

Building Empowerment Through a Racial and Gender Equity Lens

Transcript

Vanessa Lewerentz: Good Evening. My name is Vanessa Lewerentz. I'm honoured to welcome everyone to our event today. I am BMO's Chief Inclusion Officer, and along with Deland Kamanga, Executive Sponsor of the Black Professionals Network in Canada. As we gather here today, we acknowledge that the land we are meeting on has, for many millennia, been the traditional territory of Indigenous nations including the Huron-Wendat, the Haudenosaunee, the Anishinabek, and most recently, the Mississaugas of the Credit River. Since we have participants today from across Canada, I want to honour and recognize the People's in each of our Territories and the ongoing contributions of First Nations, Inuit, Métis people to the vibrancy of our community today. We are grateful for the opportunity to live and work together on this land.

Thank you all for joining us for this very special event. We have over 1,200 participants coming together in celebration of Black History Month and International Women's Day. I'd also like to recognize today, on February 24th is Pink Shirt Day, a day to create awareness and show support for anti-bullying. Tonight's even will focus on empowerment, breaking down barriers, and building an equitable and inclusive culture from an intersectional lens. This is a partnership between two Canadian ERGs, the Black Professionals Network and BMO Alliance for Women. They have joined forces to bring us an incredible evening and the timing couldn't be better. We'll be hearing from BMO's senior leaders, including our CEO, Darryl White, and joined by a very special guest, the Right Honourable Michaëlle Jean, former Governor General of Canada. We have a fantastic session ahead of us. With that, I will turn it over to Allen Benjamin, Managing Director in BMO's Canadian Commercial Bank and the Co-Chair of BMO's Black Professionals Network in Canada, to introduce our first special guest. Allen, over to you.

Allen Benjamin: Thank you, Vanessa, for kicking off tonight's event with a resonant message to remind us of why our commitment to taking action with respect to diversity, equity and inclusion continues to be vital. Words have power. They have the ability to inspire hearts and minds to mobilize progressive action. As we work collectively to eradicate systemic barriers that continue to marginalize diverse communities, we all need to be mindful that what we say and how we say it are as important as what we do. If you are in a position where your voice has influence on others, choose words wisely and deliberately. They have power.

Our first guest today is an expert at using words to uplift others. Nadine Williams is an award-winning poet, author and arts collector -- arts educator. She has published three collections of poetry, 2 children's books, and over 12 volumes of literature for Black History Month. Nadine was a guest speaker to the prestigious African Writers Club at the University of Vienna for the celebration of Global African Month in 2019. She has successfully championed the recognition and dedication of two significant events of the journey of Black Peoples in Canada, The Enslavement of Africans in Canada, and The West Indian Domestic Scheme. And she is currently focused on bringing awareness to The UN's International Decade for People of African Descent through her Art installation project, The Fabric of Our Being.

Nadine is the recipient of the York Regional Police Deeds Speak Award, and in 2019, her work was mentioned in House of Parliament for significant contributions to Black History Month in Canada. A resident poet for the Caribbean Consular Corps, she is

vested in mentoring the next generation of authors, writers and scholars. Nadine, thank you for joining us today. I'll turn it over to you now to share some of your work.

Nadine Williams:

Thank you very much. Good evening, everyone. It is my honour to be here with you. Thank you, BMO, for including me this evening in your festivities.

Palm to Pine. Two Honourable Jeans who served the Right Honourable Michaele Jean, et the Honourable Jean Augustine. Igniting hope. From palm to pine they came humbly from places of tropical rains. Igniting hope in their reign, rising to household names. Using service as their game. Now schools and parks boast their names. Honorary doctorates do the same. These Jeans do not fade in the wash. Their colours shine brightly leaving nations awash with pride. Jean en anglais et Jean en français. African, Caribbean, Canadian women

Motion. Standing water will never make its way into a stream. It's in motion that it stands a chance to make it to the ocean, creating a commotion when putting rivers in spate. Moving boulders where they once comfortably sat. Commanding respect as it moves along a riverbed. It's not how fast it rushes downstream one must glean, but that it's in motion. Stagnation does not stand a chance, but thirsty nations do quench their thirst when the river bursts. Doing is winning. Pace yourself. Some days it's a sprint while on others it's a marathon. The world might not always cheer you on, so do not be afraid to be your own cheerleader. The fact that you are in the race puts you in the space to be placed. Everyone wants first place, but first you must get in the race. Your thirst will do the rest and bring out your personal best. If that means placing last, it's not just for laughs. It's your warmup, your practice run, and your name will be running on tongues for days, will leave the world dazed when you beat the record holder. Remember this one thing and don't you ever forget. In the stands, you're just a mere spectator, In the race, first or last, you are spectacular, so get in the race. Run at your own pace, for winning is doing and doing is winning personified.

Thank you.

Joelle Mulombo:

Thank you, Nadine, for those beautiful words and for reinforcing the importance of pressing on. My name is Joëlle Mulombo, Investment Advisor with BMO Private Wealth, co-founder and co-chair of BMO's Black Professionals Network Canada alongside Allen Benjamin. As we commemorate Black History Month and look forward to International Women's Day in March, I have been reflecting on the importance of representation from the classroom to the boardroom. Representation matters. It is integral to creating empowerment and shaping narratives often associated with diverse communities. I've seen many examples of Black, female excellence that inspired me to believe that anything to which I aspire is achievable. Our esteemed guest today is certainly one of them. It is my honour and pride to introduce the Right Honourable Michaëlle Jean, 27th Governor General of Canada.

Mme Jean immigrated to Canada from Haiti at 11-years old when Canada offered political asylum to her parents who were fleeing the repressive regime in their home country. As refugees, her family experienced the immense challenge of rebuilding a life elsewhere from scratch. They were motivated by the desire to contribute as citizens to the development of their new country. Mme Jean's decades-long career of service spans industries and geographies. After a 5-year term as Canada's Governor General, she was appointed as UNESCO Special Envoy to support reconstruction efforts in Haiti following a devastating earthquake that killed hundreds of thousands. She also served as a Chancellor of the University of Ottawa, where her offices as UNESCO Special Envoy were hosted. Mme Jean then became the 3rd Secretary General of La Francophonie at the 15th Summit of Heads of State and Government held in Dakar, a position to which she devoted her whole energies from January 2015 to 2019. Most recently, she was appointed

Chancellor of St. Paul's University College in Waterloo where she will serve a 3-year term. Mme Jean is committed to uplifting the youth in our communities, and together with her husband, she founded and chairs the Michaëlle Jean Foundation, whose programs support, through art and culture, civic initiatives alongside some of the most vulnerable and disenfranchised young people in Canada.

Mme Jean, Bienvenu. Welcome to BMO. Merci de nous honorer de votre présence. It is a privilege to have you join us. Mme Jean, à vous la parole. With that, I'll turn it over to you.

