

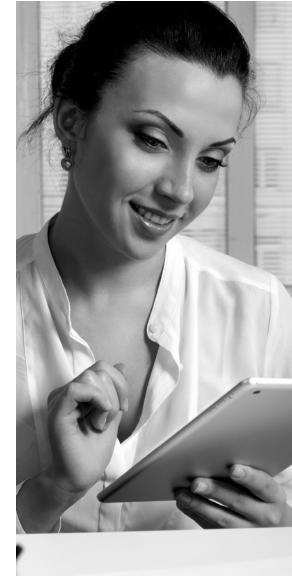


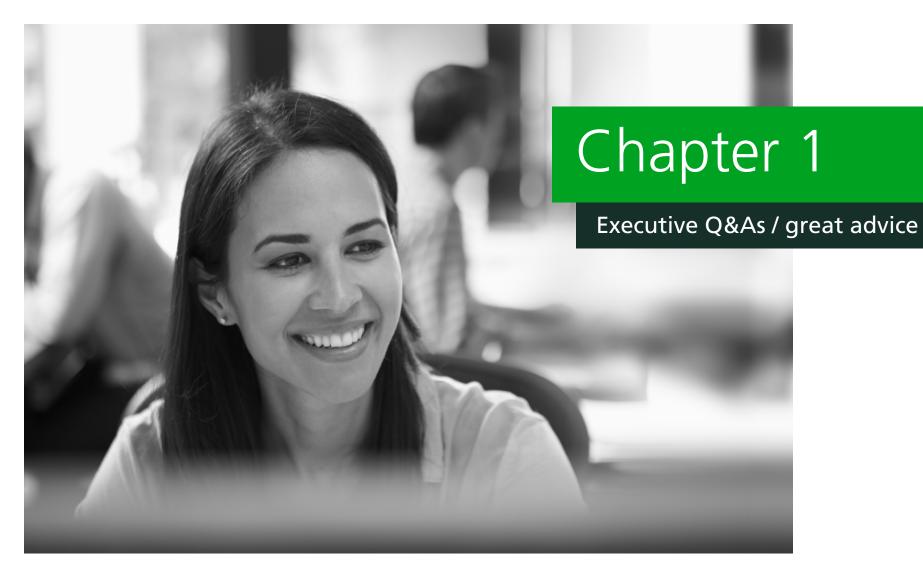


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Introduction

In 2005, TD formally launched Women in Leadership initiative as part of the bank's Diversity Leadership Council. Expanding leadership opportunities for women is a key strategic priority in order to develop truly great leadership and to remain competitive in attracting and retaining top talent.

Over the years we have had many great successes with WIL including growing our 19 WIL chapters across the country, conducting leadership training, organizing and sponsoring a variety of events internally and externally to name a few. But what has been especially important to the 'WIL conversation' and our continued momentum is our internal Women in Leadership Community on Connections. With 6,000 members

across Canada & the U.S. (and continuing to grow), we have one of the most engaged communities with really transparent conversation. What follows are some of the most recent WIL community blogs in 'one stop reading' to make it easy for you to print off and read this great advice.

We hope you'll join the WIL Community and contribute to the conversation, and in the meantime, enjoy the articles!

Many thanks,

Julie Branscombe
Women in Leadership

Career Lessons for My Younger Self

Kerry Peacock



I recently had the opportunity to share some thoughts on what I've learned over the years in my career, and the advice I would give to my younger self at a Women in Leadership event in Montreal. While I'm not someone who dwells on the past, sometimes hindsight can be an insightful form of wisdom.

These lessons have certainly helped to get me to where I am today. And I hope they are helpful to you as well.

Maps are for people who get lost

I've noticed that people often look for a specific list of steps, or jobs, they need to get ahead. Then, they get into a new role and immediately try to figure out what their next job is going to be. Over

the years, I've realized there is no road map to success. I began my career in retail banking, and I'm in retail banking today. It might seem like I've taken a straight line to get here, but far from it. I've weaved in and out of various business lines and made a pit stop in corporate communications. I spent less than two years in some roles, and up to six years in another.

My career has had its fair share of zigzags to get me where I am today. And at every turn there was a learning opportunity. So, stay in a role as long as you're still growing and learning. Pick a destination, then throw away that map and take the long, winding, zig-zagging road to get to where you need to go.

Waiting can get you there faster

A career is a marathon, not a sprint. We need to recognize that we can't stretch in every direction all at once and expect to succeed. I nearly collapsed into this valuable lesson by carrying an overwhelmingly heavy load.

Half way through doing my Executive MBA, I took a promotion from an Associate Vice President to a Vice President level. That was a bad idea. I was so busy with school that I found myself just putting my head down to do the job without interacting with my boss. I assumed he thought everything was going well. He didn't.

You don't need a Permission Card – or an invitation – to express your views. You have every right to maximize your own potential.

We often make life choices that may not be permanent, but the ramifications are long-lasting. We need to recognize that we can't push our boundaries in every direction – be it family, school, or work – all at once and expect to succeed.

In the end, I managed to juggle coursework and career, but I would have

been a lot happier if I had I waited on that promotion until I finished my MBA.

Learn to interrupt

You don't need a "Permission Card" – or an invitation – to express your views. You have every right to maximize your own potential. So don't wait for that permission card and don't let fear hold you back. When I took on the role leading
Communications, it involved taking a
seat around the Bank's Senior Executive
table. I didn't think it was my place to
speak up. I was fortunate because our
CEO asked me for my point of view. But
not everyone will have someone at the
table to hand them the permission card.
That's why you need to give it to yourself.
Recognize that just being at that table is
your permission card.

Networking can be a waste of time

These days, networking is one of the most over-used buzz words. All too often it becomes a form of self-promotion instead of relationship building, which I think is the true essence of networking. I'm not a formal networker - instead I

build relationships through partnering with others at work or activities, like volunteering for charity events.

So if you're going to network, be strategic about it. Make networking about quality conversations instead of quantity of connections. You're not reaching out to people just to market yourself – you're taking your time to build relationships and establish meaningful rapport.

We create our own glass ceiling

In my opinion, we need to act like there is no glass ceiling. The only glass ceiling is the one we put in place ourselves.

Women often think they need 100% of the qualifications before they'll apply for

a job. Men might have only 20% of the qualifications but they'll say, "Ok, I'm in!" As women, we need to take some risks and allow ourselves to put our hands up for jobs we want even if we don't have all of the qualifications.

If we assume we can't do something we are creating a barrier – whether that barrier is about a job level or a competency. Assume you can.

What valuable lessons have you learned along your career journey that have helped get you where you are today?

Let's change our language

Colleen Johnston



I've got to admit, I've always believed that being a woman in business has been an advantage for me.

I was thrilled to be named a Catalyst Canada honours Champion for 2013. Catalyst Canada does an amazing job of truly inspiring corporate Canada, and once again there was a huge A-list audience in attendance at the Catalyst Canada honours dinner. The audience was clearly engaged and perhaps expected Catalyst Canada Champions to cite the many hardships of being a woman in business. Instead, Champions

talked about whom and what inspired them to be successful and attain those coveted senior leadership roles in business.

I've got to admit, I've always believed that being a woman in business has been an advantage for me. When I graduated from university back in 1982, I thought the world was my oyster. There were not a lot of senior women role models out there, but I had the education and the drive, and I was ready to earn my place. There were certainly challenges along the way, but there were also advantages, opportunities and supporters. Back then, being the CFO of TD Bank—a position I've now held for eight years - was beyond my wildest dreams, but one thing led to another, and I know that someday, when I retire from TD, being a woman (a qualified woman, of course!) will be a big advantage for me in obtaining important board positions.

So part of my advice for women is: "Let's change our language." Throughout my career, people have wanted to talk about the barriers and obstacles to the advancement of women. I'm not

The minute we shift our focus to talking about barriers and obstacles, we start to own them and believe in them.

saying that institutional barriers don't exist - and as a leader, I'm committed to being a Catalyst to remove them. But the minute we shift our focus to talking about barriers and obstacles, we start to own them and believe in them. And for the next generation of women leaders, it can be a big drag to hear us talk about how hard it is/was. By all means, let's

challenge and remove barriers, but let's put an equal amount of our time and energy into talking about the joy of a great career: we educated, ambitious women have everything we need to be a smashing success!

Women should create FUN with their careers... or else, why bother?

Linda Verba



Don't hitch your wagon to just one mentor and don't pick someone just like you - it really is all about diversity!

Diversity is such an important part of who we are – as women, as leaders, and as part of TD. As we embrace our diversity journey, I want to share some things I've learned throughout my own career – 'food for thought' straight from me to you... Attitude...is everything! Your attitude drives what's going to happen.

Have (many) Mentors... everyone can benefit from mentors at all levels within an organization! Find someone who can and will give you honest feedback and help you as you navigate the organization up and down. Don't hitch your wagon to just one mentor and don't pick someone just like you - it really is all about diversity!

