

PRAIRIE VOICES

FALL 2005



Client First - *THINK FAST*

More than 15,000 salespeople from across RBC can leverage the skills of the Financial Advisory Solutions Team (FAST) to help win business by providing unbiased financial advice, planning and solutions to clients.

With a team of 90 financial advice, tax and legal professionals, FAST provides support to a wide variety of salespeople including sales managers, financial planners, account managers, mortgage specialists, IRPs, business bankers, private bankers and RBC DS investment advisors. Seventeen members of FAST provide direct support to the Prairies GU.

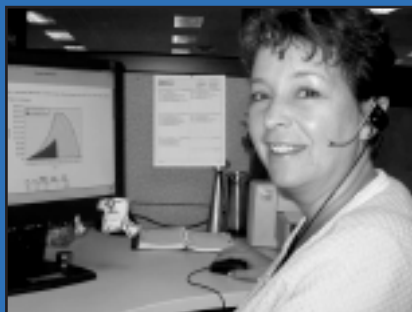
FAST, which was formed over 10 years ago, has recently undergone changes in structure as a result of the Client First initiative. The team has expanded the areas they support and the way they deliver coaching in order to help improve the financial advice provided to clients. For example, support to RBC Insurance, Business Banking and Creditor Insurance has been added to FAST's mandate. The team is now more aligned to the priorities in the region, and is focused on how they can help to generate revenue.

"Partnering with FAST consultants and specialists can help an RBC salesperson to truly differentiate the client experience," offers **Bob Mulligan**, senior regional manager, FAST, Western Canada. "We coach people on how to combine a great sales conversation with the appropriate financial advice or planning tool, and propose the right solution for the client. I encourage all sales staff to make full use of this centre of expertise."

FAST results

With 61 per cent of GICs in Saskatchewan maturing in one year, the region was at risk of losing clients. **Peter Carton**, RVP, Sask., challenged his leadership team to move that number towards 50 per cent and focus on increasing financial advice.

Darcy Martin, S&MM, Sask. North, approached **Michelle Aitkenhead**, Sales Support specialist, FAST, Winnipeg, to discuss what could be done to coach people to focus on increasing sales of long-term non-registered investments to decrease the risk of losing clients as their short-term GICS matured.



Michelle Aitkenhead

"We decided to do a series of web conferences," Michelle says. "We demonstrated how to use some of the key calculators to increase our ability and confidence to give financial advice."

The results? Overall the GIC renewal numbers in Saskatchewan for one-year maturities dropped to 52 per cent. Darcy's team in Sask. North, saw their numbers drop from 58.6 per cent last October to 52 per cent at the end of May, representing \$5.9 million. More clients chose longer-term investments thanks to FAST's coaching and demonstration of the tools RBC employees have at their fingertips. "After each web conference we followed the team's usage of key financial advice tools through our weekly MMR routines," Darcy says. "That way we encouraged coaching to further build the team's confidence in using these tools."

"It's rewarding to hear someone tell you that they are doing things differently and being more successful as a result of my coaching," Michelle says. "It was a great partnership effort."



Up Front With Bruce
Page 2



Sales Effectiveness &
Business Performance
Page 3



Client Experience
Page 6



Employee Care
Page 8



Celebrating the past
Page 10



Corporate Reputation
& Image
Page 14



A MEMORABLE CLIENT EXPERIENCE



Bruce gives the "cavalier salute" to welcome competitors to the RBC World Cup at Spruce Meadows.

We've all heard the word "hospitality". But let's think about what it really means and how it applies to providing a great client experience.

When a friend you've invited to your house tells you she's thirsty, you wouldn't shrug and tell her to get her own drink. You would go to the

kitchen, select something she would like and serve it to her. You might give her a coaster to put the glass on. And when the glass is empty, you would ask her if she'd like a refill. In this way, your friend feels welcome and appreciated.

When serving our clients in our branches, the concept of hospitality is really not much different. It's offering to walk the client to their appointment with their banker or to help them find the right brochure, instead of just pointing in the direction and telling them "it's over there." It's smiling with warmth and listening when clients tell us what they need. It's doing the little things well to truly make them feel special, appreciated and welcome.

I have two examples of service from my recent travels that I'd like to share with you – one good and one not so good.

My first example happened at a car rental agency at the Winnipeg airport, where I had a reservation. The car was as we had booked it, and the price was what we expected and yet we were not happy with the experience. It came down to the person serving us. She made us feel like we were a nuisance, that

we were preventing her from doing something else she would rather be doing. She sighed a lot and spoke to us rudely. When we asked her if she had a map, she pointed to the side counter and said "I think there's one over there." Even though the price was as agreed and the product was fine, I will probably never rent a car from that company again because of how they made me feel: like I was a bother and that they really didn't care if I gave them my business or not.

The good news is we can outperform our competition by making our clients feel that we care

Now for a good experience. My wife and I went to the restaurant at the airport hotel in Vancouver. We weren't staying at the hotel, but we had our bags with us and needed to store them while we were dining. Not only did the maitre d' offer to store our bags and coats for us; she walked us to the hotel concierge, introduced us by name, and arranged for our bags to be stored there. She then walked us back to the restaurant, seated us and introduced us to our waiter. Our waiter did a fabulous job of making sure we were taken care of – offering menu suggestions and understanding what we wanted. Yes, the food was great, but that wasn't the most important thing. What really wowed us was the way each employee showed us they truly cared. They made us feel welcome and made us want to return to experience that great hospitality again.

These are what you call moments of truth. We've all heard that phrase before, but what does it really mean? It's that point when a client comes to us needing assistance. We have the opportunity to either make them feel welcome or perhaps make them feel not welcome or important, prompting them to go to another bank next time.

It's so important that we work together to understand the concept of hospitality in our branches, business centres and across all delivery channels: we have to feel comfortable coaching each other on how to improve so that we get it right every time. Prices and product are similar in the financial services industry; every day it seems like another bank is launching another offer designed to lure our customers away. Price alone is not the only determining factor in our clients' eyes. It's like my experience at the car rental company; they offered the same product and price as their competitor but they have lost me as a customer because of the way I felt about the service they provided.

The good news is we can outperform our competition by making our clients feel that we care. It comes down to emotion and attitude: we have to make our clients feel important, respected and valued.

Providing a great client experience is its own reward. We all know how good it feels when we've helped a client or made them feel more confident about something they were worried about. We see their eyes light up. They're grateful, they feel appreciated and understood; and they want to come back. They want to tell others about their positive experience with RBC. That's when we know we're getting it right for our clients.

This issue of Prairie Voices shares some examples of all the great things you do everyday to provide our customers with some good old-fashioned "hospitality." Thank you for all you do.

PRAIRIES PILOTS FLY HIGH

When RBC develops a new product, service or strategy to deliver an even better client experience, it needs to be tested before it is rolled out to our clients. These tests, called pilots, allow RBC to work with a small market segment for a determined amount of time to find out what works well and what needs to be changed before the concept is rolled out nationally.

"We are always testing new products and delivery systems," explains **Don Tarry**, VP, Sales Support, Prairies. "At any given time, there may be several pilots happening across RBC Financial Group.

"The biggest reason to conduct pilots," he continues, "is to get feedback from frontline employees who witness our clients' response. Then we can go to National Office with ideas on how to improve the original idea for a successful national launch."

Prairie Voices highlights two pilots recently conducted in the Prairies. Both of these pilots will be evaluated before a decision is made whether or not to roll them out nationally.

Refer-a-Friend

The Prairies GU piloted the Refer-a-Friend program throughout the summer. The pilot targeted any new client who opened a Personal or Business Deposit account. The objective of the pilot was to enhance the new client experience by inviting new clients, if happy with the service they received, to refer their friends and family to RBC, and to reward them for doing so.

"We know that if we're successful in making clients feel good about their experience with us, they will be confident referring friends," says **Kim Hochstein**, Sales Support advisor, Prairies.

Business and Personal clients who opened up an

Personal Account Manager By Phone



Wayne Dowers,
Royal Direct

Recognizing that many clients may want access to a financial advisor without having to enter a branch, RBC is testing the concept of offering a financial advice relationship by phone. A pilot began in May to test the concept of Personal Account Manager by Phone.

The pilot targeted high-potential clients in Toronto and Edmonton with the objective to provide a collaborative financial advice experience through a team of account managers over the phone. Sixty thousand direct mail packages promoting the service were sent out asking clients to take part in the pilot by speaking to a personal account manager by phone. In addition, 30,000 clients were invited to participate through an outbound calling campaign.