Michaëlle Jean:

Merci beaucoup, Joelle. Thank you for your good words. And I want to also -- I want to thank Nadine Williams for her very inspirational words. The energy that you give me, Nadine, is incredible. Thank you so much. Dear Darryl White, Chief Executive Officer, BMO Financial Group, dear friends, it feels great to know that this BMO event brings together representatives, employees, partners and customers from across Canada and the US. At the outset, I would like to show appreciation for the partnership between the two Enterprise Resource Groups, ERGs, sponsoring this event. The BMO Alliance for Women, and the Black Professionals Network. At the intersection of two human conditions, this co-sponsorship is a natural fit and a powerful symbol of the material reality of both struggles, from the standpoint of history.

Open the way, leave no one behind. This is what brings us together today. The fact that we are opening up this conversation so widely is a testament to BMO's greater commitment to a just and inclusive society. One I find deeply moving. Questioning history and our current responsibilities is essential to building a future for all. When the present doesn't recognize the wrongs of the past, the future takes its revenge. For that reason, we must never, never turn away from the opportunity of confronting history together, the opportunity to right a historical wrong. I chose these words to address survivors of the Indian Residential schools, their children and grandchildren, and all Canadians, when as Governor General, I launched the Truth and Reconciliation Commission in 2009. Isn't that also what we are confronting now, in these days of social strife, as we look into what this pandemic has revealed? These are times of great uncertainty and anxiety. One year in, the fear, the grief do not leave us. The hardship is evident among the most vulnerable, our underserved communities, our marginalized youth, abused and at-risk women and their children, migrants, asylum seekers and seasonal workers. Meanwhile, the valour of the women and men on the front lines has come to be recognized in words, if not in deeds. The cloak has been lifted to reveal for a moment the most important work of all, caring for human lives. Vital labour that remains underappreciated, and grossly underpaid. See the hardworking people, many of them immigrants, who face all manners of risk to alleviate the suffering of others, to save lives, to clean, to deliver, to take care of the young and the old, life's essential services.

I remember my beloved mother, a psychiatric and geriatric nurse, who toiled with the same work ethic. Like my aunt, who died alone in a Montréal long-term care facility, stricken by COVID-19 with no one, no one from the family allowed in to assist her. From these very courageous and dedicated women, my grandmother, my mother, my aunts, I learned the importance of devoting your life to something much greater than yourself. To serve the common good, to care despite the difficulties, and to never ever let yourself become indifferent. Like my elders, I am no stranger to facing barriers and learning how to overcome them. Picture a 10-year-old girl, little asylum seeker from Haiti landing at Dorval Airport, in Montréal, along with her mother and younger sister on a cold February night in 1968. The daily death threats and constant harassment by the repressive forces of the Duvalier dictatorship had forced the whole family to flee, like thousands upon thousands of others.

As a young child, I had seen too much already. A close friend of the family shot by

soldiers in broad daylight for all of us to see. Our neighbour's house up in flames, the work of armed militiamen under the President's orders, the unforgettable, haunting screams of everyone trapped inside. The arrest of my father by the repressive police force. The crumpled form of his body, dumped in front of our house a few days later. How he kept falling off his legs, his face unrecognizably swollen, disfigured by blows. His clothes and body covered in blood, his own and the blood of his best friend, who died in his arms from the fatal wounds inflicted by his torturers.

As you can imagine, our escape was not a given. We came with nothing but a few clothes, 4 photographs, and our belief that we could reinvent ourselves in Canada, a land of opportunity, where we could rebuild ourselves and succeed maybe. This is the kind of experience that never leaves you. In high-level meetings at the United Nations on the management of migration issues and crises, which I attended a number of times as I was the only one in the room who could say, I have been there. For me, these are not rows of numbers. For me, these really are not statistics. We are talking about broken lives. These are real people trying to rebuild themselves.

We were, and I remain, ever so thankful that we found asylum in Canada. Much of my childhood and teenage years were about learning to breathe again. Healing, starting from scratch, overcoming the trauma, the nightmares. Grieving those who did not make it to freedom, those who disappeared [audio dropped] just above the poverty line. But we were alive and free. I feel relief telling you about this life, its trials and difficulties. Already a dedicated feminist and activist in my early adulthood, I spent years working to establish the first and largest network of shelters for abused women and their children, starting in Quebec, then across Canada, volunteering most of my waking hours between my studies and short-term contracts. We put a lot of emphasis on providing protection and support to all women, including women whose migrant status added to their vulnerability. I remember the emotion of seeing women meet and support each other across socioeconomic and cultural differences under a shared condition, the same plight.

It was after my participation in a dramatic documentary of the National Film Board of Canada, the NFB, on the fall of the dictatorship in Haiti, covering events where our lives were threatened, that Radio-Canada CBC, our public broadcasting network, approached me for a job in their news department. The job selection and interview process was fraught with difficulties. Obvious bias came with hiring the first Black, and the first Black woman in the newsroom. I was asked so many times, will you be able to fit in? How will you integrate? It became clear the focus of their line of questioning was on my race. I shifted the question back and said, I thought I was being interviewed on my skills, my values, my work ethic. Now you're asking me about whether my race will be a problem? What's wrong with your team? What's wrong with you people? I was ready to drop the opportunity because my self-worth and dignity were more important. So when I got up to leave, he said, I just wanted to warn you, it is not going to be easy.

It wasn't a bed of roses, indeed. I was told in a union meeting no less, you got the job because you're Black and you look good on the screen and you speak well. Thanks to that positive action policy they now need to earn brownie points for multiculturalism, that's why you were favoured. In other words, I was a pawn. Nothing but an imposter, and a nuisance to other people's advancement. How offensive!

Let me now tell you how I came to demand fair treatment, pay equity with my peers at the CBC Radio-Canada. It started with a group of us women who created bonds of solidarity after we collectively pushed back against sexual harassment from one male director. We also realized that our male counterparts were getting better pay than we were. So we started to ask our colleagues for transparency. Through this, I learned of the difference in pay with a male news anchor who had similar status and assignments. The gap amounted to \$200,000 a year. Two hundred thousand, can you imagine? While men

were negotiating their salaries with male management, getting paid as women felt like we were being granted a favour. As I sought redress, I was asked, but aren't you happy with your job? Do you know how many would kill for that position? There was such an insidious slant to the question. I said, that's not the issue, whether or not I like my job. I have a right to question wage inequity. What bothered me most was to think of those kids looking at me on TV, hear their parents say, see, it could be you. Them having no idea that behind the scenes, such a wide pay inequity was separating me from my peers. And that's the thing. People just don't know. They think, oh, she's made it. Well, no. It's a constant struggle still, whatever level you reach.