Mentor others... you bring your own unique insights and experiences – all of which are very beneficial and helpful to others. Mentoring others is just one way to pay it forward. Regardless, mentorship is a team sport and being a mentor is as valuable as being a mentee. If you go about it with the right attitude, you'll be surprised what you learn. As an example, I mentor people in social media - and they mentor me, because I simply can't say anything in 140 characters or less - as you well know!

Strive for Sponsorship... this takes time and you have to prove yourself to earn a sponsor. Think of a sponsor as someone who looks out for you when you're not in the room – someone who will youch

Remember, leadership is not derived from the title that you hold or your grade level.

for you. We live in a meritocracy and work in a pay for performance company. Sponsorship isn't personal, it's about good business decisions and you earn it by what you deliver.

Be ready! YOU control your career destiny. Have an elevator speech about you – you never know when you'll run into someone you were hoping to connect with about career opportunities. If you don't tell your story, you can't count on anybody else to tell it for you... it's not self-serving but it's the toughest thing to learn because women are modest.

Work/Life Balance? Let's stop talking about work/life balance, and start talking about leading an integrated life. What we do is part of who we are. How much

a part is up to how we define it... we can have an assignment, a job, or a career - it's up to us, and this company affords us the opportunity to do all three at different periods of our life. Women seem to have an even greater opportunity to lead an integrated life than men - and our Pulse scores tell us that. This goes back to attitude - I love working at TD Bank, and you've often heard me say I've got the best job in the joint. Even when I'm not actively working, I'm thinking about how to create even more legendary experiences for our Customers and our Employees - because service experiences are everywhere.

Remember, leadership is not derived from the title that you hold or your grade level. You can and should lead from any chair. The definition of leadership is the ability to guide, direct, or influence people – hone these skills and your leadership will be sought after by many inside and outside the company. Keep in mind that you're NEVER the smartest in the room – build a team that plays to your weaknesses (hint, a diverse team) – and you'll build the best team.

Of course, after all these musings, I do have a few 'asks' of each of you!

- Seek diversity in your team –
 ensure that when you're hiring new
 talent, you have a diverse slate of
 candidates.
- Pay it forward help other women we're not always very good at this.
- Get involved and stay involved active participation in WIL is just one way we can make a difference.
- Share! Brag about our WIL focus at TD and be proud of our culture that supports it.
- Volunteer for assignments outside your range of expertise... Community service, not-for-profits can use YOU. You'll feel great about giving back to the community, and you'll learn a lot too!

In conversation with:





Tell me a little bit about your background and what led you to TD?

I originally wanted to be a lawyer, but during my undergrad discovered a passion for business and programming. I was fascinated by the notion of creating something out of nothing and how you can make a computer do something. My first computer class was programming on the original Mac computer... that should tell you how old I am.

In the early 90s I joined RBC as a programmer and worked there for three years. It was a great experience, one that helped me realize I wanted to take some time and invest more in myself. I made

Through my MBA, I was able to focus my interests and given my background in finance and now my masters I felt I could make the most impact as a banker.

the decision to leave RBC and pursue an MBA at Dalhousie University in Halifax. At the time the senior manager of my department told me there wasn't a future in IT for an MBA, it always makes me smile to think how wrong he was. Through my MBA, I was able to focus

my interests and given my background in finance, and now my masters, I felt I could make the most impact as a banker. I understood the concepts of banking and was ready to apply my knowledge. I interviewed with most of the big banks, but they wouldn't offer me a banker role.

Because I understood the business side and the technology side, they were more interested in hiring me in a technology focused role. I then joined a consulting firm which, while starting out as a technologist, I was able to build other skills like large project management.

In 2001 I joined TD as a Senior Manager with TD Securities working on the finance systems. Since then I have worked on many other teams which have given me the opportunity to learn other parts of the bank. When looking for a new role I look for an opportunity that leverages my existing knowledge and capabilities and also gives me the opportunity to build new skills/knowledge. Generally I look for a 50/50 split between known

Generally I look for a 50/50 split between known and unknown; then I have to focus on building the new skills and not staying in my comfort zone.

and unknown; then I have to focus on building the new skills and not staying in my comfort zone. All too often, when we take on new roles, we go into survival mode and focus on the familiar.



Why do you think there aren't many women in Technology leadership roles?

There is a misconception that there aren't many women in technology roles. Although there are less women

graduating from computer sciences, there are certainly women in technology.

In fact, 40% of my team is made up of women. There are so many types of roles in technology and not all require the ability to program; e.g. business analysis, testing, project management.

I believe we are improving in the area of women in leadership in Technology. To generalize, women struggle with self-confidence and don't tend to apply for roles unless they match all or at least most of the requested criteria. Whereas a man will look at a job description and if it's interesting, he'll throw his name in the hat. To help address this, we're putting all women in technology through

the Humphrey Group's – Taking the Stage program. If you look at the Technology Senior Executive Team (TSET), we now have two women CIOs sitting at the table. This is significant progress in the last two years but there is still a lot to be done.



What are some challenges you faced and lessons learned?

I've come to realize that a lot of my challenges were really self-imposed. One of the biggest hurdles I had to overcome was my shyness. It takes time and I'm proud to say I'm far less risk averse today than 20 years ago. I have had to remind

myself not to stand in my own way. Some of the biggest lessons I have learned throughout my career are:

- 1 Invest in yourself (and this is lifelong)
- 2 Learn how to say No (set your boundaries)
- 3 Work Life Balance is different for everyone and varies throughout your life
- 4 Pick your boss
- 5 Ask for what you want in your career



What has been the greatest moment in your career?

Making CIO of CSTS (Chief Information Officer) was definitely the greatest moment in my career so far. I never dreamed it could happen. It was a huge achievement to sit at the TSET table.

I don't believe in the 'five year plan'.

I'm the type of person that when I
have a plan I execute on it. I believe
it's important to have an outlook and
aspirations, but I didn't want to narrow
myself or my options. In P3 (our internal
career planner/tracking tool) I didn't
write "I want to be the CIO of this or
that" I simply would put "I want to be a
member of TSET". What if roles changed,

or new interesting ones were created – I wanted to have the options.

You define success for yourself and it is important not to compare yourself to anyone else. You also need the mental discipline to focus on you and not be afraid to ask your boss about what you can take on to ensure you are always challenging yourself.



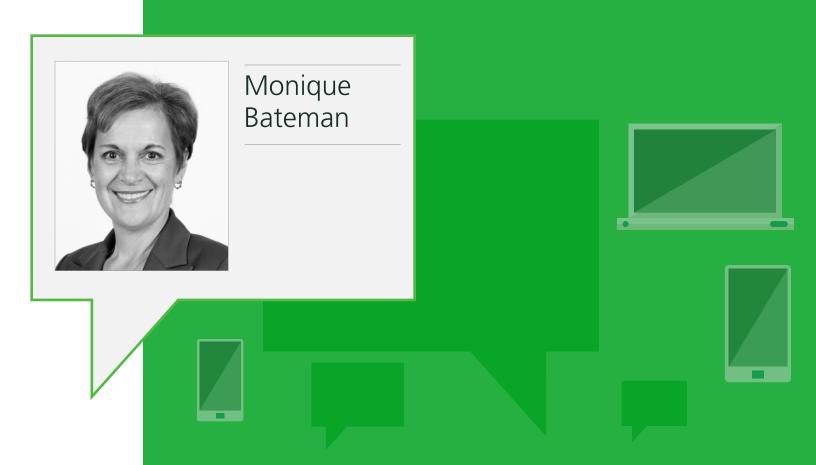
What is some advice you can offer?

My advice would be to think about what you can take off your manager's plate to make his or her life a little easier. Offer to sit on a committee or volunteer, look for ways to learn and develop skills &

knowledge. This shows your boss you're motivated and they'll be more inclined to give you these stretch opportunities. Lightening their load will let them know you're hungry and motivated.

My journey is my journey and it's not the only path. It's important not to repeat anyone else's but devise your own.

In conversation with:





Can you tell me about your career path at TD?

I've had a great career with TD; one that I hope inspires others. I started as a teller in Winnipeg hoping to get some experience before I found a "real" career. Little did I know, TD offered much more. Since joining, I've had the opportunity to hold 26 roles including multiple lateral moves to gain breadth and depth. I've had the opportunity to hold many Branch and Regional Office roles including a redevelopment role in Business Banking before relocation to Toronto in 2001. There, I held several Human Resources roles including an opportunity to transform the HR support group to an HR Shared Services model.

In 2006, I accepted a role with the Retail Sales & Services Group supporting the Retail network and accepted the lead role on the Enterprise Email platform project, in addition to many other operations/ systems projects. In 2007, I was offered the opportunity to lead the Atlantic Region in my first SVP role - a definite career milestone! In November 2009, I returned to HR supporting TD Canada Trust, which was another dream job for me. I had often expressed an interest in leading the Prairie Region as part of my career journey and, in December 2010, the opportunity to move to Prairie Region came up. And that's where I am today!