"The response has been outstanding," says **Sally Bottone**, manager, Credit Specialist Team, Royal Direct, Mississauga, who oversees the Personal Account Manager By Phone pilot. "By the end of June we had 1,450 clients sign up. About 15 per cent of those came from Alberta."

account and signed up for Online Banking, (Personal clients also had to use Custom Switch to transfer their balances and preauthorized transactions), were eligible to receive a \$100 deposit to their account as a reward for referring a friend or family member who also signs up for an account through the same process.

"The aim of the pilot," Kim explains, "was to find out if we are 'wowing' our clients."

In Regina, **Troy Bigalky**, PFSR, Rochdale & Engel, is wowing his clients by doing more than simply opening a new account. Troy takes the time to listen to his new clients' goals, then he advises them on the products and services RBC offers to help them attain those goals. Through his client focus, Troy has had success in the



A team of 12 dedicated account managers at the Royal Direct contact centre in Mississauga enrol the clients into the service and start by engaging the client in a discovery interview to better understand their financial objectives and what is important to them.

Similar to an account manager in a branch, these account managers at Royal Direct help their clients achieve their financial goals by providing banking, investment and credit advice and solutions, and making referrals to other RBC

partners as appropriate. Sally explains that each client can be served by any of the account managers, who use the Customer Sales and Service platform to share information and leverage the Client Strategy Tab to manage relationship activities.

"We've learned that the client has no problem dealing with multiple account managers as long as they receive

consistent, professional and positive service and advice. We've done significant business, including referrals to Private Banking and Action Direct, as a result."

*Personal Account Manager By Phone statistics for the Prairies

- \$229,000 through two new mortgages
- \$79,000 through nine new personal loans
- \$1,000 in one new non-registered investment
- \$3,000 in three new registered investments
- Total: \$312,000 in 15 new sales

**These results were recorded as of June 2005, only two months after the pilot was implemented.*

Refer-a-Friend pilot. One impressed client referred her two daughters and is actively seeking other friends to refer. The 16-year-old daughter opened a Building Block GIC investing \$125 every two weeks so she can eventually buy a car. She too is looking for friends she can refer to RBC.

"Refer-a-Friend is up and above what clients expect," says Troy. "We are able to reward them for sharing the positive experience they've had with us. And by doing so we continue to build on that experience for other new clients who have been referred to RBC through trusted friends and family members, based on their great service at the branch."

FINDING WAYS TO SAY 'YES'

The good news is approximately 90 per cent of our customers who apply for a RBC mortgage are approved either through a branch, mortgage specialist or Royal Direct. The challenge is for the 10 per cent of those clients who do not meet RBC's approval requirements.

With the Alternate Mortgage Solutions (AMS) team, RBC has the opportunity to help turn those potentially negative "declined" mortgage application discussions into advice about credit solutions.

"Finding a way to say "yes" is our moniker," says **Kelly Robinson**, regional manager, AMS, Western Canada.

Kelly's team consists of eight seasoned mortgage professionals covering the Prairies and B.C. GU who specialize in helping customers, who don't currently meet our credit guidelines, to achieve their dream of purchasing or re-financing their homes. The team works with a group of third-party mortgage companies who can help provide solutions for our customers.

There are times when a client's financial situation does not meet our approval requirements for a number of reasons including: credit history, cash flow, equity, property and income verification. If you are unable to help a customer with their mortgage needs using conventional credit guidelines, the AMS team may be able to assist.

"We are continually adding national and regional lenders that will bring additional choices and value to the AMS team to assist RBC clients," Kelly explains. The goal is to retain RBC clients

with other products and services and get them into an RBC mortgage as soon as their credit is re-established.

"When the client is within 90 days of renewing their mortgage, we're back on the phone to see if they now meet our credit guidelines for an RBC mortgage," Kelly explains. "If they do, we refer them to the branch or mortgage specialist who referred the client to us initially."

The key to a successful referral is a warm hand-off, which includes a signed client consent form. The role of the PFSR or mortgage specialist in positioning the services AMS can offer is important. By gaining the client's permission to share their application information, you can ensure your customer won't have to repeat their story or supply their financial information all over again. If you're unsure of whether your client's situation meets the AMS criteria, your local representative would be happy to discuss the situation with you over the phone.

"From the client's perspective, one of the most important factors in their relationship with a bank is the credit experience," adds **Don Peard**, regional manager, Specialized Sales, Prairies. "This is one more arrow in our mortgage quiver," he explains. "As well, it helps us deepen our relationships with realtors, who are a critical centre of influence for our mortgage specialists."

The RBC AMS program is a national initiative operating in all GUs. Year-to-date AMS has funded over \$200 million in alternate mortgage solutions for RBC clients. So invite your AMS mortgage specialists to your next team meeting. It's a sure way to improve our clients' experience by saying "yes" to more customers, more often.

Selling is believing

Noreen Wilks, account manager, Devon, Alta., can't stop talking about Homeline. She tells every client she speaks to about Homeline's advantages.

"I believe it's the best product RBC has come up with in the last 30 years," she exclaims. "It puts control in clients' hands and offers great terms, rates, flexibility and convenience. It's so easy to sell."

Devon branch has sold over 100 Homeline mortgages in the past year, the bulk of which Noreen sold herself. She introduces the product to each client she meets and demonstrates the savings Homeline offers through loan consolidation and the secured line of credit.



"I calculate their savings right in front of them. Once they see how much money they can save, the fee is not an issue," she explains. "They save that amount in the first couple of months of reduced interest."

When making proactive calls to clients, Noreen always asks if they'd like to hear about RBC's fabulous new product. And if a client is buying an investment property or renovating their home, Noreen can show them how Homeline can help them attain their goals using the existing equity in their home to minimize interest costs. "I tell them their house is their biggest asset and they've worked hard to have it. Now it's time to make the house work for them."

Noreen also sells Avion Visa while she's selling Homeline by telling clients they can purchase all the renovation products and services they need on their Avion card, then pay the card off in full with their low-interest Homeline credit line. "After the renovation is done, I tell them to go relax on a nice trip using their Avion points," she adds.

SECURE CREDIT SECURES CLIENTS

Tammy Reid, mortgage specialist, Winnipeg, is also a Homeline advocate. She believes the RBC mortgage and credit package is a great competitive tool that she can sell to clients.

"Clients are going to love us more than ever because of this product," she enthuses. Tammy's excited because as a mortgage specialist, she can now sell Homeline. While Homeline has been sold in branches for over a year now, mortgage specialists weren't able to sell it because the technology required to deliver the program wasn't available to them until recently.

On her first day of being able to sell Homeline, she sold three. "I told my clients that I had a product that fit their scenario and I asked if they'd like to hear about it," Tammy explains. "Once they heard they could build a secured line of credit while paying off their mortgage, they thought it was a great idea."

Having the mortgage specialists sell Homeline will help boost sales and give the specialists more tools to work with.

"This will allow mortgage specialists to provide credit planning and advice to clients and it will enhance their range of services," explains **Don Peard**, regional manager, Specialized Sales, Prairies. It will also enhance RBC's reputation among real estate professionals and homebuilders who refer clients to the mortgage specialists.

PROFILE: MEET TASHA GIROUX,

SALES AND MARKET MANAGER, MANTARIO



What is your career history with RBC?

I began my career with RBC in 1992 in Strassbourg, Sask., as a Manager Customer Service (MCS) trainee. Since then I've had 13 different roles in Personal Financial Services, Business Banking, Financial Planning and Human Resources, spanning three provinces.

What is your career highlight?

I am passionate about diversity and was honoured to be part of a National Diversity Business Council charged with developing an implementation plan to leverage the business diversity of our workforce, marketplace and structure. It has been super to witness the impact of that teamwork on how we do business as an organization.

What does Client First mean to you?

It is about our personal commitment to exceeding clients' expectations and doing it consistently. And it truly is about always earning the right to be our clients' first choice.

What's your favourite part of your job?

Working with an amazing team and sharing in their business successes. I am also fortunate to spend time with clients. It's rewarding to hear how we are making a difference in their lives through our outstanding service and advice.

Why is RBC your employer of choice?

It starts with the organizational commitment to client experience and the calibre of employees we have in the organization. RBC provides outstanding developmental and career opportunities to employees, and has incredible resources to support all employees personally and professionally.

How do you live RBC values?

I am a team player who operates with a high level of integrity. I lead by example and believe that RBC values are basic human values that provide a very solid foundation not just at work, but in all aspects of life.