I also faced adversity when I became Governor General of Canada. Are you a token, asked the journalist as Prime Minister Paul Martin and I were walking away from the podium following the official announcement of who was going to become the 27th Governor General of Canada. Are you a token? Had my skin been white, this question would never have been hurled so abruptly by a journalist. I made a quick turnaround, went back to the mic and answered, head-on, never been a token in my life, and never will be. I know who I am, and I have no doubt about how I can serve my country. What you see is what you get. Well, we did see and we did get. Seared in my memory is the February 2009 visit of Barack Obama to Canada, the first trip abroad of the newly elected President of the United States. On the tarmac where the first Black President and Commander-in-Chief of the United States of America was greeted by the first Black Governor General and Commander-in-Chief of Canada, each step felt like an imprint on the arc of the moral universe. With a sparkle of joy in our eyes, the first few words we exchanged were, who would have thought? The fact of both our ancestries did not escape notice. How we owed that moment to a long, long history of struggle and persistence. So our gratitude goes to those who persist in making the voices of the most vulnerable and the most deprived heard, their realities known.

In the year 2020, a resounding cry for justice rose again from the depths of history. Black Lives Matter! Our lives matter too! All lives matter! Black Lives Matter! We heard the chants resonate, along with George Floyd's last words, I can't breathe. It all came back to us. The hateful madness that suffocates and poisons the world. Police brutality, the use of excessive force, racial profiling are realities that Blacks and Indigenous peoples have known too much about, for far too long. The data, statistics, studies, reports, testimonies and images of assault and barbarity have accumulated for years, all about evidence pointing to the heinous nature of racism. I can't breathe. The air had become increasingly unbreathable, fouled with hatred of the other, the creeping stench of xenophobia, racism against Blacks, the dark-skinned, the Asian, the Indigenous. So many brutal and deadly homophobic incidents, hate against Muslims, recurrent antisemitism, extremism, terrorism, mass shootings and massacres, some targeting women.

The George Floyd moment became a George Floyd movement. The extreme brutality and painful agony morphed into a global clamor for life to be protected, for human rights to be safeguarded, for the rule of law to be upheld, and our professed principles to be put into practice. The ripple effects are still with us. The demands have not died down. A new resolve has taken hold. Through 2021, our many voices continue to come together demanding concrete actions to eradicate racism, the age-old template for other forms of oppression. To eradicate is to pull out the roots. Four centuries of humiliation, abject violence, untold cruelty and endless suffering. Four hundred years of colonialism feasting on the odious practice of mass enslavement of its conquered peoples, Black and Indigenous, deemed inferior, reduced to being called savages and treated as beasts of burden. Let us remember that Black and Indigenous peoples were enslaved together across this continent, including in the founding years of both our countries, the US and Canada, a reality well documented by historians, a past that our schools conveniently ignored. It is a defining part of where we come from. The legacy of White Supremacy from which we did not emerge unscathed, and whose impact continues to be devastating.

Yet indifference is in many ways worse than hatred. The denial of systemic racism, the refusal to listen to the people who experience it, is part of the problem and continues to feed abusive behaviors, practices and policies.

But here's the good news. That gruesome reality, the most uncivilized acts ever perpetrated against human beings, gave rise to the most epic, uplifting struggles ever waged. Against all odds we emerged, our humanistic values harder than steel through the fire of hatred. If you remember one thing from Black History Month 2021, let it be this. Black history is part and parcel of our shared human history. Take Chicago, my favorite city in the US, simply the greatest. No offense to other cities, but I just love Chicago. There's something in Chicago that always made me feel more at home. Did you know the city of Chicago was founded in the 1780s by a Black man and his Native American wife? Jean Baptiste Pointe du Sable, whose mother was a Black slave and his father a French sailor, was born around 1745 in the French colony of Saint-Domingue as Haiti was known before 1804, when the insurrection and revolution of 500,000 plantation slaves defeated Napoleon Bonaparte's troops, abolished slavery and created the first Black republic in the world.

Like my grandfather, Jean-Baptiste Pointe du Sable was born in the port city of St. Marc. He escaped slavery, protected by his father who took him to France, where he got an education. He spoke French, Spanish and English, and travelled back to the Americas, most likely through Montreal, to establish an extensive and prosperous trading settlement in what later became the city of Chicago. Key to his success is how he established and maintained excellent relations and real partnership with the Native Americans, lived among various indigenous tribes and learned their languages. He eventually married Kitiwaha, a Potawatomi woman, one of the Algonquian nations related to the Anishinaabe and Ojibwe people in Canada. Fundamentally ignored for 150 years, the character of Jean-Baptiste Pointe Du Sable is fascinating because he testifies to the diversity and richness of African-American history beyond slavery. Jean-Baptiste and Kitiwaha embodied the genius and important contributions of mixed ancestries that shaped this continent, in this case Indigenous, French, Afro-Haitian, Black American, and Canadian roots. It goes to show how Black history is inextricable from the story of us all, the story of our one and only race, the human race, its labours and ultimate triumph.

This shared history is immensely inspiring. There is nourishment, courage and fierce determination to be found. I know it serves me always and it may serve you. It is also about how change happens when you make it happen. Building solidarity, strategic alliances, friendships across divides, helping our sisters and brothers empowering each other. Removing barriers to inclusion and empowerment opens up a whole new world of opportunity, wealth and prosperity. It's also much more gratifying and inspiring for everyone. Life is rich. Let's do this together. I have said enough for now. Now let's talk about how BMO is committing to the change we want to see. Merci. Miigwetch. Thank you.

Darryl White:

Wow. I don't think there is a virtual parallel for a roomful of over 1,000 people that I'd like you, Mme Jean, to picture right now, giving you a standing ovation, many with tears in their eyes as we think about how profound your messages were this evening to these groups. I knew from speaking to you last week that we were going to hear from an enormously accomplished leader a very powerful message. We were going to hear from a Black woman whose lifetime of facing enormous challenges and then beating them down again and again, would inspire and motivate the thousand of us who accepted our invitation to see this event. But I can say that even with the benefit of having spent some time with you prior to the session last week, I underestimated. I underestimated the huge impact that you would have on this group when you talked about how you overcame and the desire you have to promote change and the passion, the passion that you see clearly feel and bring to us. I want to thank you, Mme Jean, for these remarks which were both

inspiring and challenging. Inspiring to hear how you overcome so many barriers in your life, in your career, and how you did it. And challenging because it's apparent that many of the barriers that you faced are still with us and we have a long way to go, all of us, have a long way to go to remove them. I am sure everyone joining me this afternoon was moved by your words and your experience as so much to inform us, as a Black person, as an immigrant to Canada, as a member of a minority language community, as a woman.

