 20, 2018  
Retired June 1, 1999

**Lohnes, Marie**

Lunenburg, NS  
December 13, 2018  
Retired January 1, 1995

**Lumsden, Jack**

Winkler, MB  
August 24, 2018  
Retired November 1, 1996

**Lumsden, Martha**

Toronto, ON  
August 8, 2018  
Retired November 1, 1999

**Lupul, William**

Thornhill, BC  
January 21, 2019  
Retired April 1, 1988

**MacDonald, Edna**

Edmonton, AB  
August 21, 2018  
Retired April 1, 1997

**MacDonald, Frank**

Oakville, ON  
January 28, 2019  
Retired April 1, 2000

**Machado, Gavin**

Pickering, ON  
December 5, 2018  
Retired, December 1, 2016

**Maher, Sheila**

Georgetown, ON  
August 23, 2018  
Retired October 1, 2011

**Mathurin, Jocelyne**

Montreal, QC  
January 9, 2019  
Retired May 1, 2005

**McCarrol, Joy**

Niagara Falls, ON  
September 1, 2018  
Retired December 1, 1989

**McKenzie, Lena**

Cochrane, AB  
February 1, 2019  
Retired October 1, 1995

**McKeown, Patricia**

Saint-Leonard, QC  
August 24, 2018  
Retired January 1, 1997

**McNeil, Norma**

Ridgeway, ON  
December 20, 2018  
Retired October 1, 2012

**Melicor, Maxwell**

Scarborough, ON  
November 30, 2018  
Retired August 1, 2010

**Meyer, Dorv**

Oakville, ON  
March 21, 2019  
Retired October 1, 1995

**Millar, Robert**

Hawkesbury, ON  
January 9, 2019  
Retired April 1, 1984

**Miller, Marie**

Coquitlam, BC  
March 17, 2019  
Retired July 1, 1990

**Minnan-Wong, Catherine**

Toronto, ON  
February 14, 2019  
Retired April 1, 1989

**Mohr, Gail**

Winnipeg, MB  
September 6, 2018  
Retired March 1, 1997

**Monteith, Marilyn**

Mississauga, ON  
March 17, 2019  
Retired, May 1, 2013

**Moore, Gwen**

Cobourg, ON  
December 20, 2018  
Retired November 1, 2007

**Moore, Norman**

Fredericton, NB  
October 23, 2018  
Retired June 1, 2015

**Morgan-Perry, Gwen**

Peterborough, ON  
October 27, 2018  
Retired June 1, 1985

**Morley, Evelyn**

Edmonton, AB  
September 11, 2018  
Retired July 1, 1992

# In Memoriam

We extend our condolences to the families and friends of:

**Mueller, Fred**

Kitchener, ON  
September 15, 2018  
Retired August 1, 1991

**Novak, Dianne**

Cayuga, ON  
October 20, 2018  
Retired July 1, 1994

**Olegario, Tesoro**

Scarborough, ON  
January 11, 2019  
Retired June 1, 2013

**Parsons, Ada**

Orillia, ON  
January 28, 2019  
Retired January 1, 1990

**Parton, June**

Calgary, AB  
February 22, 2019  
Retired April 1, 1990

**Partridge, Peter**

St Catharines, ON  
October 4, 2018  
Retired December 1, 2013

**Patenaude, Manon**

St-Laurent, QC  
June 15, 2018  
Retired January 1, 2009

**Patten, Marie**

Kanata, ON  
November 8, 2018  
Retired August 1, 2002

**Pavelick, Barbara**

Calgary, AB  
January 18, 2019  
Retired July 1, 2006

**Perry, Judy**

St-John's, NL  
March 3, 2019  
Retired June 1, 2009

**Petitpas, Sandra**

Summerside, PE  
December 25, 2018  
Retired July 1, 2003

**Pieri, Clifford**

Calgary, AB  
October 21, 2018  
Retired November 1, 2003

**Pike, Mary**

Brechin, ON  
November 14, 2018  
Retired August 1, 1985

**Porter, Douglas**

Burlington, ON  
October 30, 2018  
Retired July 1, 2002

**Precoor-Brown, Violet**

Kamloops, BC  
August 28, 2018  
Retired August 1, 1987

**Preston, Ruth**

Saint-Laurent, QC  
May 28, 2018  
Retired March 1, 2002

**Putnam, Al**

Bible Hill, NS  
October 11, 2018  
Retired November 1, 1992

**Reinzuch, George**

White Rock, BC  
December 30, 2018  
Retired August 1, 1996

**Ritchie, Patricia**

Toronto, ON  
December 16, 2018  
Retired April 1, 2012

**Roberts, Dorothy**

Englishtown, NS  
December 28, 2018  
Retired March 1, 1986

**Robichaud, Jeannine**

Aldouane, NB  
September 3, 2018  
Retired August 1, 1994

**Robinson, Melita**

Toronto, ON  
November 22, 2018  
Retired July 1, 1994

**Roth, Mary**

New Hazelton, BC  
October 28, 2018  
Retired February 1, 2012

**Rowan, Ann**

Ottawa, ON  
January 20, 2019  
Retired October 1, 1999

**Salazar, Dolores**

Calgary, AB  
October 11, 2018  
Retired July 1, 2011

**Saly, John**

Mississauga, ON  
September 21, 2018  
Retired July 1, 1989

**Sangster, Linda**

Freelton, ON  
October 5, 2018  
Retired June 1, 2001

**Scarrow, Raymond**

Cambridge, NS  
February 16, 2019  
Retired November 1, 1996

**Schnurr, Nancy**

New Westminster, BC  
November 26, 2018  
Retired April 1, 2005

**Seeley, Doris**

Navan, ON  
March 16, 2019  
Retired February 1, 1982

**Seymour, Harry**

Toronto, ON  
June 8, 2018  
Retired June 1, 2001

**Seymour, Ronald**

Burlington, ON  
September 18, 2018  
Retired November 1, 2001

**Shaw, Eileen**

Saint-Stephen, NB  
September 10, 2018  
Retired July 1, 2016

**Simard, Shirley**

Sault Ste. Marie, ON  
November 8, 2018  
Retired July 1, 2009

**Skene, Robert**

Oakville, ON  
January 8, 2019  
Retired September 1, 1995

**Sleeman, Eleanor**

Richmond Hill, ON  
November 17, 2018  
Retired November 1, 1989

**Smith, Heather**

Komoka, ON  
January 7, 2019  
Retired May 1, 2000

**Smith, Esther**

Maple Ridge, BC  
January 11, 2019  
Retired November 1, 2009

**Smith, John**

Oakville, ON  
December 16, 2018  
Retired December 1, 2003

**Solvason, Shirley**

West Vancouver, BC  
October 25, 2018  
Retired July 1, 1992

**Sparks, Mary**

Mississauga, ON  
December 24, 2018  
Retired November 1, 2001

**Spencer, Robert**

Mississauga, ON  
January 18, 2019  
Retired August 1, 1988

**Sriknthan, Raveendra**

Oshawa, ON  
January 23, 2019  
Retired May 1, 2016

**St Cyr, Georgette**

Longueuil, QC  
October 1, 2018  
Retired November 1, 1980

# In Memoriam

We extend our condolences to the families and friends of:

**Steward, John**

Coldstream, BC  
November 15, 2018  
Retired February 1, 2017

**Stilwell, Hedi**

London, ON  
September 16, 2018  
Retired April 1, 1994

**Stortz, Sheila**

Arthur, ON  
September 25, 2018  
Retired July 1, 1988

**Summers, Barbara**

Kamloops, BC  
October 19, 2018  
Retired May 1, 1987

**Swalm, Joyce**

Calgary, AB  
January 5, 2019  
Retired February 1, 1988

**Szücs, Lenke**

Pierrefonds, QC  
September 21, 2018  
Retired August 1, 1993

**Taylor, Lucy**

Holland Centre, ON  
September 29, 2018  
Retired September 1, 1999

**Tham, Sui Chen Susan**

Vancouver, BC  
September 11, 2018  
Retired May 1, 2007

**Thompson, Cam**

Tiny, ON  
October 6, 2018  
Retired March 1, 1993

**Thompson, Eleanor**

Kinburn, ON  
August 29, 2018  
Retired July 1, 1992

**Thompson, Larry**

Ville Lasalle, QC  
January 26, 2019  
Retired October 1, 2001

**Trask, Ruth**

Abbotsford, BC  
July 18, 2018  
Retired February 1, 1992

**Tringle, Guy**

Farnham, QC  
March 21, 2019  
Retired January 1, 2009

**Turvey, Kathleen**

Dundas, ON  
February 15, 2019  
Retired November 1, 1986

**Urquhart, Joyce**

Red Deer, AB  
April 18, 2015  
Retired June 1, 2001

**Ursu, Jim**

Regina, SK  
January 27, 2019  
Retired November 1, 1994

**Ushey, Betty**

Delta, BC  
February 5, 2019  
Retired April 1, 2016

**Verhegge, Marlene**

Medicine Hat, AB  
September 10, 2018  
Retired June 1, 2017

**Wardell, Fenna**

Burnaby, BC  
February 6, 2019  
Retired July 1, 1986

**Warren, Karen**

Cambridge, ON  
September 8, 2018  
Retired December 1, 1994

**Wassmer, Carol**

Saskatoon, SK  
February 9, 2019  
Retired January 1, 1994

**Wibe, Suzanne**

Toronto, ON  
January 25, 2019  
Retired September 1, 2013

**Williams, Pearl**

Barrie, ON  
September 29, 2018  
Retired May 1, 2003

**Willson, June**

Windsor, ON  
February 13, 2019  
Retired July 1, 1995

**Windsor, Dale**

Vancouver, BC  
October 14, 2018  
Retired July 1, 2000

**Wray, Bonnie**

Winnipeg, MB  
January 17, 2019  
Retired July 1, 1991

**Wyatt, Lenora**

Scarborough, ON  
February 12, 2019  
Retired May 1, 1998

**Yamabe, Marianna**

Camrose, AB  
September 17, 2018  
Retired June 1, 1994

**York, Rosemarie**

Beloeil, QC  
October 19, 2018  
Retired February 1, 1996

**Zalanyi, Suzanne**

Toronto, ON  
July 21, 2018  
Retired January 1, 2001

**Zawislak, Suzanne**

North Vancouver, BC  
February 3, 2019  
Retired August 1, 2016

**Zelmer, Ralph**

Dartmouth, NS  
August 30, 2018  
Retired June 1, 1984