How do you achieve work/life balance?

I believe that success at work is only possible if I succeed at home first. I am very fortunate to have an amazing support network, and know my own limitations.

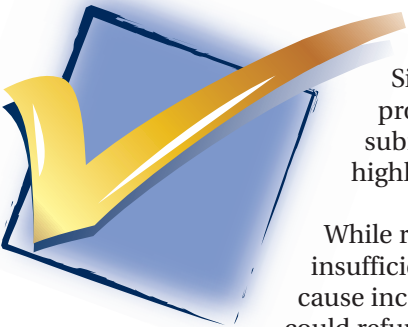
What are your hobbies?

We are avid campers, and enjoy many outdoor family activities. I like jogging, participating in sports, and being involved in my children's sporting activities.

What's your life philosophy?

Strive to do your best and be your best and don't be afraid to seek assistance along the way. There is a lot of satisfaction in knowing you gave it your all!

QUICK WINS UPDATE



Since the launch of **Quick Wins** in November 2004, over 86 employee suggestions to improve the client experience and streamline internal processes have been approved. The partnership between the GUs and National Office is evident, as an increasing number of employees are submitting ideas to help achieve RBC's goal of simpler processes, faster decision-making, and quicker implementation. Prairie Voices highlights a **Quick Win** that originated within the Prairies GU.

While reviewing service price changes, the team at St. Albert's Inglewood Square branch, Alta., was concerned that an increase in fees for insufficient funds (NSF) cheques would require that they get approval from their manager if they needed to reverse the charges, which would cause inconvenience to their clients. In the past, clients were charged \$25 for NSF cheques, which was the same amount frontline employees could refund clients without requiring approval. That fee has since increased to \$35. The team directed their concern to their Operations

Effectiveness advisor, **Maureen Bailey**, who in turn escalated the concern as a **Quick Win**, suggesting that RBC raise the approval limit from \$25 to \$35, the cost of an NSF cheque. That way, frontline employees can fix their clients' problems without having to go through the approval process. Their **Quick Win** has been approved underlining RBC's commitment to the Client First experience.

If you have an idea for a **Quick Win**, please talk to your manager and visit the Client First website at: www.rbc1.royalbank.com/english/rbcroyalbank/transition/index.asp

CLIENT FIRST - THINK FAST

CONTINUED FROM COVER

Salespeople receive coaching in person, via telephone or through web-based learning. Resources include an advisory support team, which can be accessed at 1-877-RBC-FAST (722-3278) and provides expertise on topics like pensions, business succession and non-resident tax and estate issues.

In the Prairies GU, FAST's Sales Support specialists, **Michelle Aitkenhead**, **Rick Tarry**, **Steve Cargo**, **Dan Brandon**, and **Wanda Gardner**, provide support on Horizon tools and investment, trust, credit and creditor insurance solutions. Financial planning consultants, **Scott Hildebrand**, and **Dan Busi**, specialize in goals-based planning and related planning topics. Other FAST resources provide will and estate planning, wealth management and specialized financial plan support for high-value clients with Private Banking and RBC DS.

CREATIVITY DOUBLES SUCCESS

Fort McMurray's Business Banking centre, one of the fastest growing centres in the Prairies, was struggling with Avion Visa sales. With an ambitious goal of 151 sales for 2005 and only 22 sold after five months, the team used their collective creativity to devise a strategy to reach their goal.

They created their own marketing list, making proactive calls to business clients who fell just below the high-value client line. They annualized and sorted the Infoaccess Client Portfolio Summary report by total revenue to highlight their targets. Using this strategy **Judy Vanmaanen**, account manager, Small Business; **Mark Radke**, senior account manager, Commercial Banking; **Trent Waughtal**, account manager trainee; **Teresa Vano**, assistant manager, Client Service; and **Cindy Brand**, sales manager, Commercial Banking, have had excellent success selling Avion Visa.

With help from branch employees, the Double Points campaign and a partnership with AMA travel (for an in-branch display), Fort McMurray Business Banking has sold 52 Avion Visa cards in the last three months alone. At the same time, through their marketing list, they are growing their high-value client base and are within six high-value clients of their 2005 target.



From left to right: Mark Radke, Judy Vanmaanen, Cindy Brand, Trent Waughtal and Teresa Vano.

CLIENT EXPERIENCE

POWER OF PARTNERSHIPS

By putting the needs of the client first and working with our RBC partners, we can ensure that RBC clients are receiving the best advice and service possible. Prairie Voices highlights three excellent examples of partnership at work.

Team identifies high-value clients

Kathy Hatton, manager, Financial Planning, Northdale Shopping Centre, Winnipeg, invited **Elizabeth Amow**, Private Banker, Winnipeg, to her sales meeting to talk about Private Banking and how to identify potential clients. Immediately after the session, both **Dena Fabian**, financial planner, 18th & Van Horne, Brandon, and **Bob Milani**, financial planner, Pembina & Oakenwald, Winnipeg, identified clients who would be more suited to Private Banking than to Financial Planning.

Dena set up meetings for Elizabeth and her to meet with clients who are doctors, preparing to semi-retire. One doctor had \$85,000 with Dena, but she knew he had a long-term relationship with a competitor where he had a portfolio of investments over \$1 million. Dena asked Elizabeth to discuss Private Banking and discretionary investment management offered through RBC Private Counsel. The first meeting went well, so Elizabeth worked with **Shawn Chambers**, VP and investment counsellor, RBC Private Counsel, Winnipeg, to prepare a proposal for the clients. The clients were pleased with the proposal and the advice they received and transferred their \$1 million to RBC Private Counsel.

Bob Milani's client is a busy business owner who wanted to be able to speak to a "live person" whenever he phoned, so he could get things done right away. Bob set up a lunch appointment for Elizabeth to meet the client, where it was evident that the client was looking for a high-touch, customized banking service, which could be delivered through Private Banking. The client came on board and the team saved one of his holding companies from being transferred to the competition as a result.

Speedy teamwork helps client

"The client comes first. You do what you have to do to make sure you provide them with what they need." That's how **Don Reeves**, account manager, Business Banking, Alta. South, explains his role in ensuring that a high-value client was able to do a big business transaction on a very tight deadline.

The client needed to complete a business acquisition before his tax deadline to save hundreds of thousands of dollars in taxes. When the client called in early April to let Don know the deal was going forward, Don acted quickly to receive agreement in direction from **Cam May**, senior manager; and **Kevin Zimmel**, senior manager and team leader, both from Business Risk Management, Calgary.

"Within 30 minutes of receiving the call from my client, I called him back with the approval in direction," Don remembers. "He told me that he'd never had approval so quickly on a deal."

The client provided the information necessary for Don to submit a formal application and late on Thursday

afternoon, April 21, just a week before the deal had to go through, Kevin formally approved financing for the \$4 million deal.

With the approval in hand, Don still had a lot of work to do before the very tight deadline.

The approval and paperwork for the complex deal needed to be sent to Toronto for processing. **Nora Cseke**, lending services officer, BSC, Toronto, stayed late to put together an offer to finance on Friday. Meanwhile, **Russ Zemp**, account manager, Business Banking, Medicine Hat, coordinated the effort to compile the necessary security documents with **Kiyomi Nishiyama**, account manager, Business Banking, Lethbridge, and handed the appropriate paperwork to Don late Friday afternoon. By 5:30 p.m. MDT, the team in Lethbridge had the offer from Toronto.

Don called the client to let him know the paperwork was ready and offered to drive to Medicine Hat for a meeting on Saturday morning. As a result, the deal closed on time and the client was able to realize the tax advantage.

Making it simple

When **Jodi Nixon**, mortgage specialist, Saskatoon, was completing a mortgage application for a couple, both doctors, she realized they were high-potential clients who could be well-served by her colleague, **Kim Gerwing**, IRP, Saskatoon.

When Kim met them for a fact-finding session, she discovered that the young couple had aggressive retirement goals including financial freedom in 10 years and equally aggressive plans to pay off their debts. Kim identified needs for an RESP for their infant son, a line of credit, Visa Avion cards, and an investment strategy of \$15,000 a month to registered and non-registered investments to meet their goal of financial freedom, as well as account transfers from competitors.



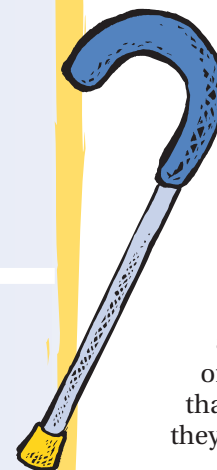
Kim Gerwing and Chuck Turner.