Any one, sadly, any one of those groups may present challenges to people, big and small, in someone's life. Being a member of all of those groups presents obstacles that may seem frankly insurmountable to many. But Mme Jean as we heard overcame the barriers and became a successful broadcaster, a documentarian, a humanitarian, and ultimately, Canada's Governor General. She represented Canada on the world stage. She symbolized to the world what a Canadian was, what a Canadian looked like, and what a Canadian values. We are proud to have heard Mme Jean and have had her as our Governor General and later as our representative to La Francophonie. Merci beaucoup, Mme Jean.

As we reach the end, we're coming up to the end after all of Black History Month in Canada, and as we head into March and we celebrate International Women's Day, how very important it is to have a discussion today about the very issues that Mme Jean raises and talked to us about. Getting to know Mme Jean a little bit better in the planning stages of this conference, we found that we shared a lot of intersectionalities including a common desire to create inclusive local economic opportunities at the community level. Like BMO's partnership with the United Way and our tremendous community and corporate partners in our pilot project in the Toronto Golden Mile neighbourhood. I believe one of our great partners and leaders in that initiative, John Beck of ACON, is on the line with us today. I saw him at a meeting in fact of the group this morning and I know John is well known to Mme Jean as well. And a similar project that we're working on in the U.S., out of Chicago, is something we call Empower, where we have committed \$5 billion to drive an inclusive economic recovery.

Mme Jean and I also spoke about our commitment, our shared commitment to Zero Barriers to Inclusion, and her response to what we are doing at BMO was indeed very encouraging. My role here today, however, is not so much to talk about these initiatives, although a key takeaway from Mme Jean's speech is something I believe in. I believe in completely and fundamentally, and that is, to use her words, nothing good comes of excluding others. Nothing good comes of excluding others. Nor am I here to weigh in particularly on the discussion of the challenges that women face, or that people of color face, because Mme Jean and our panelists are far better placed to do that than I am. But I know that all of us in leadership roles, starting with me, have a critical role to play in removing the barriers and to show leadership and encouraging others to do their part. I am very conscious of the burning need.

Why is it that in the corporate world, according to McKinsey, 47% of entry-level hires, entry level hires into the corporate world, 47% are women, and only 22% are the most senior leaders? And why are barely 3% of people in the corner office women of color, even though they represent 18% of new hires? How does 18% become 3%? How does 47% become 22%? At BMO, we take some pride in having managed to do better than that in terms of advancement of women, but we've got a whole lot of work to do in terms of representation of Black colleagues, Indigenous Peoples and People of Colour, including women. Nobody is satisfied. We have work to do.

In large part, then, why am I here? I'm here to listen and to learn, while affirming and committing all of us to work to achieve BMO's bold commitment to Zero Barriers to Inclusion, a commitment that brings our purpose to life when we say we're here to boldly grow the good in business and life. So I am honoured to be have been included in the panel discussion, I am honoured to be here with Mme Jean, a national here, and with all

of my colleagues from the bank.

Before we begin I should say, let me give special thanks to the organizers of today's event, the members -- this is organized by the members of two of our Employee Enterprise Resource Groups, Black Professionals Network and the BMO Alliance for Women. These ERGs are now part of 14 ERGs we've got at BMO with thousands of people represented, helping us connect with our communities, inside and outside the bank. They are sources of invaluable insight to me and others into the needs of our colleagues to provide counsel that informs the direction of many of the important programs and initiatives as today's event, this event clearly demonstrates. Most importantly, the Enterprise Resource Groups advocate for employees, creating safe spaces where everyone can feel comfortable speaking up and being heard. And that's what I hope today's discussion will produce, an opportunity to speak up, to listen, and to shape the way forward. Merci beaucoup. Thank you very much.

Allison Quennell:

Thank-you Darryl. Hello everyone, I'm Allison Quennell, Director and HR Business Partner for Corporate Areas and Co-chair of BMO Alliance for Women Canada. I am pleased to introduce an important part of our evening, the panel discussion, and I'm equally pleased to introduce our panel moderator, Deland Kamanga. Deland's day job is Head, Global Markets and BMO Capital Markets. But many of you may know Deland through his many leadership and championship roles in Diversity, Equity and Inclusion. Deland is Executive Sponsor of BMO's Black Professionals Network Canada, Co-Chair of BMO's recently launched Black and Latino Advisory Council, Co-Chair of Capital Markets D&I Steering Committee, and a member of BMO's Leadership Committee for Inclusion and Diversity. It's an impressive list. Deland's contributions are many and extend past BMO into our community. Currently, Deland is a board member for the Scarborough Health Network Campaign Cabinet, Sick Kids Hospital, Jackie Robinson Foundation Board, and Women in Capital Markets. Deland takes an active leadership stance with these appointments, having the courage and confidence to exact healthy challenge. As a leader, Deland is dedicated to driving impact at BMO and beyond. His passion and commitment for eliminating barriers to inclusion enable us all to aim higher. We couldn't have a better leader tonight to moderate our Panel discussion. And with that, over to you, Deland.

Deland Kamanga:

Wow, thank you so much, Allison. I appreciate that introduction very much. Before I introduce our panelists, I just want to add my thanks to Darryl and Mme Jean for that moving presentation. You said what needs to be said, Mme Jean, and we're grateful to you for that. Your experience with the CBC, the targets of tokenism, all those experiences will be familiar to many people in the audience and we admire how you faced all those challenges and came out on top. And I love the image of Barack Obama and you standing on the tarmac. I'll remember that for a long time. It's great, a great image. Thank you very much, Darryl, also for joining us in this important event. And Mme Jean, I know you did have the chance to meet with Darryl before and talk with him but I am certain he was too humble to tell you that the Black Professionals Network was actually formed under his watch, that back in 2017 when he first became CEO. So it was the first Employee Resource Group that was formed when he became CEO and he actually came to our launch event and spoke and people were abuzz with the data that we had on how he wanted to lead the change. So long before George Floyd, his allyship of Black Professionals Network and many other ERGs is longstanding. So we do appreciate that, Darryl.

Let me get right to the fabulous panelists that we have today, beginning with my favorite executive committee member, Joanna Rotenberg. Joanna is Group Head of BMO Wealth Management, been a long-time ally for a variety of ERGs at BMO. She's our EC Champion of BMO for Women and advancing women across the company. In 2018, she was recognized by Women in Capital Markets as a champion of change. Thanks very

much, Joanna, for joining us today.

Next along I'll introduce Ula Ubani, our Chief Ethics and Conduct Officer. Ula's role is to provide guidance and insight on ethics and conduct management across the bank. Ula keeps us honest. Ula is also a member of the Black and Latino Action Committee that Darryl created last summer. Thanks very much, Ula, for being here today.