Have you ever made a mistake?

I absolutely made mistakes as I was growing my career with TD, and at times I needed to step back and ask myself the tough guestion "what did I learn from my mistake?" Early in my career I should have been more open in expressing my career aspirations. I realized many years later it was perfectly okay to let others know what your interests are. For example, when a DVP role became available for Rural Manitoba & NW Ontario I picked up the phone and let the SVP know I was interested and felt I. was ready. I know if I hadn't picked up the phone at that time I may have missed the opportunity.



What did you learn from it?

Making mistakes is part of learning and growing. It's also about taking risk. In my example of the DVP opportunity, I really didn't know how the discussion would go and whether I was being too "bold" especially as a woman (back then). What I learned and have shared with others over the years is having the confidence to express your career aspirations both short term and longer term.



Can you talk a bit about how your Métis heritage impacts your leadership style?

When I think about my background, I can truly say it has had a huge impact on who I am today as an individual and a leader. Growing up in a small Métis community I was definitely influenced by my grandparents, who celebrated their heritage by sharing stories. I remember being surrounded by lots of singing. What I also remember is being encouraged to stretch and not settle. And to this day I ask myself the same question I've asked myself for many years, "would this make my parents proud?" and that's my gauge. When the opportunity to Chair the Aboriginal Employee Committee came up, it didn't take me long to say "count me in." It was a natural leadership role for me.



What was the best piece of advice you ever received?

The best advice I received is, don't be afraid to take risks and make sure you have mentors you can turn to for help. The best way to grow is by taking on assignments or roles that may make you a bit uncomfortable at the beginning. You will learn a lot! One last piece of advice: always be yourself and share your story so others can benefit from what you've learned.

In conversation with:





What was the best advice you ever received?

Early in my life I was advised to demonstrate who I was by my actions and not just by my words - "you'll be remembered by what you have done and not by what you have said you've done." I have often reflected on this advice as I have advanced my career and I can honestly say my personal success is built on living this practice. Most of the greatest opportunities that have come my way were opportunities I didn't even dream I could do or would be considered for. But over time I realized people saw something in my actions that allowed them to believe I could do things even I wasn't sure I could do.



Can you share an experience that was pivotal to your career?

Yes, the Safe Neighbourhood Initiatives. It was a 10 million dollar project given to me when I working as a planning consultant in Public Housing. The General Manager at the time asked me to lead this project which was focused on creating safer communities in ten of the roughest neighbourhoods in the city. I had no idea even how to execute such a task nor did I really understand why I was given the opportunity. I had worked for some time within the housing communities and I learned a few key principles – such as these neighbourhoods were people's homes regardless of the

condition or the levels of crime, there was Not a silver bullet solution and as a result a 'one size fits all' approach wasn't going to work. The results of the work were independently evaluated by a research firm hired by CMHC that measured the indicators of safety and security before and after our efforts and we could measure the improvement resulting from the initiatives. More importantly, the residents of those communities reported feeling safer, the community activity had increased significantly and in all cases the residents felt they had taken back their neighbourhoods.

This led me to presenting our approach to the United Nations Council in Dublin Ireland as the UN was studying methodologies for creating safer communities around the world. The Safe Neighbourhood Initiative was a pivotal experience as it took me to places I never imagined in terms of bringing people together with differing views and helping them to work to common solutions, some of the solutions were innovative and never done before.

The experience challenged our normal business protocols because the residents didn't speak our business language or understand an architectural blueprint. So we needed to adjust the business model to meet the needs of engaging residents in the solution. It was a tremendous work and life experience and much of what I learned in this assignment I have

used over and over again in terms of working with teams and people with differing views and solutions. It also helped me to understand that often there is more than one right answer – and the most significant impact is that someone saw something in me that I didn't even know I had the ability to do and I believe this was the result of showing people what I could do.



How do you manage work/life balance?

I have not got the work/life balance right in my life. I am challenged by the fact that I love to work and the nature of security business is somewhat of an 'always on' business. I would acknowledge the lack of work/life balance can create unreasonable tradeoffs with family and personal activities and must admit I have missed some important family activities. Now I try to focus on the times when I know the tradeoff will create a regrettable personal outcome. And I try to avoid feeling regrettable about my choices and this drives to more balance.



How do you solicit feedback?

I solicit feedback from my team by walking about – I walk around to talk to my team at their work stations or in the lunch room, or the coffee station. I find staff are often more comfortable

providing feedback in a casual setting through general discussions about their current activities. I always try to bring forward the gems I get in these conversations as I have opportunities speak in staff groups so that people know that I listened to their feedback.

I also ask people for feedback on my performance asking specifically if I could do anything differently. I have learned that it is better to proactively seek feedback as not everyone is comfortable to just offering you unsolicited feedback.

I also feel it is important to be open to receive feedback. It is easy to ask for the feedback, but it is actually harder at times to receive the feedback and to decide

how to address the feedback. I have also learned to really think about the feedback. There have been times when my immediate reaction was to disregard or debate the feedback only to discover over time that there really was merit in the feedback. For example was once I was told that I walk too fast and I should slow down my walk - my immediate reaction was 'what does the speed of my walk have to do with what I do' - after all I am security professional and we all walk fast.

But over time I learned that was the best feedback I received because the point was that people perceived my fast walk as a signal of aggression which got people into a defensive posture before I even said anything. This why is

it important to let feedback settle in and to understand what's important in the feedback. So now I use my speed of walk and body language more strategically.



What would people be surprised to know about you?

I think people who meet me would be surprised to know I am an extreme introvert – my preferred self is an individual who prefers not to be engaged with others in large forums. I have learned skills to help me be more extroverted which has helped my career development. Also I married someone who is an extreme extrovert so I tell my friends I used to live my life on a post

stamp then I married my partner Linda and now we live our life on a football field and honestly I am happier for it.



What is your approach to taking risks with your career?

I never really thought about my career in the context of taking risks, I have always thought about it in the context of there are many roads to success and some career risks are also opportunities. Early in my career I worked 13 years for a small private company that provided security services to public housing communities. This was a male dominated firm with no women at the time in leadership roles. I had worked hard in a number

of different roles and I was the first women to do many different activities in the company. Then an opening for management role became available, I applied as did several of the men in the company. I was sure I was best suited for the role and since I had been the first women in many other activities I was destined to be the first women manager. But the job went to my partner who was a great man and good friend of mine.

I remember I left work that day feeling heartbroken and frustrated and I knew the company did not know how to embrace women in a leadership role. I knew I had hit the glass ceiling, so I starting to look for another job outside the company and I got a role with the

Toronto School Board. It paid less money - everyone thought I lost my mind leaving for less money, but I knew I had to find another way to success. This story ends with one year and one day later I got another job with the Ministry of Transportation that significantly raised my salary and 2 years after that the Housing Authority came looking for me and I went back to housing and became the Director of Security. So taking the risk of leaving and taking less money for a period of time actually helped to bring me right back to road I had been on to a role I never thought I could have. This is also why I believe there are many roads to success and taking the right career risks can create new opportunities.

In conversation with:





What past roles have you had within TD or outside of TD? Tell us about your career path (laterals and promotions)

I started my career working in the village shop in Scotland when I was about 14. I supplemented this by 'tattie howking' (aka potato picking) in the Potato Holidays (yes, that was what our Fall Break was called). When I became a student I spent my summers wearing yellow washing-up gloves and sorting strawberries, raspberries and peas in the local cannery.

These jobs taught me a lot: My best friend at school was the daughter of the

shop keeper and we worked alongside each other every Saturday morning.

Lesson: great to work with people you like. Tattie howking was really hard, back breaking work, we had to pick the potatoes off the ground and put them into plastic washing baskets.

Lesson: I don't like physically hard work. I enjoyed the cannery (and still like touring factories even now).

Lesson: not a good idea to put your yellow washing-up gloves on the conveyor belt and see them disappearing along with the peas...

My first grownup job was as a Graduate Trainee with Shell. I worked with them all over the world, mostly in procurement & logistics. I learned a lot and discovered that I loved procurement.

Lesson: great companies really invest in people and offer you such variety and growth that it is easy to stay a very long time. Also it is important to do something you are passionate about. Then I moved into consulting with Ernst & Young.

Lesson: running a P&L is a great experience and there is nowhere better to hone your delivery skills. After about eight years in consulting I went to Lloyds Banking Group as their Chief Procurement Officer and five years later joined TD. Lesson: good things come to she who waits...



Have you had both mentors and sponsors in your career, and if so – how was the experience different and was there a different impact?