After determining the full scope of their banking requirements and their need to incorporate their practices, Kim called **Chuck Turner**, account manager, Professionals, Saskatoon, to participate in her next meeting with them. "We really complemented one another," says Chuck of his partnership with Kim. "Kim gave them long-term financial advice while I offered both personal and business products and advice for their immediate needs."

The clients told us that they'd shopped the competition but liked our tailored team approach in identifying their goals and simplifying their lives," Chuck adds.

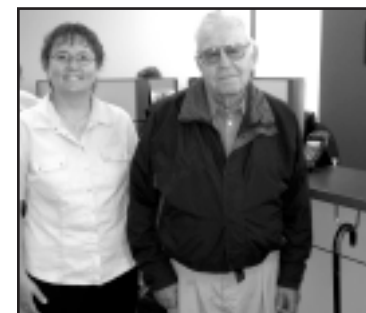
A CLIENT FIRST HOOK

Annie Banman, CSR, Steinbach, Man., noticed that disabled and elderly clients who use canes were often put in an awkward position, having to hang onto their canes while doing business at the teller wickets. Often the canes fell and created difficulties for clients trying to pick them up. So when she heard the branch was to be renovated, Annie put her clients first and suggested that a cane hook be installed at each wicket.



The cane holders were integrated into the renovations and are now fixtures in the branch. "I haven't heard a cane fall since," says **Annette Hall**, manager, Client Care. "Clients love it too. They have commented about the thoughtfulness of the cane holders and thanked us for the convenience they offer."

National Office is considering implementing this innovative idea in every branch.



Annie Banman with client Ernest Limpwright.

PART OF THE FAMILY

After seeing the centennial centrespread in the summer issue of *Prairie Voices*, IRP **Todd Reimer** sent in this photo of the Northern Crown Brandon-based Bank (later absorbed by Royal Bank) in Steinbach, Man., taken circa 1918. Todd's grandfather, **George Kiewer**, worked out of this branch and travelled throughout rural areas to set up temporary offices to assist clients with various banking transactions, including loans. Todd's mother, **Mary Ann Reimer**, who retired from RBC in 1981 after 25 years with the bank, commented that while mobile banking is often perceived as a new concept to aid the client experience, it actually made its debut back in the early 1900s as people couldn't always get to a bank.



PROFILE: MAKING A CONNECTION

Prairie Voices welcomes **John Lever**, RVP, Alta. Rural Markets, to his new position. John moved to Edmonton from North Carolina where he was regional president with RBC Centura, responsible for the retail branch network and small business teams in eastern North Carolina and Virginia. John has been with RBC for 25 years, having spent most of his career in central and eastern Canada.

"Each time I change posts my family's universe shifts," says John. "Now Alberta is the centre of our universe; we intend to explore and become a part of it." John has four adult children. His wife, Brenda, also works for RBC.

One of John's priorities is to create a differentiated client experience by ensuring that clients receive the right advice around products and services and their financial goals. "I want to promote the Client First experience by helping my team provide the kind of service that makes customers feel a sense of connection to the branch and that RBC is looking out for their best interests."

He cites the account opening experience, the hospitality of the branch team, a positive credit experience and problem resolution, as "threads that must be woven into the fabric of client satisfaction." He expresses confidence that his new team has the skills and abilities to make a difference in each customer's life and is willing to take on this significant responsibility.



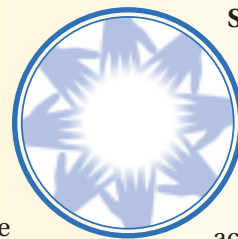
John also understands the value of teamwork and partnering within RBC. He is committed to building upon the solid foundation already in place to realize additional business success. "We all need to be focused on the needs of our clients in order to compete in today's marketplace. The customer has come to expect it and RBC is well positioned to deliver."

CHAMPIONS OF DIVERSITY

Prairie Voices profiles some recent recipients of the Diversity Pin, recognizing their contribution to promoting diversity in RBC and their communities. Diversity Pins are presented by the Prairies Diversity Council.

Wendy Doray, branch manager, Mayfield Pointe West, Edmonton, focuses on diversity in team meetings and organizes diversity events to create dialogue and encourage understanding among employees. Wendy also facilitates understanding of the different business units in RBC to help motivate employees to achieve sales goals.

Jackie McGloin, CAO, Fort McMurray, Alta., speaks fluent French and works closely with



RBC partners to meet the needs of French-speaking clients. Jackie is sought after in the community for her language and translation skills.

Carol Neil, PFSR, Westlock, Alta., is active in the community supporting youth at risk, facilitating a support group for women with addictions, encouraging positive workplace attitudes, fundraising for an Alberta Youth Centre and working with the local RCMP detachment.

Seel Naidu, investment advisor, RBC DS; **Rosanna De Jong**, financial planner, RBC Investments; **Brenda Reynolds**, branch manager; **Angie Bruni**, account manager and **Deb Wilton**, account manager, all from Edmonton Manulife Place, work as a team to present the entire RBC Financial Group to the professional marketplace, nurturing relationships and building confidence with various centres of influence.

LONG-RUNNING EVENT STILL POPULAR

In June, 160 RBC employees, including a large contingent of retirees, enjoyed a great weekend of sport and camaraderie at the Royal Bank Clear Lake 45th Anniversary Golf Tournament. Clear Lake is located in Riding Mountain National Park, north of Brandon, Man. The popular, long-standing event was filled to capacity to the delight of tournament chairperson **Shawn Chambers**, VP and investment counsellor, RBC Private Counsel, Winnipeg, and his team.



*Left to right: 2005 Royal Bank Clear Lake champions **Ron Mitchell**, retired; **Don Lischka** branch manager, Stonewall, Man.; **Les Enns**, retired and **Ron Boyd**, retired.*

WALKING FOR WELLNESS

One hundred and ninety branches across the Prairies embraced the sixth annual RBC Walk for Wellness campaign. Each branch participated in activities to improve their health and wellness, have fun and strengthen their teams. Walk for Wellness helps employees recognize the importance of health and well-being and how it can affect our interaction with clients and colleagues.

The winning team, Southgate Mall, Edmonton, walked 30,550,000 steps by running a marathon together and received \$300 for their efforts.

Meanwhile, the team from **Main & James, Winnipeg**, (pictured below) used the Walk for Wellness to slow down. They began their days with a meditative Tai Chi practice, through which they learnt the principles of relaxation and stress reduction. While strengthening their physical capability, they also strengthened their team bonds. Everyone on the team felt energized after their Tai Chi sessions and is trying to incorporate the practice into their daily lives.



TEAM SPIRIT

Six teams from across the Prairies, with players from as far away as Windsor, Ont., participated in the annual RBC Financial Group Prairies Hockey Tournament in Regina. Once again the competition was spirited and the action fast, with the RBC DS team (pictured here) coming out on top.



NEW ROLES SUPPORT CLIENT FIRST INITIATIVE

Client First is about transforming our company to allow each of us to be even more client-focused than before. Over the past few months we have approved over 350 new relationship manager positions nationally and expect to add many more over the next 24 to 36 months. Prairie Voices speaks to two new employees who work in relationship manager roles.

Expertise a draw for employees and clients

Lonnie Benson, senior account manager, Commercial Banking, Calgary, left RBC after 20 years to take a job with ATB Financial as it allowed him to move back to Alberta. He worked there for almost five years before returning to RBC.



In addition to liking the people he works with at RBC, Lonnie says, "The fact that RBC is recognized as a premier financial institution in Canada was a compelling reason to come back. The best thing about RBC," he continues, "is that we can draw on expertise from across our group of companies, whether it's Private Banking, Group Services, DS, or any of the others. We have an incredible diversity of products, service and expertise to draw on and offer our clients."

Lonnie's role is to manage the financial needs of his

business clients. But first he has to get their business. He manages a small portfolio of commercial clients with over \$10 million in gross revenue. And he devotes much of his day to contacting other businesses of the same size in the Calgary area to let them know that RBC wants their business and to highlight the services that RBC can offer.

"I'm in a 'builder-desk development position,'" Lonnie explains. "I identify the gaps in a business's needs by spending time with them, asking questions and getting to know their operations. Then I let them know how RBC can help them conduct all of their financial transactions."

Lonnie likens his relationship manager role to being a quarterback for the company. "I'm the first point of contact for clients and it's my job to identify their needs and to draw on expertise from all groups within RBC to satisfy them. A large part of my role is making referrals to other groups. It's great having the resources to draw on to address the total corporate or personal financial needs of the client," Lonnie adds.