And last but not least, we're very happy to be joined by Gillian Noble, Chief Operating Officer at BMO Insurance within BMO Global Asset Management. Gillian is also Executive Sponsor for the BMO Alliance for Women and the co-sponsor of today's event as well. Thanks very much, Gillian, for being here.

As noted before, we have over 1,000 participants. I think the count was 1,253, so it is a true privilege for us to be here and talk to all of you. We thank you for joining us and signing up and being a part of the discussion today. We really did take a lot of the questions that people sent beforehand and we tried to look at all of those questions and really develop a theme for today's discussion. So I hope that you see the themes that we're coming out with today really embodying the discussion and the questions you guys wanted to talk about. And we break it down into 3 areas. Building empowerment, breaking down barriers, and building an inclusive and equitable intersectional culture. And that's really how we saw a lot of the questions. So we'll try to focus on those themes.

And as we're talking, I'd encourage everybody to listen to each other and improve our dialogue together. And when we do that, improve the future for all of us. So as we listen to the panel, let's broaden our interpretation so we can really build a more inclusive culture and environment, that we chemotherapy on breaking down barriers across all diverse segments as our true goal today. And no one group is more important than another. The experiences of each varies and the barriers that each of us face can differ significantly. I'll give an example. I loved Mme Jean talking about how she arrived in Canada from a foreign country, and there's many people who are on the line who know what that feels like. I think back to when my father arrived in Toronto from Africa in 1962, my mother arrived here in Toronto from rural Nova Scotia around the exact time. You would think on the surface that she would have more privilege being Canadian and being born here. Her family has been back since 1962, but I'd actually say that my father had more privilege and he had far more opportunities at that time. You think, how is that possible, being a woman at that time, being a daughter of a poor farmer from Nova Scotia, she faced far more barriers than being an immigrant at that time from Africa who believed that he could do anything and was instilled with sometimes an unattractive superiority complex, but nonetheless, did believe that he could accomplish anything. And that helped him and gave him a lot more opportunities than she had.

So what I really want to encourage today is, we have different backgrounds and we all come from different places. And we, as Mme Jean so eloquently said, how she said it best, it's one race, it's the human race. And when we think about all of the different experiences that we have, I really hope focusing on that I think helps us improve.

I want to get right into the panel. Mme Jean, you had such eloquent things to say. There's so many first questions to ask you. I did want to jump right in though and say really, just leading off with what we just talked about, and this is one of the questions that people had was, coming to the country, you're new, how were you able to have the confidence to attack your new life and to accomplish so much of what you did? How did you get that confidence to do that?

Madame Jean:

I think the confidence came from the education I received. I was taught that I should never -- I should never be indifferent to what is happening around me. That I can always make a difference. And I had to confront reality even when it hurts. So who inspired me?

Where I got the confidence? I think also from the courage coming from my grandmother, my mother, my aunts. And they were the first women I would say who inspired me. My own history, also. In Haiti, we are very aware of where we come from. Enslaved women and men who created the first anti-slavery, anti-colonial Black republic in the world. That's what the Haitian Revolution brought to the world, making the improbable and the impossible come true.

I have also encountered so many, so many women who gave me confidence and inspired me over the years, including the courage of the abused women I accompanied for years, survivors and resisters who pulled themselves out of the most terrible situations. Women from all walks of life. Women leaders also I've encountered around the world.

To sum up, I think the power of example that I learned with the women's movement was important. I learned that you're never alone. Once you speak out, it also empowers others. And that gives you energy, definitely. Breaking down solitudes, ending the isolation is the first step I believe to empowerment. You see how many times the word empowerment came out of what I'm saying to you? This is it. I think we need to take advantage of everything that can make us stronger and believe in ourselves and also believe in our place in history. All of us. All of us. Every gesture, every action can make a difference. And this is also an acknowledgement that empowers you as a human being. I don't know if I answered your question, Deland, but this is how I feel.

Deland Kamanga:

No, I love that. And I think you absolutely did. And I think that's exactly what the main points that we're going to get across here. At the end of the day, when we inspire each other to be confident, we bring out the best in each other. And in this environment, as we've got lots of clients on the phone, we've got people here at BMO. Clients have issues and problems they want to solve. Our job is to help them solve those. If we have everybody at the table who feels safe and comfortable to bring their best selves to work, we have a much better chance of solving those problems for our customers, and our customers will have that much more confidence in us. So, I appreciate that. I think you hit the nail on the head.

And I want to go right to you, Joanna, because one thing that Darryl's put up is the BMO purpose to boldly grow the good in business and life. And as a big part of that commitment, a big part of making people feel safe is eliminating barriers to inclusion. So how, in your mind, does empowerment support our business goals, and what do you expect from leaders in terms of empowering BIPOC and women in particular?

Joanna Rotenberg:

Well, thanks for the question, Del, and it's been an amazing session to be listening so far. So thanks for having me.

First of all, I'll start off by echoing what's been said, which is I fundamentally believe, especially we talk about it being a business imperative, zero barriers just a societal imperative, full stop. And we are a large institution, and it is what of course our clients and our communities fully expect from us. So, I'm proud that we're a purpose-driven institution, and I would say that is what should be expected of us.

I'll also say 2020 was just a wakeup call, a wakeup call for all of us and myself included. Whether it's the senseless deaths of George Floyd and so many others, disproportionate impact of COVID on many communities, including Black and indigenous groups, and of course we're reading a lot about the power gap that's accelerating between genders. And so I look at it and say, full stop, doing nothing is not an option. And we had this conversation actually at our dinner table with our family on Sunday night. I've got a 12-year-old boy and 9-year old twins. And I said to them -- and Madame Jean, you've referenced this -- if you're silent, you're complicit. And that is what we talked about. Doing nothing is not an option.

But if you do want to look at it from a business standpoint, I believe there is a strong business case for absolutely empowerment as well. And there are so many different ways to look at it, but here's how I think about it. First of all, we need to represent our clients and look like our clients and understand their needs. And so it makes good business sense to be able to do that. I set up at a conference a few years back, internal conference I remember. And I can remember surveying the crowd and looking around and thinking, wow, we just don't look like our community. And so to me, that is a great example of something that we need to be thinking about and tackling. And as our clients' needs change and the market's needs change, we need to continue to grow and really represent our business in full ways.

I'd also say the leader of an investment business, and this is something we also talk a lot about at BMO right now. Investors, again, investment management. This is something that our investors are demanding. And we in Asset Management, I'm proud that we steward a lot of capital on behalf of our clients. Over \$500 billion goes towards sustainability and causes that matter. And this is increasingly where our investors are looking for us to take action. So again, it makes sense from a business standpoint.

And then the final thing I'd say is attracting the best and the brightest is what we're here for, and we are driven off of our people. In the end of the day, financial services, there's no widget. There's no product. We are a people. And I believe really being able to achieve the career goals no matter what your skin color, no matter what your background, no matter what your gender, that's part of the growth story. And Madame Jean, you told the story so well, I think, in [CDC] as to the issues you tackled. And think about the power of an organization that really is bringing together our best and brightest, full stop.