I have had both sponsors and mentors.
I think it is easier to spot a mentor
than a sponsor and you probably only
recognize a sponsor after the sponsorship
has happened. My first sponsor was
somebody in Shell. When I graduated
with my very useful degree in History
and Politics I was struggling to get a
permanent job and ended up temping

Mentors are more sounding boards. People who might work through career choices or challenging work situations with you.

for Shell. My boss's boss's boss, Chris Miller, wrote a cover letter when I applied to Shell's graduate intake program – probably the only reason I got an interview. This to me is sponsorship – someone who believes in you enough to put some of their professional credibility

on the line to promote you to others in their organization. You can't pick sponsors, sponsors pick you and I am grateful every day to Chris. You can pick to be a sponsor though – and it is a great role to take.

Mentors are more sounding boards. People who might work through career choices or challenging work situations with you. They can be formal relationships (noted in P3 and solicited for the role) or more casual (just grabbing a cup of coffee with someone whose opinion you value). Mentors can also be at any level in the organization. I actually had a mentor who was really junior and much younger than me (I wanted to better understand and connect to GenY). I have been a mentor and a mentee – in both roles I have learnt loads and had a lot of fun! Once again, you can pick to be a mentor or mentee any time - just suggest coffee - or even better, tea.



What advice do you have for TD women in the pipeline?

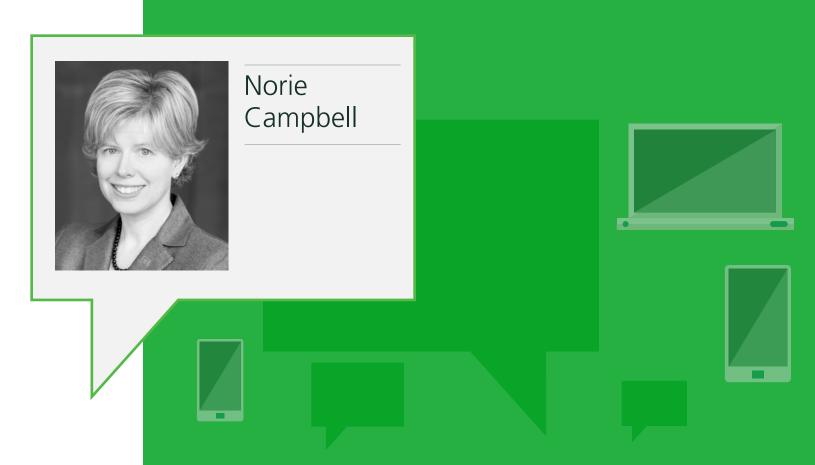
Do a good job - no amount of sponsors or mentors will help you if you don't do that! Take advantage of the breadth and diversity of opportunities that TD has to offer and find something that you really enjoy doing. Be positive about yourself – you have to be your biggest fan. Also know and address your development needs. Do both and you will be well positioned to take advantage of the opportunities when they come along.



What is your motto or favorite quote?

Albert Einstein – 'Things should be as simple as possible, but no simpler!'

In conversation with:





What past roles have you had within TD or outside of TD? Tell us about your career path.

I guess you could say that my career started taking shape during law school, when I worked for the member of provincial parliament from my home riding. Working in politics is a really terrific way to start because there are amazing opportunities for young people just starting to figure out the world.

Before joining TD, I trained as a lawyer in the business group at McCarthy Tetrault. I moved to the Bank at a very exciting time – following the Canada Trust acquisition. I have had a number of really interesting Working in politics is a really terrific way to start because there are amazing opportunities for young people just starting to figure out the world.

roles in our Legal department. I started out representing the Bank as a public company – our share issuances to the public, our disclosures to the market and working with our Board. With the implementation of Sarbanes-Oxley, I did a lot of work in corporate governance and

we created the reputational risk policy for structured products. In 2004 and 2005, I had the amazing experience of being Ed's special assistant.

So many exciting things happened at TD in those years – we started our

U.S. expansion with the acquisition of Banknorth, launched the leadership profile and developed our diversity initiative. It was an amazing experience to see it all unfold. Then I went back to the Legal Department supporting business partners like Corporate Development. In the fall of 2011, I was appointed General Counsel and in April 2013 I became a Group Head.



What was the best advice you ever received?

I've picked up a few good lessons in my career and in my personal life (many of which apply to work as well). Here are some of my favourites:

- Don't tell me the dog ate your homework I learned this one while working for Ed. This really aligns with the TD Leadership principle of making an impact. Once you have the respect piece down, the thing that really matters at TD is if you can get things done. Performing really does matter and so do results.
- No one cares more about your career than you do and believe in what others see in you. These may seem contradictory in nature, but I learned them at the same time, and to me they are related. If you wait for someone else to figure it out for you, you could

be waiting a long time – in the context of what you want to be and how you will get there.

That said, listen to what the people you trust say you're capable of, and take their word for it. Don't undermine yourself by setting too low expectations.



What can our TD pipeline women do to prepare for the next level (can you 'demystify' what is involved with advancing)?

My advice would be to learn how to get constructive feedback, which involves three things: focusing on your receptivity, engaging people to provide feedback, and taking it up a notch to be a "super sleuth" to get the feedback that matters.

Let's start with receptivity. The absolute key to feedback is that you have to want it. And I don't mean feedback about how great you are; you genuinely have to want to know what people perceive to be your weaknesses. And when you

You should always treat feedback like a wonderful gift – busy people will only give constructive feedback because you are worth the effort, they care about you, they believe you can change and get better.

hear it, you can't be defensive. You can disagree, but the fastest way to get someone to clam up is to push back. And

it doesn't really matter if it's true at this stage because you're looking for the person's perception. You should always treat feedback like a wonderful gift – busy people will only give constructive feedback because you are worth the effort, they care about you, they believe you can change and get better – it is an endorsement and a vote of confidence.

So now that you're ready to receive, how do you get someone to give feedback? First off, you should target people whose feedback matters to you, who know enough about you for it to be valuable, and who are going to feel like it's worth their while.

Ask specific questions; point out areas you think are your weaknesses; demonstrate your receptivity. Remember,

human nature is what it is and people generally don't want to tell you anything that could upset you. You need to create an environment that makes people comfortable enough to give you feedback.

So now how do you to take it up a notch and be a "super sleuth"? Think about the feedback you're getting. Do you always hear that 'you are so detail oriented,' 'you never let a ball drop' or 'you always dot the i's and cross the t's'? Then think about the roles you want to have and if those are the desirable skills? Should you also be hearing things like 'you never miss the big picture' or 'you are a strategic thinker' too? If you think about my core assumption that people want to focus on the positive and don't want to upset you,

you should be taking a more active role in listening by saying things like:

- I'm really glad you think I'm detail oriented but sometimes I notice people like that can lose sight of the big picture
- Sounds like I have that skill nailed
 what should I work on next, any suggestions?
- Clearly details are important; what else do you think is important?

Listen for themes. If you hear something enough times from enough people, it's worth examining. And watch for cues – sometimes people use humour to subtly express an important view. You should also ask for feedback from the people that are in the roles you want. What are their skills and how do you measure up?

If you wait for someone to tell you what you need to change, or if you believe 'no news is good news' and keep your head down, or if you consistently get terrific feedback (but the exact same feedback every year) then you're likely not developing the skills you need for your next role.

So... be a little suspicious of all good feedback, create a comfortable environment, and try to augment what you are hearing with your own thoughtful insights. And remember, feedback goes both ways. If you're responsible for the development of others, give them the gift of honest feedback. It's just another way to say you believe in them.



If you didn't become a lawyer, what would you have been?

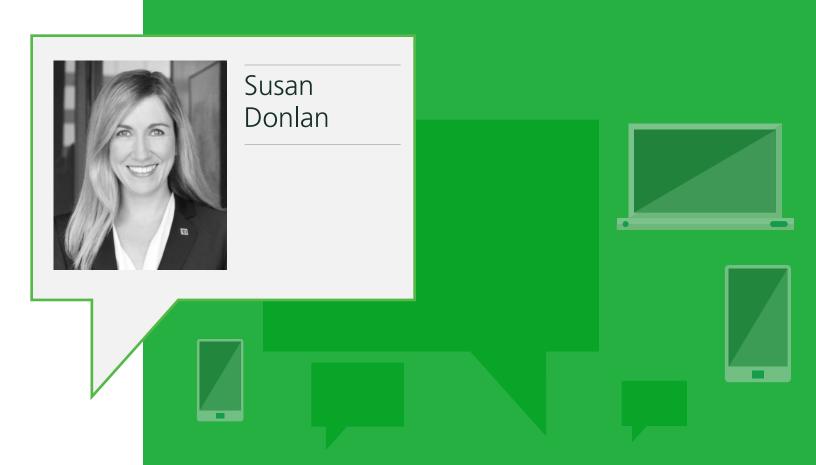
I would have been the kindergarten teacher my mom always wished for.



If you could invite one well-known person to your house for dinner, whom would it be?

I would invite the parents of our TDCT Scholarship Winners (to get their amazing tips!).

In conversation with:





What past roles have you had within TD or outside of TD? Tell us about your career path.