Client first philosophy attracts employee

Prabhjot (Jody) Vig, account manager trainee, Personal Banking, Edmonton, is at RBC because of her client first philosophy. Jody worked at Royal Bank for three years, but when she moved from Toronto to Edmonton 14 years ago she couldn't find a position in the bank, so she moved to Canada Trust. In June she returned to RBC.



Jody likes RBC because its values are aligned with hers. "I am client focused," she says. "In my previous job, there was a lot of pressure to make sales and you couldn't always think of the client. I wanted a change," she states. "I believe sales come when you give a client good service." Jody's approach has earned her the loyalty of her clients and it is perfect for her new relationship manager role.

DEADLINE APPROACHING

It's time to let RBC support your volunteer activities. October 1, 2005, is this year's deadline to apply for an Employee Volunteer Grant (EVG). To qualify for an EVG, employees and retirees are required to work at least 40 hours a year with a charitable organization. Employees and retirees receive a \$500 grant for that organization.

To apply for an RVG, see: www.rbcnet.fg.rbc.com/donations/evp/0,,264-index,00.html. Retirees can pop into their local branch to pick up an application.

Celebrating the past...



1910

Berens, Sask.



1911

Warlin, Sask.



1930

Boyce, Alta.

In this issue, Prairie Voices continues to pay homage to the centennials of Alberta and Saskatchewan by highlighting RBC's development of the agriculture and oil and gas industries - markets of particular importance to these provinces - and the bank's strategy of anticipating change rather than simply reacting to it.



AGRICULTURAL INNOVATION

• In 1925 the Royal Bank, in co-operation with the Weyburn Landless of the Montreal, Commerce, Union and Weyburn Security Larks, established a demonstration farm, which was actively worked for the next four or five years. The purpose of the farm was to demonstrate that scientific rotation of crops could make the low-priced lands in certain

areas of southern Saskatchewan equally as valuable for production or investment start-ups, as the older more settled farming areas of Saskatchewan.

• RBC was the first Lark to open an agricultural department. The Prairies Agricultural Department opened in 1907 with offices in Winnipeg, Calgary and Regina.

• In the fall of 1923, Farm Lark, a new farm accounting service, was launched. It enabled farmers to use specially engraved cheques and deposit slips to record farm and personal financial transactions and was intended to help farmers keep accurate and up-to-date records. By the end of 1926 more than 2,500 farm clients used the service.



other agri-businessmen, by meeting them in the farmyard or field, and allowing for fast and assessment of their requirements. Today, our Ag account managers continue to visit clients at their farms.

• In the early 1980s RBC agronomists identified a specific client need for a lending program tailored for irrigation projects, as revenue from irrigated land was not received until after the sale of the first crop, sometimes 12-to-18 months from the date of irrigation installation. As a result, the first Royal Bank Farm Irrigation Loan Package was introduced in Saskatchewan in November 1982.

• In 1985 the Ag Banker's Calculator (ABC), a computer budgeting and analysis program, was introduced and used for the next few years. It helped farmers make complex budget projections for the year and was flexible enough that any agricultural business, from cereal operations to feedlots, could use it.

• In 1974 Agri-Lark, Royal Bank's completely new concept of Canadian Larking, made its debut in Taber. The office-equipped van and mobile Lark was fully stocked with a desk, files and a phone and was designed specifically to deal with the financial needs of the farm community. It allowed branch managers to establish closer contact with farmers, ranchers and

LEADING THE WAY

Over the years, RBC has implemented numerous technological advances – including being the first Canadian bank to reveal a computer – in an effort to improve the client experience. In this issue, *Prairie Voices* profiles a handful of these innovations.

• The "automated call selective system", a new communication system that allowed almost instant communication between head office and key centres including Regina, Edmonton and Calgary, was introduced in 1960. It was particularly valuable when Larking foreign exchange quotations that involved large sums of money and fluctuating rates. Previously, when customers in Western Canada wanted a quotation for a foreign exchange or a security that had to be obtained from eastern Canada, it took up to an hour to get the required information.

• In 1961 Royal Bank was the first Canadian Lark to install a computer, an IBM 1401. Just over a decade later in 1973, a unique new system of computer Larking was introduced to Alberta Landless. It connected Landless to a centralized computer providing access, mobility and convenience for customers by allowing them to receive immediate service on their accounts even if they were located at another branch.



• In 1980 Royal Bank's Personal Touch Banking launched the second generation of automated Larking machines. Calgary was chosen as the pilot area for Canada's Personal Touch Banking service, 24-hour Larking to customers, allowing transfers between accounts, bill payments, deposits and withdrawals. In 1983 RBC became the first Lark to install Larking machines in airports across Canada.

ATM lines were introduced to Calgary and Edmonton airports in 1984. Today RBC operates 21 percent of all Canadian ATMs.

• In 1981 Royal Bank's Client Care, a single, glassed front of Teller and Tellerette for more "walk-in" Royal Bank services (e.g., M&A, Safe Box, in-person deposits, an urban branch), the country's first being Royal Bank's first in the Canadian Bank Association's single care concept, which aimed at simplifying the banking process for customers by allowing them to carry out one or more of their banking services.



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• On October 22, 1988, Royal Bank launched its Alberta "walk-in" bank and lives in Fort St. John and Calgary. The multi-occupation, walk-in care bank and live provides an opportunity for live, originally in-person customers to use the walk-in service by plugging in telephone lines to live in-person customers and giving them more time to talk with their teller. The "live" service opportunity is a significant improvement in the quality of service.

• The new Service Platform, launched in 2004, allows CSRs to deliver more superior and tailored service to clients by allowing them to view on a paperless and secure giving them more time to talk with their teller. The "live" service opportunity is a significant improvement in the quality of service.



The first oil derrick in Alberta, 1914.

• True to its long-established reputation of being "The Canadian's oil bank," Royal Bank has always been a strong and helpful force in the oil and gas industry. The bank saw the need for a "live" service to help the oil and gas industry. This change, which was a significant step for the oil and gas industry, enabled them to provide a more personalized service to their customers. This change, which was a significant step for the oil and gas industry, enabled them to provide a more personalized service to their customers. This change, which was a significant step for the oil and gas industry, enabled them to provide a more personalized service to their customers.

R-OIL BANK

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The Oil & Gas Department in Calgary circa 1951.

Investing in the future



1956

Fort St. John



1981

Oil & Gas Branch, Saskatoon, Saskatchewan



2005

Calgary's Royal Bank of Canada

LOCAL CENTENNIAL CELEBRATIONS

Numerous centennial celebrations involving local RBC branches have taken place around Saskatchewan and Alberta. Prairie Voices highlights just a few of them:

RBC is partnering with the Canadian Petroleum Interpretive Centre in Devon, Alta., in its mission to help educate more youth and adults about the discovery, recovery and usage of oil, gas and petrochemicals, and the importance of the industry to our province and nation. RBC's centennial-related donation will support the 'Financing' exhibit at the Centre, which will profile the ways shareholders and corporations invest in the oil and gas industry.

For Hanley, Sask., 2005 also marks 100 years of banking. To celebrate this important milestone, the branch, through RBC's charitable foundation, donated \$5,000 to both the Hanley Fire Department and the town's Centennial Hall.

In Calgary, RBC is partnering with the Calgary Business Information Centre and Calgary Public Library to support "One Hundred Years of Entrepreneurship in Calgary" – a celebration of the achievements of small business over the past century.



joined together to construct a RBC Alberta centennial float and take part in the Medicine Hat Exhibition & Stampede parade.

In Medicine Hat, Alta., employees from Crestwood and Main, financial planners, mortgage specialists, an IRP and RBC-DS advisors

In Stettler, Alta., RBC's float for its local centennial parade was designed to show how banking has evolved over the years, with the front half signifying the early banking years, and the back half, showing modern day banking.



The early years.

Banking today.



Leo leads the way for RBC in the Centennial Parade in Strasbourg, Sask.

The team in Innisfail, Alta., celebrated the Centennial by decorating their branch for the town's annual Rodeo Days. They had wooden décor around the branch, a realistic-looking bonfire and a chuck wagon. They also displayed old photos of the branch. The team won Best Decorated Business for their efforts.



ON THE 'WRITE' TRACK

As its signature philanthropic project to celebrate the centennials of Alberta and Saskatchewan, and as part of its commitment to literacy and education, RBC is partnering with the SEEDS (Society, Environment and Energy Development Studies) Foundation to support the development and delivery of a writing challenge.