Just on the leadership point, I'm going to say something very candid. I believe talk is cheap, and we need to walk the talk. And I'm proud of what we're doing, and I think we'd all say we need to do even more. We had focus groups this summer within Wealth Management where we covered a number of things that really focused on racial equality. And what I was hearing wasn't so much that there was direct bias, but it was almost omission or inconsistency amongst our managers that was really leading to the difference between a fantastic career progression or a lack of career progression. And this is where we've been focusing.

And so I'm really proud that our leaders have been standing up. And as we've developed things, whether it's the sponsorship program to really help people come to the next level, people of color, indigenous people and otherwise, or otherwise, we have so many opportunities. And I was really proud that what we can [get] to our leaders, everybody raised their hands. Because ultimately, we're not at the end of [job], but if everybody takes a step forward, that is a great start.

Deland Kamanga:

Darryl, I'm going to come to you. Joanna touched on it from a little bit on the client standpoint, but more from an internal standpoint. Do you want to build a little bit from a client standpoint?

Darryl White:

Yes, Del. Look, I'll be brief. I think Joanna did a fantastic job framing the issue as a societal imperative. And if it's a societal imperative, well then of course it's a business imperative. And if it's a business imperative, my response to your question is of course it's a client imperative. And that to me is the most logical ladder of just about anything I can think of.

I was thinking about -- and by the way, I commend you for framing this discussion and starting it with empowerment, because a lot of times you got to go into these discussions and say what does it take? But if you don't have empowerment, you actually don't get that

flywheel turning. And it turns in all sorts of places. I was thinking about the video that was shown at the beginning with our customers and the wellness program that we've helped get off the ground.

Joanna, you just talked about a conversation at your dinner table. So I'm going to do a pretty funny thing here, I think a pretty funny thing anyway, and connect the customer imperative to the dinner table and the family. And we had a similar conversation at our dinner table. I've got one of my daughters in junior high school, and she said, "Dad, I've just started my first business program, and one of the first projects that they've asked us to tackle is to go out and find struggling black entrepreneurs and talk about the barriers and how they overcame them." This is happening. This is great. Fantastic. Like I was -- I had nothing to do with encouraging this to be part of the curriculum. It's part of the curriculum. It's real. It's right through the spine.

And she said, "So I had a conversation with my teacher and I told her that I decided who I'm going to pick." And I said, "Well, who's that?" And she said, "Drake." And I said, "Well, I guess there was a time where there was a struggle as a musician." And so I kind of went through the thing that says, "But when Drake decided to be an entrepreneur and market himself as a brand in clothing and everything else, do you think that was really a struggle or --?" And she said, "Yeah, my alternative was Beyonce." And she said, "Yeah, I kind of see what you mean." And I said, "I'd like to show you a video." We looked at the video. She went and found not that one. She went and found her own that was like that. She went back to her teacher and she said, she came back the next night at the dinner table and said, "You know, I actually said to the teacher, 'I started with Drake, but I ended up with this because I understand the question.'"

And so we can see -- you asked me a question through the eyes of our clients, Del. We see it through the eyes of those clients every day in ways like never before and we have tons of work to do. But when it starts to transcend intergenerationally, that's actually when I get really encouraged because we're paying it forward on the empowerment side as well.

Deland Kamanga: Thank you. Thank you. Thank you, Darryl. There's a question from the audience that was really for the women on the panel. And I'm going to start with the BMO women, but I'm going to ask you, Madame Jean, to build on it after. So the question is, "For the BMO women, you spent your life in what was historically a male dominated industry. How much more empowerment are you seeing today?" And maybe I'll start with you on this one, Gillian.

Gillian Noble: Sure. Thanks for the question, Del. And empowerment is so key, just as Darryl just mentioned. So this is my 17th year with BMO. I'm happy to say that I have seen a marked improvement in empowerment. So when I started, I would say there'd be very few women in senior leadership positions. And even worse yet, there was a feeling that they were unapproachable. And there was really limited opportunities for mentorship and sponsorship. Now, that landscape has completely changed, and those support systems are really growing and gaining momentum. There's more women now that are role models. They're more visible. They're more accessible across the organization. And there's really a groundswell of allies and women that are standing together and really promoting inclusion and empowerment, which is just great to see.

When BMO Alliance for Women was created, it was based on a platform of empowerment. And now these programs that we've created within the ERG around mentoring circles and career skills and networking, they're highly sought after. And that just all snowballs into creating programs across the organization, focus on mentorship and sponsorship that are really helping advance and develop women across the organization and helping them build networks. And so this visibility of women and at all

levels, their openness and their willingness to share and support that is really empowering women across the organization.

Deland Kamanga: Awesome. Thank you, Gillian. And then, Ula, you have the experience of being a woman and being a black woman. How would you answer that question?

Ula Ubani: I think when I think of empowerment, it's about voice. So the one thing that I have seen that have differed, and I've been in this industry for over 20 years also, is that now we're better at having a voice and being able to call things out. And what was appropriate before is no longer. And I say that specifically with the women's issues. I think the racial issues, we're getting there. That's just coming around the corner. But from an empowerment point of view, when I think of that, I actually think about having a voice.

Deland Kamanga: Okay. Awesome. Awesome. Thank you. And maybe Joanna, I'll just ask you to add anything you think from your experience.

Joanna Rotenberg: Well, I think about it very much as an elision activity, empowerment. And it's really what is the leader doing when nobody's watching? What are you doing when you're hiring? What are you doing when you have those coveted tickets to a hockey game, who are you inviting? If it's a top client when you're socializing, whenever that happens again. I can't even remember one weekend out doing that. When somebody has to lean out for a little bit of time to rebalance their lives, what are you doing to help them lean out and then lean back in? And I think if everybody, every leader approached empowerment as one thing that you did differently when nobody was watching, I think we'd have a real movement going.

Deland Kamanga: I love that. And Madame Jean, I'll come to you and I'll just ask you from a broader context, when you think about what happens next from an empowerment standpoint, you think civil rights in the US is when Obama was born, and that's when you get -- him as an adult is when you get the first African American president. So hopefully empowerment is the next big thing. Do you see that? Do you see more right now, and do you think that it's a big part of the future?

Madame Jean: I think empowerment can be invited from the top, but it is achieved bottom up. You know, when -- as we're doing this evening, we're asking ourselves about the racial and gender equity lens. All I can say is that myself, I feel I've lived all my life under a racial and a gender equity lens. What I mean is that people's perceptions and biases about my race and my gender have always intersected. So to me, racial justice and gender justice are inseparable. They are like twin sisters actually bound together. In some context were even born together. There's a shared condition, a kinship in plight, if you will, and a sisterhood of struggles for freedom.