I've been at TD for just over 8 years and have just started on my 5th role. You could say I can't hold down a job, but each role has offered its own unique challenges and opportunities and I've learned a lot about the organization and myself from each of them. I joined the bank to do Government Relations and have also provided communications support for TDCT and more recently for our corporate functions. I was also lucky enough to work as a Special Assistant to the Group Head of what was then Corporate Operations. Prior to joining TD I worked in federal politics as a staffer to several Cabinet ministers. Working in politics was a lot of fun and a fantastic training ground, but it did have some disadvantages. It really wasn't conducive to having young children, which I did, as the hours were crazy and completely unpredictable. When I left politics (ok full disclosure, politics kicked me out in the 2006 election) I decided I wanted to use my government relations skills as a way into a large organization where I'd be able to explore other opportunities. I focused my search efforts on federally regulated entities since that was my area of expertise and banking was at the top of my list. When the opportunity at TD came to my attention I jumped at it and have never looked back.



What was the best advice you ever received?

I've been the beneficiary of a lot of great advice over my years at TD but two pieces really stand out and have stayed with me. One came when I was wrestling with whether or not to take a new opportunity that I'd been approached about. The new role was completely different from what I was doing and I didn't even know if I'd be able to do it, let alone do it well. I also loved the role I was in at the time and really felt like I was just hitting my stride. My plan had been to stay in that role and keep growing in it. I asked a lot of people for advice at that time because I wasn't sure what to do. One person sat me down

and told me straight up that if my goal was to grow, then I should look for any and all opportunities to get outside my comfort zone and take on new challenges that didn't overlap with anything I'd previously done. They were right – I followed that advice and have never regretted it.

The second piece was actually given to me by someone I'd approached for advice on how to coach a member of my team on their career planning. The advice was to slow down and enjoy your career. There's lots of time to get where you want to go. It's not a race, it's an adventure and most of us are in it for the long hauls so don't self-impose unrealistic timelines on getting to your destination.

It's pretty straightforward advice but it really resonated with me and I've taken it to heart in all I do.



What can our women do to help prepare them for more senior roles? (Can you 'demystify' what is involved with advancing)

The best opportunity you have to prepare yourself for more senior roles is the job you're doing right now. Focus on doing the absolute best you can at your current role and you'll show yourself and those around you your potential. I really believe every role is what you make of it so find ways to keep learning and developing in your current position. Use

it to help teach you what you're good at and what you need to learn more about. Be willing to take on assignments or projects that can expand your skills and breadth. Take the time to understand what you love about your job – and what you don't – so that you can build that understanding into your development plan in a meaningful way.

I've tried to follow this advice in every role I've had – even going back to my first real job as an Executive Assistant to a federal bureaucrat. At one point he was wrestling with a special project he had been given that required some research and asked me to find someone who could help him. I volunteered to take it on myself and ended up learning a lot

about something new and secured a new role based on the skills I was able to demonstrate.



What would people be surprised to learn about you?

Hmmm. Maybe that I was an English major. My father, who was a career banker at another FI (think flying S) was absolutely perplexed by this choice and worried that I'd never get a job with a degree "in my mother tongue." Yes, he said this right to me. He of course wanted me to take business and we argued and argued about it. Not really sure who got the last laugh given I ended up working at a bank anyway.



What is the best advice you can give to women who doubt themselves?

Don't! Know your strengths and be confident that you're the only one who knows what you know and approaches things the way you do. Your perspective is valuable so don't second guess yourself. I've definitely found myself in situations where I questioned whether sharing my views on something was too risky or uncomfortable.

I learned to imagine the worst-case scenario if I did – maybe someone would disagree with me and I'd have to defend my view. Or they wouldn't understand and I'd have to explain. These are all

completely manageable situations so I just started jumping in. The biggest risk? Not having confidence in yourself and missing opportunities as a result.



Leveraging volunteer work to enhance your development plan

Sue Cummings



My passion for community involvement began many years ago when I first got involved with the Toronto Region Immigration Employment Council (TRIEC). After making the move from the UK to Canada, I understood what it was like to be a new Canadian, learning about the job market and building a new network. Working with TRIEC, I was able to share my personal experiences and provide mentorship opportunities for people in similar situations. I have found this work extremely gratifying.

When I first started volunteering I approached it as a way to give back to the community. But I didn't anticipate the added benefit of how much I grew from the experience – both as a person and an

employee. I learned just as much from the people I worked with as they did from me.

Since then, I've become a big advocate for leveraging volunteer work to enhance your Development Plan. It's easy to do – talk to your people manager, identify the skills you want to develop and find an organization that you are passionate about. From there you can explore opportunities that will help you learn and grow in new ways while giving back to the community at the same time. If you're already volunteering, talk with your manager about how you can apply those experiences to your work.

To investigate possible opportunities, you can utilize the newly launched

TD Volunteer Network (TDVN), which helps match employees with desirable volunteer opportunities. Don't forget to use the TDVN to track your hours. As a sign of TD's support for volunteering, TD may support you with a donation of up to \$500 towards your organization. Check out the new tool – and fill out your profile today!

TD GenNext is another great example of TD giving back to our community through charitable donations, volunteering, and participating in leadership development and networking events. Join the GenNext Canada Community to learn how you can be involved.

Explore opportunities that will help you learn and grow in new ways while giving back to the community at the same time.



What a difference 300 miles (or 500 km) can make: my mobility learnings

Maria Saros Leung



With the excitement of a new role, team and city, also comes an adjustment period that can bring a different, and possibly unexpected set of experiences.

A mobile opportunity, like a move to a different function or business, can stretch your skills and accelerate your development. With the excitement of a new role, team and city, also comes an adjustment period that can bring a different, and possibly unexpected set of experiences. It's been nearly a year since I made the move to Philadelphia from Toronto, and I've learned some new things along the way:

Focus on a few important things:
I had just put my hand up for a new

opportunity and I wanted to dive in and quickly make an impact. But I was

unrealistic about how much I could manage while I was still getting my bearings. It was hard for me to do, but I knew I had to do less or risk being no good at anything.

Establish your me time. And stick with it:
Getting back into old routines can help
make a new city feel like home faster. For
years my go to was running, but I let it
slide at the expense of an endless to-do
list (like multiple trips to Target!). I've
since gotten back in the habit which is
good for all sorts of health reasons, and
has also allowed me to get to know my
new hometown better.

Listen more. Speak less: Great advice that I received from a colleague before making the move. My TD experience

I learned to listen more, say less and really understand my new environment before offering a solution.

certainly helped in those early days, but I knew I had a lot to learn about my new team and our business. I learned to listen more, say less and really understand my new environment before offering a solution just because it would have made sense north of the border.

Laugh at yourself: I was incredibly lucky to have supportive people around me who had relocated at TD themselves, as well great HR partners. But no matter the support, there are invariably hiccups that can seem more significant than they really are. My new colleagues were on the receiving end of a lot of my fish out of water stories, including five separate attempts to get my driver's license at the South Columbus Drive DMV (I'm an expert now, believe me). It helps to keep a sense of humor and be surrounded by people who can laugh with you, and at you!

You're not in Kansas anymore!

Ann Moffett



I recently moved from Halifax to the "Big City" of Toronto. It has been a journey filled with new experiences. Some of my key learnings are as follows:

Don't Undervalue your Personal

Perspective - It can be overwhelming to seemingly leave everything you know behind. However, we all bring our own set of experiences and accomplishments that can add value to a new role, team and/or business. Mobility creates a unique experience that allows you to make an impact with a new team while gaining some new insights and experiences within a short period of time.

Family Support - moving with two school aged children and a spouse with an

established career meant we had to make this decision together. Instead of focusing on what we were leaving behind, we had fun exploring the different experiences this opportunity had to offer. In our transition, we made sure that our children got involved in their favorite activities very quickly, within a week of moving, but also found new activities for them to try. This helped tremendously with our transition.

Focus on the Big Picture - a move like this means that you will be managing a lot of competing priorities which can be fun and exciting but not always perfect. So for me, it was key to focus on the big picture and not let the small things distract me from what I needed

to accomplish. For example, it took us longer than anticipated to find a home which was not ideal. However, TD provided a lot of support to us during that period from temporary accommodation to connecting us with an outstanding Real Estate Agent that enabled us to find a home that was right for us.

We are extremely fortunate to work for an organization that is committed to, not only creating opportunities for mobility, but ensuring mobile employees and their families have a positive experience. This commitment is evident in the enhancements made to the Global Mobility Policy announced this week.

Mobility creates a unique experience that allows you to make an impact with a new team.





Life's about choices

Kerry Robbins



What you do can change based on where you're at with all of the other things that are important to you.

I often get asked as many executives do - how do you find the 'balance' of work and life? I hope some of these thoughts/ ideas/ personal experiences help to simplify things and/ or inspire you.

Life's about choices...