The SEEDS Foundation is a catalyst for environmental stewardship in over 8,000 Canadian schools. Through the development and promotion of curriculum-linked projects, they are helping to create environmentally literate students.

The SEEDS Centennial Writing Challenge – Get on the Write Track for the Environment - provides an opportunity for Alberta and Saskatchewan students from kindergarten to Grade nine to work with their families and teachers to investigate and write about the past, present and future of their province's natural environment.

All participating students will receive a SEEDS frog pencil, while every class entry will receive a Centennial Write On certificate and be entered into a monthly draw for \$25 to support an environmental project.

All class entries from each province will also be entered into a draw to win a Centennial Grand Prize of \$2,005 to support their resource centre or library.

"SEEDS is excited about its partnership with RBC to provide opportunities for students in Alberta and Saskatchewan to celebrate the Centennial by enhancing their writing skills and increasing their connectedness to living things," says Margo Helper, executive director, SEEDS Foundation.



RBC 100 YEARS OF HOCKEY



To honour the Saskatchewan and Alberta centennials, RBC has developed a unique, regional marketing campaign - RBC 100 Years of Hockey.

At the core of the initiative is a free, family-oriented touring exhibit that takes treasured memorabilia such as trophies, photos, hockey jerseys, sticks and pucks from the renowned Hockey Hall of Fame to several communities in each province.



Trophies from Hockey Hall of Fame on display in Regina, Sask.

"Saskatchewan and Alberta both have a passion for hockey and a long history of contributions to the game; and RBC has a strong history of supporting hockey in Canada, so RBC 100 Years of Hockey seemed the perfect way to celebrate the centennials of both provinces," said **Diana Ward**, senior advisor, Public Affairs, Prairies GU.

The Saskatchewan tour, which took place during April and May, was timed to coincide with the province's excitement in hosting the RBC Royal Bank Cup, Canada's National Junior A Hockey Championship, held in Weyburn. The tour visited

Prince Albert, North Battleford, Kindersley, Swift Current, Moose Jaw, Yorkton, Saskatoon, Estevan, Weyburn and Regina.

In August and early September the Alberta tour visited Grande Prairie, Fort McMurray, Edmonton and Red Deer.



In Grande Prairie, Alta., Marcus Rathburn-Beaudoin, the great, great, great grandson of Georges Vezina, had the opportunity of having his photo taken with the Vezina trophy, which was named in honour of his talented relative.

The tour continues with stops at:
Calgary – Chinook Centre, Sept. 15 - 19
Lethbridge – Park Place Mall, Sept. 22 - 25
Medicine Hat – Medicine Hat Mall, Sept. 29 – Oct. 2

"The RBC 100 Years of Hockey tour is an incredible opportunity to honour hockey successes in your province and celebrate the Centennial," says **Elaine Bendel**, branch manager, North Battleford, Sask., and volunteer for the Saskatchewan tour. "We had fantastic feedback from the public. Not everyone is able to visit the actual Hockey Hall of Fame, so people thought it was great that RBC brought such treasured memorabilia out to their community."

Employee contest

As part of RBC 100 Years of Hockey, employees from Saskatchewan and Alberta were invited to share their favourite hockey memory for a chance to win a special hockey memorabilia prize pack.

Congratulations to **Susan Weber**, CSR, Tisdale branch, Sask. and **Dawn Kimball**, central teller, Devon, Alta., whose winning entries are printed below:

The year was 1997. My son Dylan was on the Tisdale PreNovice Ramblers who were playing one of their first games.

Dylan and his team were very eager. When the puck dropped they all swooped in on it. Dylan came out of the pack with the puck and headed to the net on a breakaway. The crowd was yelling "No Dylan No", but all he heard was "Go Dylan Go". With his head down, he headed out. As he shot the puck, he looked up and saw his own goalie looking puzzled as he scored on his own team!

Susan Weber

It was my fifth birthday – my Dad had purchased a new pair of jeans and an Oilers jersey along with tickets for an Oilers game. I was so excited! I got to go to a hockey game, just me and my Dad! I was later told that the Oilers and Penguins were playing. So off my Dad and I went. I was dressed in my new clothes and my hair done in curls. Between the second and third period, my Dad looked at me and noticed that I was almost in tears. He asked me what was wrong, and I innocently replied (being only five), I have not seen any penguins on the ice yet and the game is almost over!

Dawn Kimball



HELPING OUR COMMUNITIES

The following are donations made in Manitoba & NW Ontario during the third quarter of RBC Financial Group's fiscal year.

Brandon: Big Brothers Big Sisters -

Brandon, The Art Gallery of Southwestern Manitoba, YMCA - Brandon

Carman: Carman Family Resource Centre Inc.

Hamiota: Midwest Family Resource Centre

Minnedosa: Minnedosa Senior Citizens' Association Inc.

Pinawa: Deep River Science Academy - Whiteshell Campus, Survivor's Hope Crisis Centre Inc.

Portage la Prairie: Big Brothers Big Sisters - Portage la Prairie, United Way - Portage Plains

Roblin: Roblin Food Bank

Ste. Rose du Lac: Ste. Rose Regional Library

Winkler: Big Brothers Big Sisters - Morden/Winkler

Winnipeg: Arts Stabilization Manitoba, Inc., Canadian Special Olympics,

Winnipeg: Children of the Earth High School, Disabled Sail Manitoba Inc., Fort Whyte Centre, Jewish Community Campus of Winnipeg Inc., Kidney Foundation of Canada - Manitoba Chapter, Manitoba Conservatory of Music and Arts Inc., Manitoba Hospice Foundation Inc., Movement Centre of Manitoba Inc., Prairie Theatre Exchange, Reaching E-Quality Employment Services, Resource Assistance for Youth, Inc., Rossbrook House, Shakespeare in the Ruins, St. James-Assiniboia Senior Centre, The Manitoba Museum, Victoria General Hospital Foundation

Dryden, NW Ont.: Big Brothers Big Sisters - Patricia Region

Kenora, NW Ont.: Alzheimer Society - Kenora/Rainy River Districts

'RBQ' HELPS FOOD BANK

In June employees from Grant & Nathaniel branch, Winnipeg, hosted a "RBQ" for clients and the general public to help raise awareness about Winnipeg Harvest, an emergency food bank.



RBC employees cooked hotdogs and served drinks for a \$2-donation to support Winnipeg Harvest. As well as enjoying the meal, participants donated food items and received information about Winnipeg Harvest.

At the event Winnipeg Harvest also unveiled a new van which had a logo reading 'Fueled by RBC' in recognition of support from RBC Foundation.

Since 1991 RBC's charitable foundation has provided Winnipeg Harvest with over \$41,000 to fund various programs. This year's donation of \$10,000 is being directed to a food distribution program and a client education program, which provides training to volunteers to increase employment skills and confidence. Over 60 per cent of the volunteers at Winnipeg Harvest also access its services on a regular basis.



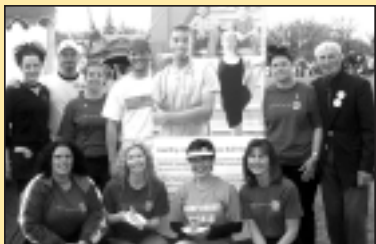
INCREASING AWARENESS OF ALZHEIMER'S

The Alzheimer Society of Kenora/Rainy River District received a \$10,000 donation from RBC to help the organization deliver its Community Education Program.

The program will increase education and awareness of Alzheimer's throughout the Kenora and Rainy River districts through video conferencing and in-person sessions. Much of the region is isolated and the

awareness program intends to strengthen links between families living with Alzheimer's and help agencies develop a stronger support base for these families.

"The area includes 52 First Nations reserves; and part of RBC's funding will help with the translation of educational materials to Ojibway and Oji-Cree," says Margaret Schonewille, executive director, Alzheimer Society of Kenora/Rainy River District. She adds that she was delighted that her organization was invited by the Kenora branch to submit a proposal for funding for the good work the organization does.



TEDDY BEAR'S PICNIC

In late May, 42 RBC employees and retirees volunteered at the 19th Annual Teddy Bear's Picnic, hosted by the Children's Hospital Foundation, held at Assinboine Park in Winnipeg. They worked in the RBC-sponsored Clay Creations tent.

HOMELINE ON PARADE

Carman Country Fair kicked off on July 14th and RBC was there to help celebrate the 126th annual event with a float in the parade. The team had fun designing,



constructing and decorating their float, which promoted the Homeline mortgage plan. Along the parade route, they handed out 1,000 freezies to children of all ages.