If you look at -- I like to get back to history. I think history's important. Teaches us lessons that are so crucial. If you look at abolitionists in the 19th century, the early days of the movement to abolish slavery, you'll find this was one of the first places where women suffrage and gender justice were openly advocated for. Interesting. What we call the second wave of feminism, the one from the mid-60s, was also born out of Black Freedom Movement or Civil Rights Movement, as some prefer to call it. So women, white and black women started to draw the links and saw the need for struggles to include both oppressions. So I thought us this evening, to bring the two together is very important.

Look closely and you'll see that the Black Lives Matter Movement is also led by women. Black women, many of them artists and creators. Women struggle for their rights and Black people struggles for freedom are joined at the hip with shared human values. And when women make a gain -- and this is what we're talking about also tonight -- the whole

benefits. When Black people make gains, the whole benefits. So what goes around comes around. And this is also about empowerment, knowing that when we make a gain as women, the whole benefits. When we as Black people make gains, the whole benefits. And I found that it's a good way of approaching the change that we want to see.

Deland Kamanga: I love that. I love it. I do want to -- we do have a special guest with us here today, and I do want to get to her. At BMO, we've been proud to partner with Plan International to create opportunities for young women to seat share with our senior leaders. And each year we have a number of young women who join our executives for a day of learning what it's like to be one of the best bankers in the business. And Darryl's been involved, Joanna's been involved. It's a great program.

And next week as we head up to International Women's Day, Ava, an 11th grader from Maryland will be seat sharing with our US CEO Dave Casper. And it's a chance to ensure that girls' voices are heard and to demonstrate that there's a place for them and they belong at the leadership levels of all sectors. It's an exciting initiative to help support and shape the next generation of female leaders. And today, we're very excited that Ava is live on the line with us and that she has a question for the panel. So please go ahead with your question, Ava.

Ava: Thank you for that introduction. Good evening, everyone. My name is Ava, and I'm so honored to be here with you today. As one who is deeply invested in human rights and equity on every level, I am glad to be this year's seat sharer with Dave Casper. With that being said, here is my question. Referring to BMO's new diversity and representation goals for the next 5 years, and understanding the essential contributions of women, BIPOC, LBGTQ+ in every space, what are two strategies to remove barriers to inclusion and equity at every level of leadership?

Deland Kamanga: Awesome, Ava. Great, great question. And I'm going to call a friend, and I'm going to go straight to you, Ula, with this question.

Ula Ubani: Allyship. That's a great question. Thank you so much, Ava. When I think back over my career, I've been lucky and I've been blessed to have many mentors and many allies that have helped me and that have given me guidance. The one thing that is missing is that given the demographics, they didn't look like me, necessarily. So from my perspective now, my focus is on mentoring, being an ally to anybody, to everybody, but taking a special interest in people of color, special interest in women and in young people, too.

Deland Kamanga: Thank you, Ula. Maybe I'll ask Gillian to say a couple words on that. You want to answer that question as well?

Gillian Noble: Sure. I think from my perspective, mentorship and allyship are key, and I have benefited from that myself. I think a couple other things I would mention is we do need to make this a movement, not a moment. And so that sustained action and sustained energy around this is really key. And also thinking about resources and programs at all levels of the organization. I think sometimes we tend to focus some of these programs at more senior leader levels, and I think there's definitely an opportunity to push that down the spine of the organization and really start building those skills, capabilities, that confidence and empowering folks early on in their career and not waiting until they get to a certain level in the organization.

Deland Kamanga: Excellent. Thanks, Gillian. And I don't want to let this opportunity to pass, Madame Jean, without you having the opportunity to give Ava your thoughts on her question.

Madame Jean: -- that you're here, and I'm happy with your question. I think seeing other women accomplishing things around you and -- is a way of unleashing something in your own

mind, knowing that, as I said before, it's never easy. But it's interesting to learn from the strategies that other women have used actually to occupy a space and take up responsibilities even in an environment where you find only -- I mean, a majority of men. I find that it is our responsibility really to invest, to share, to accompany the younger generation, because it's about investing in human capital. It's about investing in talent, in possibilities, in new perspectives, new energies. And it's very, very gratifying.

So, that explains also my interest in young people and my commitment really to accompanying their dreams and their initiatives. We can learn so much from young people. They live in a very difficult time. It's not as easy as it used to be for a young person to say, okay, this is my dream, and I'll move forward towards that dream and I know that I can find my space. I see my own daughter, she's 21. And even in this time of so much uncertainties, I can see how difficult it is for them, young people her age to see the light at the end of the tunnel. To be certain and assured that there's something there for them. They're driven by so many questions and they're looking for answers.

So I'm very touched by this young generation who has so much, again, as I said, to offer and who deserves actually to be accompanied by us and to be validated and recognized in everything that they have to offer. And knowing that they shouldn't be left alone in darkness. And we are not there also to teach them lessons, but really to make the best of the energy that they have, how creative they are and how much they want to be part of the solution and to feel that they can contribute to a different world that is definitely more inclusive and more equitable.

So this initiative is a wonderful one. It's a wonderful one. And I'd love to meet one day with Ava in person and see what we could do together. I can hear already in her voice the talent she has.

Deland Kamanga:

Yes. Absolutely, it's true. Absolutely. You can definitely tell. She seems much older than her years. Ava, thank you so much for that question. And I'm quite certain that Dave Casper's going to learn a lot more from you than you're going to learn from him. So good luck when you sit with him. Thank you for joining us today.

I'm going to go to our last question, and it's going to be a little bit -- I'm going to ask each one of our panelists to give me a rapid-fire answer. At BMO, we take seriously our role as conveners and catalysts for change. All of us here on this panel and in this audience play an important role in breaking down barriers as we've said throughout. So let's end this on a high note, on a positive note, and let's talk about change and succeeding in breaking down barriers. So the last question for each of you, and this one comes directly from the audience as well. "What is the most significant change we can make right now, and how optimistic are you for our ability to eliminate barriers to inclusion?" Ula, I'm going to start with you.

Ula Ubani:

Be optimistic. I would also say don't assume bad intentions. Keep on pushing, keep on trying, keep on asking. Take note of what we have heard today. And it's exhausting and it's hard, but we just have to keep on speaking out, and things are going to continue to get better.

Deland Kamanga:

I like that. Thank you. Joanna?

Joanna Rotenberg:

I'm definitely in the, I'm going to call it cautiously optimistic camp, and in the movement; not a moment. It's not going to happen overnight, but change is coming and happening. I think this conversation to me has highlighted really just on the intersectionality point, we each have difference. And I think if we can embrace that and recognize and check our own biases from the areas where we may not see what others see, we're going to be able to get that forward. And I believe if everybody takes one step forward while nobody's

watching, we can all make a difference.