- 1 Identify what is important to you only you can define your passions and priorities. Note: the tricky thing is that these can change over time
- Once you know, Own Your Career -I have had a terrific 15 year career with TD that has taken me to 4 different businesses, 11 or 12 different

jobs, and the chance to travel all over Canada and internationally - WOW! The rewards of a great career are enormous and no one cares about your career more than you. The experiences are varied and can meet your needs as your needs shift over time.

You can't have it all, all the time – that's where choice comes in. There are ebbs and flows. What you do can change based on where you're at with all of the other things that are important to you. When I've needed more 'balance', I've sought out roles or businesses where I can be supported in that (part-time DVP). TD has numerous businesses and roles

and opportunities. We work for an organization who will support you throughout the changes in your life and career. My son is now 6 and enjoying extra time with my husband while I travel a lot in my current role... great time for male bonding! Again... my choice... and it works!

- 4 Do an outstanding job those who do, often have great mentors and sponsors and so have even more choices and are often given more flexibility in when and where they work.
- 5 Don't evaluate your success on the day to day (some aspects of your life get more attention one day than

another) – see the big picture! Are you fulfilling what you're passionate about (goes back to choices)?

Finally and most importantly - Is work life balance a real thing anyway? Some people truly enjoy working and that's the life. Maybe we are all seeking something that needs to be defined by us.

Flexibility – not a myth!

Jennifer Edmonds



I truly think that one of the ways that TD differentiates itself is through its focus on people. I have been privileged to work with some fantastic people and some great mentors over the years.

When I was asked to write a blog about Flex Options at TD, I was thrilled! I love sharing my story. I truly think that one of the ways that TD differentiates itself is through its focus on people. I have

been privileged to work with some fantastic people and some great mentors over the years. They have really supported me through my personal and professional goals.

Back to Kerry's point, it's about choices...

I am a proud mom of three fantastic kids – seven year old twins (Cole and Anna) and a spunky two-and-a-half-year-old baby girl (Charlotte). They make my world go round. Once I had children, I felt the need to be home more....I enjoy being the 'CEO' of my home. But I also enjoy working and contributing to an organization as great as ours. For those of you in this space, you know how crazy life can be.

So... in order to strike the right balance, I pursued a flexible work option when I returned after a mat leave - it meant leaving my role as the Chequing Product

There may be myths out there that your career will plateau if you are on a flex work option – don't believe it.

Manager in EDB, and moving to a project-oriented Strategic Initiatives role. I worked three days a week for a few years, and then moved up to four, which really helped me manage my growing demands at home.

Don't believe the myth!

When I made the switch, I was worried that my exposure might get diluted...

but this couldn't be further from the truth. I continued to work on high profile projects such as TFSA and segment strategies, and then advanced to manage the USD P&L and, most recently, head up the Account Management function for Cross-Border Banking. There may be myths out there that your career will plateau if you are on a flex work option – don't believe it. I have continued

to progress to more senior levels and actually just got promoted in my current four-day capacity. I also work from home one day a week.

Find a solution that works for you and your role/business

Open, transparent communication and active management of expectations (you're in control) have helped to position me for success. I'm really happy with my flex arrangement - it works for me and it works for the business. And I think that's an important note to highlight. Flexible work options are a two-way street - they need to align with you AND align with the enterprise. Those two pieces must be in synch in order to achieve a recipe for success.

What I've learned is that no matter how many days a week you are in the office, the quality of your work is what matters and it speaks for itself.

The Bottom Line

What I've learned is that no matter how many days a week you are in the office, the quality of your work is what matters and it speaks for itself. Most people actually don't know that I'm only 0.8 FTE... which tells me that I'm

doing a great job! Being part time does not mean that you have to sacrifice stimulating, high profile work. But you need to be flexible - if the organization is going to support you, you need to support it, too.

Hidden benefits of flexwork options

Rivka Elfaks



My name is Rivka Elfaks, and I am pleased to lead a team of individuals who are taking full advantage of our FlexWork arrangements, between our downtown office and our Markham location. The dynamic of this team is mixed, team members of different ages who are in very different places in their lives. As such, we are all reaping the FlexWork benefits in different ways and for various reasons.

Put everything you have heard about FlexWork aside for a minute. I'm not interested in singing the praises about the time and money that we save each day as a result of this benefit, although we do know there are several! Do we save time and dollars commuting downtown each day?...

Yes! (Sorry, TTC...)

Do we have more time to spend with our children, family, and friends?... Yes!

Do we have more time to pursue personal interests or development goals... Yes!

Our ability to choose which location to report to has come with a surprising by-product. From observing my own team, I can say this option has boosted team morale and personal employee satisfaction.



What came next was a shocker to me: improved communication skills.

What came next was a shocker to me: improved communication skills. Use of the phone or Microsoft Communicator helped the team to respect one another's time and space. Instead of standing over someone's shoulder to fix something, I find that the team will schedule time to review issues, and find the best option for the client. "Yo! Could you look at this

now?" turned into "What suggestions do you have for us to resolve this together?"

The fact that our team is split evenly between two sites has driven each team member to increase their efforts when problem-solving, or when trying to explain complex issues.

Secretly, I suspect that each team-member is over-compensating for the fact that we are physically apart, and we try to pick up more to make for the difference.

Who is the winner here? Happy employees, happy clients!

Making the workplace flexible for employees

Alec Morley



Flexibility is about finding work solutions that enable employees to be more productive and engaged- which serves us all.

The workplace is always evolving and, at TD, we continually strive to create one with a unique and inclusive employee culture. To attract and retain top talent, we need to explore opportunities to support flexibility. Flexibility is about finding work solutions that enable employees to be more productive and engaged- which serves us all.

With our Flexible Work Options (FWO) program, TD's Canadian employees have flexibility when it comes to how and when they meet their responsibilities at work, at home and in their communities, depending on their needs and those of the business and our customers. In addition to our FWO program, we are continuing to leverage

technology and real estate programs such as FlexWorkPlace to demonstrate our commitment to a flexible work environment. Through wireless-enabled FlexWorkPlace floors, collaborative technologies like LiveMeeting & Office Communicator and remote access services, TD continues to invest in employee flexibility.

Our FlexWorkPlace program in some of our Canadian and US corporate office locations is designed to provide space that empowers employees to collaborate and work effectively in cross-functional teams. We are committed to expanding the FlexWorkPlace program across TD. For more information, and to see our new workspaces, check out the video

recently published with the Globe & Mail http://www.theglobeandmail.com/ report-on-business/careers/the-future-of-work/video-a-new-look-for-td-banks-headquarters/article8741181/.

We are also looking to develop learning programs that would continue to support the practical application of flexibility in the workplace. More details to come later in the spring! How can I make this work for me?

- Check out the Canadian program options available on the intranet <u>FWO</u> <u>Intranet</u> or join our FWO Connections site <u>FWO Connections</u> to review some thought provoking articles and blogs
- Engage with and encourage your people manager and team to consider

- non-traditional ideas; it's up to all of us to identify these opportunities and explore how to make them successful
- Use 7 day banking and our extended operating hours in retail, back office or contact centers to create opportunities for flexibility in scheduling or part time opportunities

The reality is that different jobs lend themselves to flexibility and Flexible Work Options in different ways.

When executed in a thoughtful and collaborative way, a flexible workplace can be good for both employees as well as our business.

Maximizing flex-work opportunities

Jason Cawthorn



I came to TD Bank just under 2 years ago and in my previous role I had been working from home every day for over 3 years. The arrangement had its merits, but I also craved for more interaction with my co-workers. At TD, I now take full advantage of the array of working arrangements and employ a hybrid model of office and home office work days for both myself and my staff (they had previously been working from the office predominantly). I have found that combining the best of both worlds has increased my own productivity and those of my team as well.

Working from home really helps to accommodate the following routine activities of the working professional:

- Personal appointments (i.e. dentist)
 often do not require a half-day absence,
 merely an hour or two
- Dropping children off at day-care / school is much easier
- Early morning / early evening meetings put less strain on work/life balance
- Dietary concerns / allergies / disabilities are often easier to manage at home
- Reduces the spread of contagion

 (i.e. flu) while still allowing the team
 member to contribute to some degree
- Less time stuck in the car or on transit (less aggravation/stress and more actual time working)

Working from the office accommodates:

- Establishing a rapport with team and colleagues (human contact!)
- Coaching / mentoring opportunities
- Printing/Scanning (home units just don't suffice)
- Face-time with stakeholders

Since implementing this model with my team, I have received a lot of feedback on how much less stress my staff experiences and how they enjoy their ability to manage their lives outside of work as a result of the flexibility. Productivity is higher than ever and so is morale.

Perfect!

Some key learnings from our experience:

- Use Lync! Desktop sharing and instant messaging can really help drive a remote meeting; I expect my team to be logged into Lync whenever they are working; it just gives me re-assurance that they are reachable if needed.
- Call each other rather than just email.
 It's faster and provides a human
 element to the dialogue.
- Make sure your home internet connection is sufficient as backing up files and even large email volumes can create a big bottleneck.
- Meet routinely in person for staff meetings and one on ones. Nothing replaces actual interaction-especially for coaching.