The team from Carman.

BEARS ON BROADWAY

CancerCare Manitoba marked its 75th anniversary with "Bears on Broadway" – a display of 62 life-sized polar bears lining Broadway Avenue in Winnipeg.



Artists from across Manitoba designed and painted the bears.

RBC Foundation donated \$12,500 for one of the bears: "ABEARiginal - Journey to Spirit," which weighs 8,000 pounds, and stands seven feet tall. It was designed and painted by aboriginal artist Natalie Rostard.

In total, Bears on Broadway raised \$350,000 to support the Prostate Cancer Biomarkers research project.

Mark Odegard, RVP, Man. & NW Ont. and Bruce MacKenzie, regional president, Prairies, with ABEARiginal.

RBC WEB SITE KEY TO MISSING SAILOR

On September 20, 1943, during the Second World War, the Canadian naval ship HMCS St Croix was sunk, killing all but one sailor on board. When the Canadian Navy in Manitoba was preparing to honour the memory of the 12 Manitobans that were killed on the ship, after six months of searching for surviving relatives, they found the name of one of the deceased sailors on the RBC Remembrance web site.

Jasper James Richardson was included in the book of remembrance, posted on the site. It stated that Jasper worked for Royal Bank as a teller at Brandon Main for three years before enlisting.

The Navy then contacted RBC asking if a representative would lay flowers at a memorial ceremony. The request came to **Jeffrey McInnes**, PFSR, Pembina &

Kirkbridge, Winnipeg, because of his previous military service.

The RBC Remembrance site (www.rbc.com/history/in_remembrance/) is dedicated to all RBC employees who served in the First and Second World Wars, and to those employees who contributed to the war effort on the home front.



Jeffrey McInnes (centre) receives a memorial certificate from Canadian Navy officers recognizing a fallen RBC employee. The certificate is on display at Brandon Main branch.

SUPPORTING YOUNG DANCERS

RBC recently presented Ballet in the Park in Winnipeg. Three free performances in July featured students from the Royal Winnipeg Ballet School, Professional Division. Over 30 RBC employee volunteers handed out programs, acted as ushers, sold souvenir merchandise and collected donations for the Royal Winnipeg Ballet School.

Employees from Grant & Nathaniel branch enjoy Ballet in the Park with Leo.





HELPING OUR COMMUNITIES

The following are donations made in Saskatchewan during the third quarter of RBC Financial Group's fiscal year.

Elrose: Town of Elrose

Humboldt: Carlton Trail Regional College, Partners for Rural Family Support

Indian Head: Indian Head and District Hospital Foundation Inc.

Melfort: Stardale Women's Group Inc.

Moosomin: Saskatchewan Association for Community Living - Pipestone Qu'Appelle Division

Prince Albert: Prince Albert & District Community Service Centre

Regina: Big Brothers Big Sisters - Regina, Canadian Mental Health Association-Saskatchewan Division, Regina Education & Action on Child Hunger (REACH), Regina Symphony Orchestra

Rosetown: Heartland Regional Health Authority

Saskatoon: Big Brothers Big Sisters - Saskatoon, Care & Share Inc., Cerebral Palsy Association - Saskatchewan, Child Find Saskatchewan Inc., Child Friendly Saskatoon Inc., Family Service Saskatoon, Persephone Theatre

Swift Current: Teen-Aid Southwest Inc.

Weyburn: Big Brothers Big Sisters - Weyburn, Weyburn Youth Centre



BIG BIKE, BIG HEARTS

A group of 29 RBC employees in the Saskatoon area participated in the Big Bike fundraiser for the Heart and Stroke Foundation raising \$2,500 through pledges.

HELPING HANDS, CARING SOULS



Regina employees help out.

RBC volunteers came together over two days to give the Regina Residential Resource Centre and SOFIA House a facelift. They painted, moved a shed and a fence, planted flowers and did general cleanup as active participants in the 2005 United Way Day of Caring.



areas of need: volunteers and financial contributions. RBC is outstanding in both areas. Equally important, according to Ian, is the involvement of **Peter Carton**, RVP, Saskatchewan.

"It makes the world of difference to have an executive like Peter come forward on the day of our kickoff and present us with a \$10,000 cheque," Ian comments. "When a leader like RBC gets on board, it sends a message to other organizations that this is a worthwhile project." Since 1996 RBC has donated over \$1.6 million to Habitat for Humanity, while RBC employees have been involved with community builds in over 28 cities since 1998.

BUILDING PROSPERITY

Kelly Fortman, sales manager, Business Markets, Saskatoon, and RBC coordinator for the Habitat for Humanity build, put out a call for volunteers to help insulate and put siding on two houses being built in Saskatoon. "We had so many volunteers sign up that I had to ask Habitat for a second day!"

Forty RBC volunteers took two shifts in July while more than 20 others were asked to postpone their volunteer commitment until August. "A lot of people wanted to get involved," explains Kelly. "It allows them to give back to the community and they get to do something that they wouldn't otherwise be able to do."

Ian McLellan, executive director, Saskatoon Habitat for Humanity, explains that Habitat has two critical



Habitat for Humanity builds homes for families who may otherwise not be in a position to own their own home. The pre-selected families must contribute 500 volunteer hours to constructing their homes. Approximately 250 builds take place across Canada each year.

WEYBURN KIDS BENEFIT FROM LEGACY GIFT

To commemorate RBC's sponsorship of the RBC Royal Bank Cup, which took place in Weyburn in May, RBC donated \$5,000 to the children's charity, KidSport.

KidSport increases the accessibility of sporting opportunities to financially disadvantaged children so that these children may achieve mental, physical, social and personal development through participation in community sport programs.

"Not every child can afford to participate in sports," says **Charlene Luffman**, branch manager, Weyburn. "As sponsors of the RBC Royal Bank Cup, we wanted to create a lasting reminder of the success of the tournament that would benefit our local community and help ensure that all children have equal access and opportunity to play sport and live out their dreams."



HOST TEAM WINS CUP

Left to right: **Peter Carton**, RVP, Saskatchewan; and **Shawn Redmond**, manager, Sponsorship Marketing, National Office, feast on prairie oysters at the RBC Royal Bank Cup in Weyburn. To the delight of hometown fans, the Weyburn Red Wings captured the Cup, Canada's National Junior A Hockey Championship.

PRIDE OF THE COMMUNITY

The teams in Rosetown and Elrose take great pride in contributing to their communities. In June the branches celebrated their 10th annual RBC Charity Golf Tournament for the Heartland Health Region Foundation. All proceeds raised go to the local health region to assist in funding services and new equipment. Since the first tournament in 1995, the teams have raised over \$56,000.



STEPPING UP FOR DANCE

RBC Dominion Securities, through RBC Foundation, announced a \$90,000 commitment over three years to Dance Saskatchewan Inc. as title sponsor for Dare to Dance.

For the past 12 years, Dance Saskatchewan Inc. has been showcasing Saskatchewan's best dancers through Dare to Dance - a unique show that salutes the accomplishments of Saskatchewan performers who have joined professional companies, worked on cruise lines or Disney shows, or pursued various careers in the arts.

"We are delighted to support Dare to Dance and are extremely excited about October's event, which will bring together dancers from across our province to perform in an all-encompassing show," says **Dale Huisman**, branch manager, RBC Dominion Securities, Saskatoon.



BACK TO THE FIFTIES

The employees in Melfort got into the community spirit and decorated their branch in the Back to the Fifties theme of the town's annual festival. The team won first prize for being the Best Decorated Business.



UW DAY OF CARING

RBC employees in Yellowknife are making connections with their community. For their United Way Day of Caring, the team joined other members of the community to help restore Camp Connections, a camp for foster children from all over the NWT.

The RBC team helped to paint three cabins, fix broken steps, build a shed, dig a new outhouse and assisted with the general cleanup of the camp. They also provided refreshments and put on a BBQ for everyone who attended.

The Foster Parents Association placed a thank-you message in the local newspaper and sent flowers to the branch to show its appreciation.





HELPING OUR COMMUNITIES

The following are donations made in Alberta & North during the third quarter of RBC Financial Group's fiscal year.