Deland Kamanga: I love that. I like that. Thank you, Joanna. And Gillian.

Gillian Noble: Yes, I'm optimistic as well. I think the most significant change that we could make is really commit to intentional actions. And so we can no longer just acknowledge and nod our heads. We need to take action. It needs to be intentional and focused. And so whether that's continuous learning, amplifying achievements or really just speaking out against macroaggressions, we all need to act to dismantle and create a workplace of inclusion. And so that's where I would say that we would focus on.

Deland Kamanga: Excellent. Okay. Appreciate that, Gillian. Madame Jean?

Madame Jean: Feel optimistic because I feel there's definitely a moment to be seized. I'm witnessing a new resolve from organizations big and small, from institutions to agencies to governments. We see how the movement is growing into a much larger movement from Black Lives Matter, from the streets to our board rooms. This movement is taking hold and moving into new territory that our foremothers and forefathers could only dream of.

For example, and I want to go back to what Darryl White was saying at the beginning, I find a clear and unwavering commitment evident in BMO policies and actions, including the zero barriers to inclusion 2025 announced last July by you, Darryl. And let me quote you, Darryl, because what you said speaks to what gives me hope. When you said there can be no middle ground on issues of racial justice and inclusion, and if we're not a meaningful part of the change that must be made, then we're part of the problem. And you added to boldly grow the good in business and life, we must be leaders. And being leaders is using really our capacity, the empowerment that we receive. And you said we must be leaders in fostering diversity and inclusion in the workforce.

So, I'm grateful for these words. They matter. I think they open up space for everyone to grow, move together and get better. You can't underestimate the power of strong values held and expressed by top management in an organization. It sets the tone. It gives the example. And this is what the team was saying this evening. You all said that.

And more importantly, I want to congratulate you all because I see hope in the actions carried out by BMO. You know, serving the mission of the Michaelle Jean Foundation, which is entirely dedicated to marginalized and underserved young people in need across Canada, the majority of them indigenous and black youth, as well building right now a new program to support underserved young creators and innovative entrepreneurs. I must tell you, and Darryl mentioned that how excited and inspired we are about BMO innovation such as the Inclusive Local Economic Opportunity initiative, ILEO.

Sorry, Darryl, but I must say that, I must insist on that, because it's the something that is so refreshing, so refreshing. All these efforts involved in revitalizing a neighborhood. An initiative that opens up possibilities for all: local residents, businesses and other stakeholders to fulfill their potential. We need to actually commit to this kind of initiatives at a scale that empowers, how many times we said that, and does not disgrace existing communities. This is also something that we need to encourage, to see how it is coordinated, how it is strategic in multi-sector planning and investment.

It speaks about the shared responsibility. As you know, we see three sectors coming together: community, corporate and public. And it is generating shared solutions to complex issues. It encourages our members to play active roles in collaborative problem solving as sole partners. You know, the spirit of partnership is really what people are waiting for, because they can feel, the communities can feel that they are part of the solution, they are included and that they can contribute to an inclusive local economic

opportunity.

So it encourages, I find, individual and collective ownership through consultation and power sharing mechanism. This also is lacking in our society today. And I find that this way of reinventing growth and prosperity with the inclusion of young, black, indigenous and underprivileged entrepreneurs, it's momentous. So, be aware and feel proud of this that you are achieving or this endeavor that you are carrying out.

So this brings me to say that I do think I'm optimistic. I do think that change is happening. But of course, nothing is ever a given. So it is also for us to remain actively involved, to make sure the resources are there to implement the solutions and make the movement, the change sustainable. For that, I want to thank you, and I wanted really to congratulate you for this vision that you are implementing and sharing with all of us in Canada. And I think it deserves to be replicated across the country. Thank you.

Deland Kamanga: Thank you. Thank you so much, Madame Jean. Before I go to you, Darryl, I'll just say that today's -- Madame Jean, you just reminded me of something I wanted to say that today's Black and Latino Advisory Council meeting, one of the members that had been put on is a fellow named Dan Marszalek out of our US office, and he said that his goal is to make the committee obsolete in 5 years. And I thought that was the perfect sentiment. So with that, Darryl, I'll give it to you for your final thoughts.

Darryl White: Thanks, Del. And I think about the question, what significant change can we make now. I said at the outset that one of the most important contributions that I think that I can make is to listen to all of you and to your stories, not just so that I can develop a better understanding and empathy. That's very important and that's what I try and do all the time. But also, to determine how we can further embolden the commitments that we've got. And if you look at how anything successful that's been done in business, how has it been done? It's on a frame, it's on a program, it's been measured, it gets tweaked and it gets improved and then it gets done and then you repeat.

And so if we can bring that thinking to conversations like this one, you talked earlier about convening, the ability to take the learnings that we've got from each other, listen, and then bring it through that chain. Bring it all the way through that chain. Challenge your framework, improve your framework, put it in action, measure it. We just added new measurements to it, haven't we? We put new groups in it. We have the LBGTQ community, which we weren't measuring before. Now we're measuring those. The ability to continuously do that with the right frame of reference that's framed in purpose and empathy I think is where you get a lot better.

And Del, that's where I'll challenge myself to go away and see what more we can do because there's always just so, so much more to do. And while I have the mic, I just want to thank Madame Jean one more time and my fellow panelists, Joanna, Ula, Gillian and you, Del, and especially you, Ava. You were outstanding. Your contribution here we won't soon forget. Enjoy your day tomorrow.

Deland Kamanga: Awesome. Thanks so much, Darryl. And thank you very much to all the panelists, everybody who organized this. We really appreciate it. I'm going to ask my partner, Vanessa Lewerentz, to do a proper, thoughtful thank you. Vanessa, over to you.

Vanessa Lewerentz: Thank you so much Deland, and thank you Joanna, Ula, Gillian and Darryl. I've learned from you today and I'm sure others have. And I'm so proud to work alongside each of you as advocates and leaders of diversity, equity and inclusion. Madame Jean, thank you for sharing your journey with us. You demonstrate courage and humility with compassion. You're truly an inspiration to all Canadians and future generations to come. You have left an important legacy in Canadian history.

Nadine Williams, thank you for sharing your beauty in prose. For me, they reflect a sense of confident resilience, empowerment and inspiration. I'd like to express my gratitude to Joelle, Allen, Luk and Allison, chairs of Black Professionals Network and BMO Alliance for Women. Thank you for promoting allyship across BMO. It's because of you we're able to come together to celebrate Black History Month and International Women's Day.

As we wrap up to this evening, I'd like us to remember that diversity, equity and inclusion is a journey. We all have an important role to play in creating a society with zero barriers for all. Thank you and have a wonderful evening.