 Ensure that you have a private (and quiet) place to work from home.
 Vacuum cleaners, flushing toilets and barking dogs can disrupt an important conference call!

Flexwork is a great perk offered by TD and is one of the most important concerns of the candidates I interview for open positions.



Three reasons I celebrate being a working mom

Jasmine Surti



Last year on the WIL Community (live chat) Colleen Johnston suggested that we "change our language." This Mother's Day, instead of talking about the struggles, sacrifices or our own personal day-to-day challenges, let's talk about the benefits of being working moms! Here are three things I am grateful for about being a working parent.

Curiosity

Having recently started a new position, I've been on overdrive to learn everything I can about my new business area. I've been meeting lots of people, and getting acquainted with ongoing and new projects. Sheryl Sandberg would be proud of me – I am "leaning in" with all my might! It's been about two

months but I feel I've barely scratched the surface, and I hope I never lose the sense of "beginner's mind" that I have right now. As a practitioner of Lean Six Sigma, it's my job to keep asking WHY until I get to the answer at the bottom of it all – is this activity a value-add to our customers, or not? I think the perfect word to describe learning a new job is curiosity – in curiosity is an acceptance that I don't know all there is to know, and at the same time an eagerness to find it out, to ask why...

At home, I'm the one who has to answer to my family – WHY do you have to go to work? What do you do there? My daughters, 5 and 7 years old, are curious about what I do and why. Recently, for

my 7-year-old's birthday, a friend of ours gave her the book If You Made a Million by Steven Campbell. It's a playfully illustrated book to help kids learn the value of money, and how we use money in our society, and how banks work. Starting with how many pennies make a nickel, how you could earn it, and what you could spend it on, the book works its way up to taking out a loan for half a million dollars. It was great to finally be able to explain to my daughters what the bank does, and why we need banks - I'm not just someone who "sits at the computer and talks on the phone all day."

Influencing

As a mother, I am a leader – the stakeholders I have to influence are

Just like in business, we always have a choice – should we use our positional power to dominate, control, force the results we want?

my children. Just like in business, we always have a choice – should we use our positional power to dominate, control, force the results we want? Or should we use more subtle influencing skills to bring our constituents around to our point

of view, and collaborate to get to the desired course of action?

Wanting to be a good parent has led me to read lots of books, like Redirecting Children's Behavior, by Katherine Kvols. This is one of my all-time favorites that I pick up again and again. There are lots of helpful tips on dealing with all kinds of challenging behavior, and decoding how to understand what someone really needs as opposed to how they're behaving.

Most of all, it's about empowering kids as opposed to overpowering them – teaching them to make their own decisions instead of telling them what to do. Sound familiar? Kind of like coaching and mentoring...

Confidence

Something about the all-consuming nature of parenting makes it hard to remember what it was like before I had kids, but looking back I think over these years I've become a more confident

Being a parent really teaches you to think on your feet the unexpected is always just around the corner.

person. I am learning to channel the love, trust, and empowerment that I want to show my kids into every area of my life. Not to mention, being a parent really teaches you to think on your feet – the unexpected is always just around the corner, and you have to be ready with a response that is true to your values. Since we often react out of habit, this takes a lot of practice and it's a skill that

serves us in the business world as well.

Plus, there's some evidence that kids of working moms are more confident too...

according to this article on healthland.time.com "Kids whose mothers worked when they were younger than 3 were later rated as higher-achieving by teachers andhad fewer problems with depression and anxiety..."

Executive role models (with kids!)

Jane Walker



About 10 years ago, I realized I had aspirations of a titled officer role in the bank but I also had strong desire to have a family in those next 10 years as well. I looked around me for female executives in my immediate frame of reference who I could aspire to be like as role models. This exercise was actually guite frustrating for me at the time. I supported some driven and inspirational women who continue to inspire me today, but none had their own children, never mind young families. They all had fulfilling lives but I couldn't ask them, 'can you have a young family and be an executive at the same time'? I began to wonder if there was a pattern, that to meet the demands of an executive role you needed to be childless, or a male.

As a level 6 employee, I didn't really feel comfortable asking that question to any of the executives, male or female, that I crossed paths with.

It was around that time that Women in Leadership activities were starting to gain momentum. I remember attending an early panel and none of the women leaders 'looked' like who I wanted to become. They were all amazing leaders, but again, no children. Six months later I attended a panel discussion where I found my first role model. Suellen Wiles, SVP GTA Region at the time, spoke about her experiences relocating with the bank, with a very young family. She was transparent and real in sharing her career journey and was the first person

I heard talk about the challenges and the possibility of balancing a young family and an executive role. It could be done! It stuck with me for a long time, and through some divine intervention, I actually worked for Suellen in my first AVP role in the bank which was truly an honour.

Now that I've reached my goals of becoming a titled officer and having a family (I'm currently on Childcare Leave with baby #2) I've had some time to reflect on this topic. As I read the blogs in the Women in Leadership community and see frequent dialogue on how do people juggle the demands of family, I realize that we've made great progress in 10 years. I look around me now and see I realize now I have the potential to be one of those role models that I was looking for when I was starting my career.

many more executive women with young families who are like me, proving it can be done.

I realize now I have the potential to be one of those role models that I was looking for when I was starting my career. I owe it to share my experiences when asked so that no one feel afraid to open the dialogue like I did. I'm sure I speak for many of my peers, male and female; in saying "we're here for you." We'd be happy to provide support and encouragement to the next generation of titled officers who are looking for guidance on how to achieve all their goals.



Enabling our future women leaders – a branch banking perspective

Tom Dyck



Getting more women into leadership roles is a key focus for TD's diversity efforts. For me, it's critical, given the high number of women in Branch Banking. I also have a 22-year old daughter who has a way of making me think more often, and differently, about this topic.

There's been a tremendous amount of work done to raise awareness and provide support for the WIL initiative at TD. This is great progress, but the simple truth is we need to move the dial further. Six months ago, I decided to dig deeper to understand how I can help our collective efforts. Since then, I've talked with dozens of women individually and have attended group WIL sessions from coast-to-coast. I've also looked outside

the bank for insight. I'd like to share with you a couple of observations. My most consistent learning is that many high potential women I've talked to don't understand how good they are (and therefore neither do most hiring managers). As a result, they often don't feel ready to assume leadership roles.

They describe situations where they've overlooked a job posting because they don't have every skill required. Part of this, is not realizing that almost no one offers the "whole package" and most managers expect they'll have to help successful candidates develop skills and grow into a role. From my perspective, this offers a great opportunity for leaders and people managers to do a better job

of encouraging women to take greater risks and apply for roles that are of interest to them, even if it sometimes feels like a stretch.

I've also found that people are often hesitant to talk about the impact family life has on their willingness and ability to accept jobs in new cities – certainly a reality in Branch Banking where we have leadership roles across the country. I've heard women say they feel more responsible for family stability, and more often than men, feel pressure to consider the impact a move would have on their spouse's career. I've also talked to many men who increasingly feel the same way. There are steps we can take to support our employees on this. One way is by

My most consistent learning is that many high potential women I've talked to don't understand how good they are (and therefore neither do most hiring managers).

reviewing our approach to supporting the entire family during a move. Some great work is already underway on this front. Another example is how we encourage women to move between roles and geography earlier in their career, when their family obligations may be different, so they understand the benefits and challenges of these experiences.

Have we committed to consciously filtering in more women, rather than unconsciously filtering them out?

Joe Culos



I recently had the opportunity to read the HBR Blog, Three Reasons Men Should Read Lean In by Nicole Merchant: http://blogs.hbr.org/cs/2013/03/three reasonsmen should read.html and watch Sheryl Sandberg, COO Facebook on TED Talk - Why we have too few women leaders. As a father of two wonderful daughters, both pieces sparked a personal reflection on Sandberg's question, "Why aren't women making it to the top in any profession anywhere in the world?"

Does this hold true for TD? At TD, women occupy 35% of our VP+ executive roles today. If women make up 50% of our overall employee population, should women not represent 50% of our leadership role? In her article, Merchant

identifies three reasons every manager should read Lean In:

- 1 increasing your awareness of the paradox facing women,
- 2 to begin consciously filtering in more women, rather than unconsciously filtering them out and
- **3** change our system.

So do male leaders at TD, unconsciously filter women out? After much thought and observation, I've concluded that we are no different than the larger population, and that unfortunately we do unconsciously filer women out.

One unofficial study – during a recent meeting of TD leaders I watched as men passionately discussed the Stanley Cup playoffs, each time a female colleague commented on the playoffs her comments either went unacknowledged or at most kindly acknowledged but not to the degree of debate offered by others males. OK, that's hockey and not "business" – I'll argue if it happens on something as basic as hockey, it happens unconsciously in many other cases each and every day at TD.