Calgary: Alberta Cancer Foundation, Education Matters Foundation, Canadian Cancer Society, CanLearn Society for Students with Learning Disabilities, Cantos Music Foundation, Discovery House, Esther Honens International Piano Competition Foundation, Quest Theatre Society, Society, Environment and Energy Development Studies Foundation (SEEDS), Canadian Red Cross Society, Storybook Theatre, YWCA - Calgary

Edmonton: Alberta Ballet, Citadel Theatre, Edmonton Food Bank, Kids Up Front Foundation, Stollery Hospital Foundation, YMCA - Edmonton

Lethbridge: University of Lethbridge

Yellowknife, NWT: KidSport North



RBC SUPPORTS POWER OF THE ARTS

When The Banff Centre raised the curtain on the 2005 Banff Summer Arts Festival, they did so with the support of RBC. Between May and August, audiences experienced more than 150 events - opera, jazz, dance, orchestral music, literary readings, screenings, and art and new media exhibitions - all backed by a commitment of \$1 million over six years from RBC.

The Banff Summer Arts Festival is a showcase for the original creative work of hundreds of young artists. It is made possible in part by the support of RBC as presenting sponsor. RBC's six-year commitment to The Banff Centre will also support the new RBC Youth Excellence Scholarships program, the Banff International String Quartet Competition, and the Centre's annual Midsummer Ball.

"At RBC we're passionate about supporting arts and culture because we realize a community's prosperity depends on more than just economic sustainability," says **Bruce MacKenzie**, regional president, Prairies. "We believe in the power of the arts to enrich our lives and enhance our communities, which is why RBC is proud to support organizations that harness and promote creative talent, such as The Banff Centre."

This \$1 million pledge continues a valued partnership between The Banff Centre and RBC that began more than 20 years ago.



Bruce MacKenzie with Banff Centre student, violinist Linling Hsu.

PUTTING SKILLS TO THE TEST

RBC Foundation donated \$230,000 to the University of Lethbridge to expand its Integrated Management Experience (IME) program. The program is the only one of its kind at an undergraduate level in Canada and provides students with the opportunity to put their skills to work in the real world.



*Left to right: Shaun Haney, IME program grad; **Robin Hood**, former S&MM, Alberta South (now retired); Dr. Bill Cade, president of the University of Lethbridge and Shannon Johnson, IME program student.*

RALLYING FOR A CAUSE

RBC was a starting line sponsor of the Calgary Learning Centre car rally fundraiser. **Barb Fallis**, manager, Financial Planning, Calgary, was the rally master for this year's event, at which 30 cars competed. Two of the vehicles represented RBC, one of which won the event. About \$27,000 was raised for the Centre.



*Left to right: **Pat Berger**, S&MM, Calgary West & Corridor; **Cathy Legge**, manager, Financial Planning, Alta. South & West Calgary; **Aileen Rycroft**, manager, Financial Planning, Calgary Central and **Kim Chernuska**, S&MM, Small Business, Calgary, dressed up in a cat and mouse theme for the car rally banquet.*

STEPPING OUT TRIPLES SUCCESS

About 250 participants and volunteers from RBC joined in the 2005 Forzani Group Foundation's Mother's Day Run and Walk for health and wellness in Edmonton and Calgary. They raised over \$20,000, almost tripling last year's efforts.



CELEBRATING A 50TH BIRTHDAY

This spring, Hinton celebrated 50 years of service to the community. In honour of its half century, RBC Foundation donated \$5,000 to support the expansion of the summer reading program at the local library.



PETS PLEASE PATIENTS

For over two years, **Bev Litster**, CSR, Mayor Magrath Drive, Lethbridge, has been involved in the pet therapy program at Lethbridge Regional Hospital. Her dogs - Bichon Shitzus, Patch and Brandy, and Yorkshire Terriers, Coco and Java - bring joy and brighten patients' days with a wag of their tails. RBC supports the program by providing t-shirts for the volunteers and bandanas for the dogs involved.

Bev and her dogs (second from right) with fellow volunteers from the pet therapy program.

HELPING KIDS TO READ

RBC Foundation donated \$5,000 to the Camrose Public Library for their Fathers Reading Every Day (FRED) program that promotes literacy in the community. This groundbreaking program encourages fathers to actively participate in youth literacy.

*Left to right: **Richelle Gardner**, branch manager, Camrose; **Marc Ranson**, sales & market manager, Alta. Northeast & Edmonton Corridor; **Joanne Cooper**, director, Camrose Public Library and **Pat Downs**, sales manager, Business Markets, Camrose/Lloydminster.*



CELEBRATING WITH AN OLD FRIEND

As Spruce Meadows turned 30 years old this year, RBC celebrated too, as a founding sponsor and continuing supporter of the world renowned facility and its equestrian events. RBC sponsored the Canada One Tournament for the ninth consecutive year and hosted clients at the event, which featured all of North America's best riders and a number of European athletes.

***Bruce MacKenzie**, regional president, Prairies, with Nick Skelton and his Athens Olympic partner, Arko III, winners of the RBC World Cup at the Canada One Tournament.*



WALKING ALL-NIGHT

Over 20 Strathmore employees and their families participated in the Cancer Society of Alberta's Relay for Life. It was the first time the branch participated in the all-night walk. They asked clients to sponsor them and raised \$20,000 for the Cancer Society.



HEART OF THE DRAGON

Congratulations to RBC Calgary's dragon boat team - the RBC Royal Dragons - who were among over 70 teams that competed in the 14th annual Calgary Dragon Boat Festival.

The RBC Royal Dragons won the Banker's Cup for the second consecutive year.



AFTERHOURS

WORLD OF OPPORTUNITY, BIG RESPONSIBILITY



Bill McFarlane does something only very few people in the world do. The sales manager, Builders Markets, Calgary, is one of 12 people from around the world on the technical swimming committee of FINA. FINA is the governing body that oversees swimming, diving, water polo, synchronised swimming and open water events in the national and international arena, including the Olympics.

Bill's role includes officiating at swimming competitions.

"I'm on the deck of each and every world championship every year, plus at the Olympics every four years," Bill explains. "We are technically responsible for competitors' conduct and we track their performance." At the 2004 Athens Olympics, Bill was a stroke judge.

Bill began his swimming career about 24 years ago, not as a swimmer, but as an enthusiastic parent when his children were swimming. His kids have long since retired from the pool. His involvement began with his kids' local club; then he worked his way up by taking various exams and receiving increasingly high levels of certification. In 1986 he received his Canadian Master official designation, which allows him to be among the applicants from around the world for four-year terms with FINA.

"Doing this is incredibly exciting. And there's lots of pressure, especially at the Olympics," Bill says. "There's nothing like the Olympics. For the swimmers, the stakes are higher. The security is tighter. There's more media around and more protocol to follow." Bill has officiated at three Olympics in his career and

recently received a Centennial Medal from the province of Saskatchewan for his efforts.

He had to disqualify a British swimmer at last year's Athens Olympics because he was kicking incorrectly. "I had to be sure, without a shadow of a doubt, that what he was doing was illegal. Then I made the call." He continues, "It's something you have to take very seriously. When you make the call you have to take responsibility for ending someone's opportunity."

Bill compares the kind of integrity and responsibility required in his role with RBC's values. "We have to do everything within the spirit of the law and reflect the things that the community values. Your personal conduct has to be above reproach," he says.



It's not all serious though. Bill feels rewarded by his accomplishments in the swimming community. "I am one of the few people who gets the opportunity to be involved in the greatest swimming in the world," he says. "People all over the world want to be where I am."

In August Bill officiated at the World Championships in Montreal and he's committed to officiating at the Melbourne Commonwealth Games in March 2006.



SUBMISSIONS

We welcome your submissions to *Prairie Voices*, particularly those that share best practices in the areas of:

- Sales Effectiveness & Business Performance
- Client Loyalty
- Employee Care
- Corporate Reputation & Image

Please ensure you include the following information with all submissions:

- Contact name and telephone number/e-mail address
- Names and titles of all people included in any photographs* (newspaper photos and Polaroids do not reproduce well)

*Photos will only be returned if requested

Send your submissions to:

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Anne Georg, contract project manager, may contact you for more information about your submission.

Diana Ward is the managing editor for *Prairie Voices*.

We use as many submissions as possible in each issue of *Prairie Voices*, and we thank you in advance for your contributions. Keep in mind that articles may be edited for length and clarity.

PRAIRIE VOICES 2005 ISSUE DEADLINES:

Spring:	Jan. 15
Summer:	Apr. 15
Fall:	Jul. 15
Winter:	Oct. 15

We want to hear how you spend your time when you're not at work. Send your After Hours story to us and we'll help you share your "other life" with your colleagues by publishing it in *Prairie Voices*.