We have great leadership, mentoring programs, support, events and programs around Women in Leadership and we should be extremely proud of the

Why aren't women making it to the top in any profession anywhere in the world?

progress we've made. However, we have a significant opportunity as an organization and particularly as male leaders to Lean In. I've just bought Sandberg's book Lean In and plan to read it and as Merchant states, make this my problem.

Two question for you to consider:

- 1 Do male leaders at TD, unconsciously filter women out?
- 2 Will you make a conscious decision in joining me to Lean In?

In conversation with:





I know you've worked in many different businesses around the bank. Can you tell me a little bit about your career path aT TD?

I've been with TD for 24 years – and done many things. Most of those years have been spent in TD Asset Management. I started there in 1990 and held a variety of positions over the next 16 years. I then moved to Investor Relations, part of the Finance area, for 4 years. After that I spent 3 years at TD Canada Trust. I moved back to TDAM in March of this year.



People are always interested in how to move between businesses –any advice to share on that front?

There are two ways to approach this – find a role in a new business that is very close to your current role (ie: financial analyst in Wealth and move to be a financial analyst in Insurance) or take a 90 degree turn. The former is much easier to execute than the latter. In both cases, you need to do the hard work up front – meet with people in the business where you want to go, understand that business as much as you can, scan TD Opportunities often so you know the kinds of roles available and think through all your work experience so you can clearly articulate what you can bring to a new boss and a new business. This last point is critical if you want to execute a 90 degree turn – it is your responsibility to do the hard thinking about your experience and put it into plain English so somebody else can understand it.

One other point on the 90 degree turn – ultimately you will have to get somebody to take a risk on you – never forget this – you'll want to exceed their expectations and ensure that risk pays off for them.



You and your partner recently started a family, how has that impacted your career?

Yes! It has been an exhilarating 15 months. From a career perspective, I've noticed two main changes - both involve the amount of time I spend at work. To start, before Elliette arrived I would stay late or work weekends in the office during busy times to stay on top of things. Now I will bring work home in the evening or on weekends. I've also found that I'm more productive as I just can't stay that extra 30 minutes to get something done. That's something I think about a lot - maybe I wasted a lot of time before?!? Second, I've found it

I've also found that I'm more productive as I just can't stay that extra 30 minutes to get something done.

a bit more of a struggle to balance work activities that occur outside of regular business hours with the need to get home - sometimes dinners and events are an extremely important part of how work gets done so I don't want to say no all the time. However, sometimes it's my night to be dad so I just can't do it.



Given that you both work full time, how do you manage day-to-day details of family life?

To be honest, it's challenging. Both my partner, Matthew and I have very busy jobs and that means we need to coordinate our schedules very closely - we have "family planning" meetings every Sunday night! We need to plan ahead so we have food in the house, extra diapers on hand and clothes that fit – kids grow so quickly! We also recognized that we needed somebody to help us – we just couldn't do it all since we don't have family close by. So we hired a nanny even though that meant that we would have to give up some other things to make that happen.



Any secrets to success you can share with other working parents?

Two things – and they are related. First – make time for yourself. We noticed early on that work, child care and sleep can

easily use up all 24 hours of the day. So Matthew and I made a specific effort to make time for each other. It's not always easy and it takes some coordination, but we made it a priority to get out of the house without our daughter. And when we are out, we have a rule about not discussing child care logistics – we do that enough already!

Second – Make the choices that are right for you. We have learned that life is about balance – and balance involves choices. I believe it is possible to have a wonderful, fulfilled and balanced life – that involves friends, family and work – but you will have to make strategic choices about how you spend your time and energy. For the first few months, I

was rushing to get home to see Elliette before she went to bed. But it quickly became clear; I couldn't do that every night. This is how we got to family planning night to help us schedule who would be home when. What works is different for everyone - the trick is to know what works for you.

In conversation with:





Can you tell me a little bit about your career path – including positions both at TD and outside?

I've worked my entire 20 year career in Public Affairs. I started out at Capgemini Ernst & Young, spent time on the PR agency side at Environics Communications, followed by several years at another large FI (think lions and bowler hats), and transitioned to an e-payments software company before joining TD almost 12 years ago. Since then I've worked in a variety of roles in Corporate and Public Affairs, including 3 great years in the US during the Commerce / Banknorth integration. I moved to my current role in September 2010.



Since it's the time of year that employees across the bank are having development conversations, what advice do you have for our TD employees preparing for their annual development conversation? Do you have any tips for People Managers?

As someone who bleeds green and cares deeply about the future of TD, one wish I have is that we could have better development conversations.

More specifically, I wonder if too many of us are taking a 'One Size Fits None Approach.' The analogy I use is that I'm helping prepare my team to take

a high dive for the first time. Think about how individual each member of your team is – I've had employees who have crisply, succinctly and confidently discussed their ambitions – they took a running jump and 'cannon balled' into the development pool. I've also had employees who for a variety of reasons were guieter and more reserved in expressing their ambitions or in pursuing bigger jobs. Why were these incredibly talented, accomplished employees holding back? Perhaps cultural heritage, family upbringing or previous employers contributed to their reluctance? I learned to be attuned to these possibilities and explore alternatives to furthering the conversation – comfortably nudging them towards the edge of the diving board.

Some of the development conversations I'm most proud of are ones where I nudged someone towards the edge of the diving board, and they dove right in.



When it comes to preparing for a development conversation, many employees take time to think about their "skills" and their "gaps." What do you think of this approach to the process?

OK full disclosure – I'm not a fan of the word "gap"! Gap to me implies something is missing. I prefer "Question Mark." Perhaps the gap is simply a perceived one because they haven't yet

I wouldn't be where I am in my career without some outstanding leaders who took big bets on me.

had the opportunity to demonstrate the capability at TD. Maybe they did so at a previous employer. These are questions we need to consider as People Managers. And even when there isn't a visible track record, there are a variety of ways to solicit input and apply judgment to answer these question marks. Ultimately, as a People Manager I believe it's my job to work hard to say 'yes' instead of taking the easy 'no.' I wouldn't be where I am

in my career without some outstanding leaders who took big bets on me by finding a way to see past my question marks and say 'yes.'





One topic you have spoken about in the past is the importance of 'building your personal brand.' Can you share your thoughts about what your 'personal brand' is when it comes to the workplace – and what you can do to help build/enhance it?

Neil Rant Alert: I'm incredibly passionate about personal brand. Think about some of your favourite brands – some of mine include Nike, Apple, Oreos, Tim Hortons and Disney. All of these brands are clearly differentiated from their peers. They all have a clearly defined character; they're authentic; have a

strong and consistent track record and meet a clearly defined need or want with a benefit. Yes Oreos, I'm talking about you! The same is true of your personal brand. What do you do that makes you: credible; unique; outstanding; positive; valuable; in demand; and useful? In short, what differentiates you? Take a minute to write down the elements of your personal brand including your aspirational brand. Need some help with the language? A good place to start is TD's Leadership Profile - some truly powerful brand attributes. Once you know who you are or want to be, you must consistently demonstrate and deliver it – each and every day and 'package' these differentiated strengths and capabilities so that others can easily

see and ultimately 'buy' your attributes and capabilities.



Communications, Public
Affairs, Government
Relations, Translation – these
are all departments within
your responsibility, and
many of them don't operate
on a 9-5 schedule. How do
you help your team manage
work-life balance? Do you
think maintaining work-life
balance is a strong focus
within CAPA?

As someone who leads a team of professionals charged with protecting and enhancing TD's brand and reputation

in an era of 24 hour news cycles, a 500 channel media universe and the ubiquity of social media, this is one of the most common questions I'm asked.

Start by understanding that in 2014 there are dozens of definitions of work-life balance but the only one that matters is the one you (and your partner / spouse /people you most care about) define. In my case, I think I have worklife balance but I'm sure many would tell me I'm crazy. Cue the confession. I've missed dozens of school plays and recitals, traded countless soccer games for conference calls and meetings and cancelled or cut short more vacations than I care to mention. But I feel incredibly connected to my family. I'm

Don't worry about what others think of your work-life balance-They're not living it, you are.

fortunate to have a supportive and understanding family and we discuss time openly and honestly. Maximizing time and energy with my wife and two girls (ages 10 & 7) when I'm with them is what offers me balance.

My work and home life are truly blended and that works for us. Juggling competing priorities isn't easy and it's a much bigger requirement in some jobs. In fact I wouldn't want or expect people on my team to make some of these sacrifices but it's part of the territory with this particular job. My advice is to discuss work-life balance with those you're close to and to be flexible enough to explore alternatives that work for you and your role at TD. And finally, don't worry about what others think of your work-life balance —they're not living it, you are.



AT TD, building great teams is our priority and expanding leadership opportunities for women plays a vital role.

Learn more at td.com/wil

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